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ENGLISH PROCEEDINGS

REPUTATIONAL RISK MEASUREMENT: BRAZILIAN BANKS

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ABSTRACT

This paper investigates the reputational risk measurement in banking using a simple model that integrates random effects and Logit models. The pricing theory is outlined to include risk determinant factors as well as negative news for banks. The environment under which the quantitative model is applied corresponds to the perfect macroeconomic storm of Brazil that represents its weak oil prices, faint domestic economic activity and huge political problems. These aspects can increase risk in Brazilian banks, particularly by creating rumors that may trigger bank runs or other reputational problems. The results indicate that the large banks in the sample have the capacity to absorb the problems related to reputational risk with small variance and probability. One large investment bank suffered reputational problems.

JEL: D53, G12, G32

KEYWORDS: Financial Markets, Asset Pricing, Risk Management

INTRODUCTION

The complex international financial system has its origin in the last decades and requires more regulation of financial institutions. This aspect comprises financial markets and financial intermediaries reinforcing the asset pricing theories that must join intermediation theories with risk management regulation.In Brazil, the perfect macroeconomic storm implies that this Latin American country is suffering weak oil prices, weak domestic economic activity and political problems. The Petrobrás scandal, involving bribery schemes in the state-owned oil company, has touched many politicians, including lawmakers and state governors. This scandal has been called Lava Jato, or Car Wash, and has consequences of lowered investments in infrastructure and oil, with effects spilling over into economic sectors, paralyzing the Brazilian economy, and testing the soundness of Brazilian banks in facing rumors. Bank runs are susceptible to bad news and underline the importance of managing and measuring reputational risk and establishing a contingency plan to burn assets and preserve bank liquidity against huge withdrawal of deposits.

Around the world, bank run crises share the aspect of negative rumors. For example, Jiangsu Shenyang Rural Commercial Bank faced negative rumors that it had reduced its liquidity and compromised its soundness. In Brazil, the current case is the BTG Pactual, whose CEO was arrested by the Brazilian Court during the Car Wash scandal investigations. Although reputational risk is difficult to measure and often considered a secondary risk, the current Brazilian economic environment could trigger a bank run. This is highlighted by the risk management requirements of Basel II (1996 and 2006), particularly reputational risk management. This paper proposes a model to measure the reputational risk level in the Brazilian banking system, applying an econometric framework that accounts for random effects and logit estimations with panel data to obtain the Value at Reputational Risk. The results indicate an unprecedented and robust way to quantify the reputational risk level of banks linking the asset pricing theory and the intermediation theory. The results of this risk measurement approach may contribute to risk management, banking regulation and financial stability. The remainder of the paper is organized as follows. The next section describes the relevant literature about bank regulation, risk management and reputational risk measure. Next, we discuss the methodology used in the study. The date and results are presented in the following section. The paper closes with some concluding comments.

LITERATURE REVIEW

Bank Regulation and Risk Management

The international financial system is complex, and this complexity has its origin in the last decades. Because of this and the crises in the globalized world, regulation of financial institutions has been increasing. It is important to understand why banks raise funds in deposits if they are subject to bank runs, as shown by Diamond and Dybvig (1983). This is an important aspect associated with reputational risk because negative perception of a bank can anticipate this problem. Another aspect of modern banking is that banking theory has exchanged traditional financial intermediation for many other activities. However, bank runs continue to be a common feature, with deposit withdrawals occurring because of customers' expectations of bank failure. Financial intermediaries exist because of their capacities to reduce transaction costs and the higher quality of bank loans quality compared to other forms of credit. Bhattacharya and Thakor (1993) formulated some questions, such as, why do we have financial intermediaries? Why do banks deny credit to some rather than charging higher prices? Why do banks finance illiquid assets with liquid liabilities? Why do banks hold some loans on their balance sheets and sell others? Why are some loans securitized? What is the role of financial intermediaries in capital allocation? In answer to the last question, the authors explained that borrowers face a variety of financing sources, ranging from venture capitalists to the capital market, and the borrower´s choice depends on their credit history and investment opportunities.

International bank regulations recognize the market risk amendment, establishing debates surrounding the introduction of internal measures that trigger mechanisms to ensure that banks manage their risk measures truthfully, see Basel (1996). As a result, banks take deposits and make loans but find new possibilities to securitize loans without keeping their balance sheets. The fact that intermediaries dominate markets also has important implications for asset pricing theory. Allen and Santomero (1998) showed that current asset-pricing theories assume that investors choose optimal portfolios directly, and contemporary intermediation suggests that this approach may have important market features. To highlight regulation types, Barth *et al.* (2000) analyzed the helping-hand approach (governments regulate to correct market failures) and the grabbing-hand approach (governments regulate to support political constituencies). Their evidence suggests that regulatory and supervisory strategies that focus on empowering the private sector and limiting adverse incentive effects from deposit insurance best promote bank performance and stability.

To understand international standards of capital regulation, Santos (2000) showed that the deposit insurance incentive increased risk of their leverage. This risk-shifting incentive has been one of the main reasons for bank capital regulation. The new complexity of the financial system consists of both financial markets and financial intermediaries, reinforcing asset pricing theories, which need to be integrated with intermediation theories, see Allen and Gale (2004). What is the causal relationship between risk and capital? Fiordelisi *et al.* (2011) found evidence for a bi-directional causal link that emphasizes the importance of attaining long-term efficiency gains to support financial stability. Therefore, the internal risk model can induce banks to separate capital to face specific risk exposure. Prudential regulation of banks uses risk measures to produce financial stability. In this context, reputational risk, which is not easily quantified, contrary to credit risk, market risk and operational risk, appears. Nevertheless, bank runs underline the importance of managing and measuring reputational risk and guiding the cost of a contingency plan, with actions for burning assets to preserve the bank´s liquidity against massive deposit withdrawal.

Reputational Risk Measure

The financial world has faced several bank run crises, including Banesto (1994) in Spain; Bank Negara Malaysia (1999) in Myanmar; Asia Wealth Bank (2003) and Yoma Bank Ltd (2003) in Myanmar; Northern

Rock in Britain (2007); Bear Stearns (2008), IndyMac (2008), and Wachovia (2008) in USA; DSB Bank (2009) in the Netherlands; and Jiangsu Shenyang Rural Commercial Bank (2014) in China. Bank run crises can have different initial triggers, but a common aspect is negative rumors.In this context, reputation is a reflection of how well or how badly different groups, denominated stakeholders, esteem a bank's image, see Larkin (2003, p.1). Reputational risk represents losses in the bank's value and has been a topic in academic literature, although evidence of reputation losses in banks tends to be limited and difficult to quantify. Walter (2006) found the link between reputational risk and exploitation of conflicts of interest in financial intermediation, which is arguably one of the most important threats to the reputational capital of financial firms.Lin and Paravisini (2011) showed that the risk of reputation loss can provide an informal enforcement mechanism when contracts are incomplete. Using within-firm estimators, they show that monitored banks increase their funding supply after a reputation loss caused by the discovery of fraud by one of its borrowers.

Fiordelisi *et al.* (2013) determined reputational loss following operational losses in banking, estimating the reputational risk for a large sample of banks in Europe and the US between 2003 and 2008. The authors provided evidence that the probability of reputational damage increases with high profit and size. They also showed a higher level of invested capital and intangible assets reduce the probability of reputational damage.Soprano *et al.* (2009) showed that modeling reputational and operational risks is strictly related, as operational losses usually have an impact on reputation. However, the authors did not calculate reputational risk with their model.

Asset Pricing and Stock Price Reaction Determinants

One of the most important seminal papers in asset pricing theory is Sharpe (1964), who analyzed the relationship between asset price and the components of its overall risk, focusing on the mean and variance framework and using the Capital Asset Pricing Model (CAPM).Following his work and aiming to clarify the logical structure of these related issues, albeit under idealized conditions, Lintner (1965) showed the effects of risk and uncertainty on asset prices and rational decision rules for individuals and institutions to use in security portfolio selection. Mossin (1966) then established the concept of "price of risk" that can be explored in terms of slope of the market line.The next seminal contribution to asset pricing, Ross's (1976) Arbitrage Pricing Theory (APT), proposed an alternative to the mean variance capital asset pricing model introduced by Sharpe and Lintner. Ross observed that two portfolios with the same risk could not have different returns because the difference would be eliminated by arbitrage. Therefore, he built a model with multiple factors to incorporate various unspecified sources of risk. APT offers a testable alternative to the CAPM.The problem became determining the number of factors necessary to model asset returns. Connor and Korajczyk (1993) developed a statistical test to identify the number of factors and found evidence for one to six factors. In addition, Cheng (1995) showed that the market index factor had higher significance in explaining monthly return of shares.

Almost at the same time, Fama (1993) identified five common risk factors that seem to explain average returns in the stock and bond markets. The stock market factors include an overall market factor and factors related to firm size and book-to-market equity. The bond-market factors are maturity and default risks. Later, Haugen and Baker (1996) established that the determinants of expected stock returns – e risk, liquidity, price-level, growth potential and stock price history – are stable in their influence from period to period and from country to country. However, what happens to bank stock prices return in a case of illegal activity or other negative perceptions by stakeholders? The answer implies the overreaction hypothesis because of the effect of bad news on bank reputation. De Bondt and Thaler (1985) suggested that most people tend to "overreact" to unexpected and dramatic news events and investigated whether such behavior affects stock prices. Reichert et al. (1996) found that public announcements of prosecution for major corporate crimes have a significant and long-term negative impact on shareholder wealth. The results indicate that indictments of larger firms have a smaller impact on excess returns.

Levitt (2000) showed that uncountable investors have suffered significant losses from restatements of audited financial statements. Murphy *et al.* (2004) examined the magnitude of market-imposed penalties experienced by firms alleged to have committed illegal acts. Their results offer the strongest evidence to date regarding a link between market-imposed penalties associated with allegations of misconduct and the subsequent changes in the uncertainty of earnings. Palmrose *et al.* (2004) studied market reaction and found substantial variance in the abnormal returns, indicating that more severe reactions indicate management fraud, material dollar effects and restatements attributed to auditors. Correction of misstatements may increase or decrease previously reported income by small or large amounts.

Gillet *et al.* (2010) examined stock market reactions to the announcement of operational losses by financial companies and observed that, in cases of internal fraud, the loss in market value is bigger than the operational loss announced, a sign of reputational damage. Therefore, when modeling reputational risk based on the stock price, it must consider multiple factors that determine the stock price return and evaluate the negative news that will trigger a negative reaction in the capital market.

METODOLOGY

To model reputational risk, this paper put together the contributions of Haugen and Baker (1996) and Soprano *et al.* (2009) to measure the impact of multiple risk factors and negative news for the bank on the bank´s share price return. The model's limitation is that it can only be applied to banks listed on the stock exchange. Therefore, this paper admits four assumptions. First, the market efficiency hypothesis, where the share price reflects each new reputational event announced. Second, reputational events will directly affect the bank´s market value. Third, the correlation between reputational risk and market value implies that the firm´s stock price is equal to the present discounted expected value of the cash flow. Fourth, shareholders will sell stock if they believe that future losses are imminent. The reputational risk model has three stages. First, it estimates with panel data the bank´s stock price return following equation (1).

$$y_{it} = X_{it}\beta + u_{it} \tag{1}$$

where y_{it} is the stock price return of bank, the vector X_{it} is composed for systemic risk factor R_{SR}, liquidity factor R_{LF}, price level factor R_{PL}, excess return in previous month factor R_{ER}, and reputational risk factor R_{RR}. The last variable represents a dummy variable that assumes one when a reputational event occurs to bank *i* at time *t*, or zero otherwise. Second, use a Logit model to obtain the probability of a reputational risk event. For that, estimates the reputational risk variable against the other variables that explain the bank´s stock price return.

$$\delta = X_{it}^*\hat{\beta} + \mu_{it} \tag{2}$$

where $X_{it}^* = [R_{SR_{it}} \ R_{LF_{it}} \ R_{PL_{it}} \ R_{ER_{it}}]$, $\delta = R_{RR_{it}}$ and the probability of a reputational risk event following equation (3), with a logistic cumulative distribution function $F(z)$.

$$P\big(R_{ER_{it}} = 1 \mid X_{it}^*\big) = F(X_{it}^*\beta') = F(z) \tag{3}$$

Finally, after the model is defined and the statistical tests are obtained, the reputational value at risk $VaR_{Reputational}$ can be determined, and must obtain the outstanding shares N_t, the stock price X_t, and the market value is $Y_t = N_t \times X_t$. After that, calculate δ considering equation (2), and the $VaR_{Reputational}$, considering time horizon equals to one day, is:

$$VaR_{Reputational} = Y_t \times \beta_{+_t} \times \delta_t \tag{4}$$

where $\beta_+ = t\frac{\alpha}{2}\sigma(\hat{\beta}R_{RR})$ is the parameter of severity of the reputational risk.

To a longer time horizon Δ, considering the reputational events are iid, the value at risk will be:

$$VaR_{Reputational_\Delta} = VaR_{Reputational_\Delta} \times \sqrt{\Delta} \qquad\qquad (5)$$

It is similar to the delta-normal method that is the simplest and usual method to measure market risk. However, to measure only reputational risk value, the volatility β_+ must be multiplied by the probability of reputational event δ.

RESULTS AND DISCUSSION

Data

The empirical analysis uses database contains daily data of the period from January 2015 to December 2015 (246 observations) with commercial banks, universal bank holding, a commercial bank portfolio, and savings and loan banks listed on the Brazilian Stock Exchange, named BMF & Bovespa. These banks correspond to almost 70% of the Brazilian banking sector.In the sequence is described the variables and the form of calculation. y – The stock price return of banks is obtained by the difference of the share price logarithm over two business days.

R_{SR} – The systemic risk factor corresponds to the Bovespa Index return, which is designed to gauge the stock market's average performance tracking changes in the prices of the more actively traded and better representative stocks of the Brazilian stock market.

R_{LF} – The liquidity factor corresponds to the logarithm of trading quantity. The liquidity variable is potentially important because traders must buy at asked prices and sell at bid prices, indicating that the bid-asked spread serves as part of the cost of trading.

R_{PL} – The price level factor is measured by the current dividend to the price of the previous business day that corresponds to the most recently available dividend for the current stock price. This factor indicates whether the selling stock price is cheap or expensive.

R_{ER} – The excess return factor is relative to the Bovespa Index in the previous month, measured by the mean of the difference between the return of the stock price and the return of the Bovespa index in the last 20 business days.

R_{RR} – The reputational risk factor typifies a dummy variable that assumes one when a reputational event occurs at time t and equals zero otherwise. Bad news represents a reputational event solely when the stock price falls on the same day of its occurrence.

Estimation and Analysis

Before estimation, it was identified that the data series is stationary stochastic processes. The unit root trial was assessed by Elliot *et al.* (1996) and Levin *et al.* (2002).

It was performed Hausman test's and Breusch-Pagan test´s, who indicating that the GLS estimates are consistent and discard pooled and fixed effects. After choosing the random effect estimator, was estimated

the stock prices return following equation (1). Table 1 confirms that the risk factors´ coefficients are statistically significant and so there is reputation effect on the stock price.

Table 1: Estimating Stock Share Return of the Brazilian Banking System

Variables	Coefficient	Std.Error	T-Ratio	P-Value
Const	0.0086	0.0050	1.72	0.0849*
Systemic Risk	0.8321	0.0313	26.56	4.65E-133***
Reputation	-0.0226	0.0027	-8.87	2.54E-16***
Liquidity	-0.0014	0.0006	-2.38	0.0174**
Price level	0.0242	0.0124	1.95	0.052*
Excess Return	-0.1810	0.0983	-0.84	0.0658*
Sum Squared Resid	0.809577	S.E of regression	0.020308	
Log-likelihood	4878.809	Akaike criterion	-9745.618	
Schwarz Criterion	-9712.109	Hannan-Quinn	-9733.304	

Random-effects (GLS) estimation with 1968 observations, using Nerlove's transformation and including 8 cross-sectional units and time-series length equal to 246.

After obtaining the standard error of the reputational factor´s coefficient, equal to 0.0027, is identified the variance interval or β_+ , searching the *t*-student distribution with $df = \infty$ and $\alpha = 1\%$. Thus, $\beta_+ = 2.576 \times 0.0027 = 0.0070$. The Table 2 shows the probability of reputational risk estimated using the Logit model.

Table 2: Estimating Probability of Reputational Risk Event – Logit Model

Variables	Coefficient	Std.Error	Z-Ratio	P-Value
Const	-7.0710	0.8914	-7.933	2.14E-15***
Systemic Risk	-45.4604	10.0547	-4.521	6.15E-06***
Liquidity	0.3958	0.0949	4.170	3.05E-05***
Price level	-2.8693	3.2298	-0.888	0.3743
Excess Return	-62.3940	19.3019	-3.233	0.0012***
Mean Dependent var	0.029980	S.D Dependent var	0.170575	
Sum Squared Resid	0.102006	S.E of regression	0.083140	
Log-likelihood	-237.9986	Akaike criterion	485.9972	
Schwarz Criterion	513.9211	Hannan-Quinn	496.2587	

Logit estimation using 1968 observations, with standard errors based on Hessian. Number of cases'correctly predicted = 1909 (97%) f(beta'x) at mean of independent vars = 0.018 Likelihood ratio test – Chi-square(4) = 54.0698 [0.0000]

Lastly, the annual Reputational Value at Risk of Brazilian Banking System in 31/12/2015 can be summarized in Table 3.

Table 3: Reputational Var of Brazilian Banking System and BTG Pactual – 31/12/2015

Bank	Beta+	Delta	Market Value	Daily Var	Annual Var*
BTG Pactual	0.022	0.009	82,101,600,000	16,077,378	255,220,469
Banking System	0.007	0.018	503,631,651,049	63,758,103	1,012,128,505

Obs.: With exchange rate USD 1.00 = BRL 3.9048, BTG Reputational VaR = 65,360,702 USD.
* Annual VaR = daily VaR $\sqrt[2]{252}$

In addition, it calculated the reputational risk to the bank BTG Pactual, whose Chief Executive Officer was arrested in 2015 amid allegations of corruption in relation to Petrobrás scandal.

Note that the market value of BTG Pactual represents 16.3% of the Brazilian banking system´s market value, but the Value at Reputational Risk corresponds to 24%. This indicates that the investment bank faces huge exposure, where β_+ equal to 0.022 and delta is 0.009. BTG Pactual´s β_+ is much larger than the system, showing a huge reputational risk variance. The smaller delta is because the BTG´s negative news is almost all concentrated in the period of its reputation crisis; in the remaining business days between

November and December of 2015, BTG´s performance had some positive reports. The annual Reputational VaR of the Brazilian Banking System is not representative, representing almost 0.2% of the market value of the system, but rumors must be followed like liquidity risk because of deposit withdrawal, as shown by Diamond and Dybvig (1983). Therefore, considering the reputational risk, our results confirm the BCB analysis, in which the large Brazilian banks had the ability to absorb the effects from the perfect macroeconomic storm in 2015.

CONCLUSION

This paper models and measures the reputational risk level of Brazilian banks, evaluating each bank's stock price reaction against the announcement of bad news about the bank. Our results indicate a robust way to quantify reputational risk that contributes to risk management, banking regulation and financial stability. Additionally, the variance of reputational risk in BTG Pactual represents more than twice the variance of reputational risk of the Brazilian banking system, showing a huge reputational risk during November and December 2015. However, the annual Reputational VaR of the banking system was not representative in 2015, representing 0.2% of the market value. Finally, considering the reputational risk, our results confirm the BCB's analysis, in which the large Brazilian banks had the ability to absorb the effects from the perfect macroeconomic storm of 2015. Future research could examine a case where a Brazilian bank announces a loss because of internal fraud, and how its competitors' stock prices react. The cross-bank reaction may be important if the bank's lost customers favor its competitors. Future studies might test other measures, such as profit margin trend, capital turnover or earnings growths, compare their results and use these models to better understand Brazilian banks during macroeconomic crises and determine if negative rumors can affect the system as a whole. Finally, Brazilian regulators must monitor the movements in reputational risk of the banking system and analyze their information to guide their supervisory actions.

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VALUE CREATION IN COLOMBIAN INDUSTRIES

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ABSTRACT

The main goal of this research is to understand how organizations in several industries in Colombia invest in research and development, which can positive affect the value creation of the firm for their employees and shareholders, particularly in those companies which have investment and development department. Also is reviewed how is possible to develop capabilities through R+D and generate a better value creation inside the firm.

JEL: M1, M10

KEY WORDS: Value Creation, Research and Development Investment, Colombian Industries

INTRODUCTION

Organizations think all the time about improve their capabilities, obtain resources and get competitive advantage. One of the best ways to get it, is having a R+D Department which allows create better ideas, materials, resources and apply them to create value for stakeholders inside the company; the creation of value is a common concern in strategy research and also "A central question in organization and strategy research is how firms gain resources (Penrose, 1959; Thompson, 1967). In response, researchers have identified several approaches, including the acquisition of other firms (Ahuja and Katila, 2001) and organic development (Katila and Chen,2008)" (Katila et al. 2008, 295). For this research it will be taken several industries that already has R and D Departments but also that are active in international markets through innovation, first will be present the main concepts of this research, then the construct, follow by the methodology and preliminary results.

LITERATURE REVIEW

Research and Development:

One important result of the investment in research and development inside the firms is the organizational learning, as part of a strategy of organic development; understood as the capacity of the organization to take past experiences and improve their processes, products and/or services and create more value. The next element are the capabilities, which are involve with the investment in research and development became consequence of the R+D Department, they make possible that the firm put into the market new products and/or services, take advantages of new trends in the market, and develop new technologies, but also creates a particular synergy between the company and their employees and shareholders, because the firm get more attractive and innovative than ever before, claiming potential combinations of resources that can be use into the national and international markets, alliance, good will, developing competitive advantage with several resources "the resource-based view provides an explanation of competitive heterogeneity based on the premise that close competitors differ in their resources and capabilities in important and durable ways" Helfat and Peteraf (2003, 997). This theory is useful to understand how organizations has to take advantage of their own resources and resources from other companies, in this paper the idea of an organization that makes research and development in order to notice trends in the market to satisfy customers and to understand how it is create value inside the firm and how is made through the organizational learning.
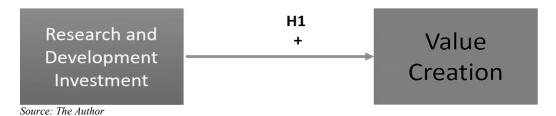
Capabilities

Other theory for develop the study is the dynamic capabilities theory (Teece et al, 1997), which allows to understand how organization can develop specific capabilities with the investment in R+D, Helfat and Peteraf citing Teece et al. (1997: 516) that dynamic capabilities are: "the firm's ability to integrate, build, and reconfigure internal and external competences to address rapidly changing environments." This theory also identifies different capabilities depending of what organizations have and want to accomplish. Both theories, resource based view and dynamic capabilities build the theoretical framework of this paper.

Value Creation and Organizational Learning

A step to create value inside the firm is the organizational learning which allows the companies to develop capabilities, depending the kind of capabilities that are looking to be develop will be the creation of value inside the firm. Organizational learning can be defined as: ""acquisition of new knowledge by actors who are able and willing to apply that knowledge in making decisions or influencing others in the organization"" Sirmon (2007, 275) citing (Miller, 1996: 486). In this case is establish that companies that have research and development areas increase their opportunity to develop capabilities as: human resources, information and financial, because the organization can understand the new market demands, the requirements from employees and the better business to invest, as a result the organization can have more valuable human resources, better information about products, services, process, industry and competitors. Also a better financial capabilities because they take advantage of knowledge asymmetries. For this study the hypothesis will be Research and development investment positively impact the value creation inside the firm.

Figure No. 1: the Construct

Source: The Author

This paper tries to cover two specific gaps the first one, how organizations transform the research and development investment into value creation and second one how in the Colombian context companies not just make profitability but how they develop capabilities, and how research and development investment is a key element to understand the environment, reading the trends and behave for being more competitive.

METHODOLOGY

For this research was analyzed several industries in Colombia (see talbe no. 1 below), the data was obtained from DANE (Administrative National Department of Statistics) where was explored the behavior of these industries in their investment in research and development, organizational learning through improvement in their processes (innovation), international sales and human resources hired by the company.
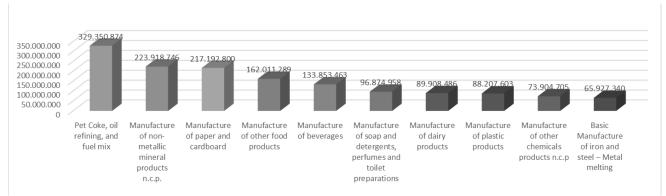
Table No. 1: Industries Analyzed

Ciiu Rev.4.A.C.*	Industry Type
101	Processing and preserving of meat and fish
102	Processing and preservation of fruits, vegetables and tubers
103	Manufacture of Oils and Greases
104	Manufacture of dairy products
105	Manufacture of grain mill products, starches and derivatives
106	Manufacture of coffee products
107	Manufacture of sugar and raw cane sugar
108	Manufacture of other food products
109	Manufacture of prepared animal feeds
110	Manufacture of beverages
131	Spinning, weaving and finishing of textiles
139	Manufacture of other textiles
151	Tanning and reover-tanning of leather and travel goods manufacturing
152	Manufacture of shoes
163	Manufacture of parts and pieces of wood
170	Manufacture of paper and cardboard
181	Printing activities and related services
190	Pet Coke, oil refining, and fuel mix
221	Manufacture of rubber products
222	Manufacture of plastic products
231	Manufacture of glass and glass products
239	Manufacture of non-metallic mineral products n.c.p.
242	Basic Manufacture of precious metals and non –ferrous metal
251	Manufacture of metal products for structural use
259	Manufacture of other metal products
260	Manufacture of computer, electronic and optical products
270	Manufacture of devices and electric equipment
282	Manufacture of machinery and equipment of special purpose
291	Manufacture of motor vehicles and their motors
292	Manufacture of bodies for motor vehicles
293	Manufacture of parts (auto parts) and accessories for vehicles
300	Manufacture of other transport equipment
311	Manufacture of furniture
312	Manufacture of mattresses base and mattresses
324	Manufacture of games, toys and puzzles
325	Manufacture of instruments, medical and dental equipment and materials
329	Other manufacturing n.c.p.
2021	Manufacture of pesticides and other chemicals for agricultural use
2022	Manufacture of paints, varnishes and similar coatings
2023	Manufacture of soap and detergents, perfumes and toilet preparations
2029	Manufacture of other chemicals products n.c.p
2100	Manufacture of pharmaceuticals, chemical medicinal substances
241-243	Basic Manufacture of iron and steel – Metal melting

Source: Elaborated with EDIT from DANE 2016.
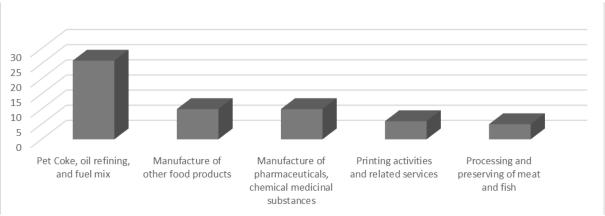
Preliminary Results: With the information studied, was possible determined that industries in the Colombian context behave in particular ways, agree with their resources, time in the market, experience and interest for research and development and the consequent innovation, for example the industry with more investment in R&D is Oil refining, follow by non-metallic mineral products, paper and cardboard, other food products and beverages. The hypotheses was confirmed, the research and development investment positive affects the value creation inside the firms. This investment is also related with a better human resource hire by each industry (see Figure No. 2 below), the Oil refining and other food products are between the industries with more qualified human resource (PhD).

Figure No. 1: Industries with More Research and Development Investment

Source: The Author with DANE Information.

Figure No. 2: More Qualified Human Resources Hire by Industry

Source: The Author with DANE Information.

It is important also to notice that in the Colombian context the industry with a better value creation through international transactions are the plastic, soap and pharmaceuticals. This is reasonable if we consider that the Colombian context for oil refining is not a very competitive against other countries where the prices are lowest and has better conditions for refining. Other important key element found until now, is that the industries with more research and development department impact in better ways their human resources, giving them opportunities to train and make innovation in their processes continuously.
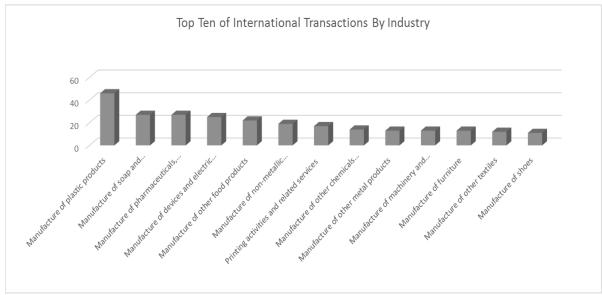
Figure No. 3: Industries with More Value Creation

Source: The Author with DANE Information.

CONCLUSIONS

This research had found that research and development areas into industries in the Colombian context can help to organizations to create better processes in competitive environment, creating value through innovation but also, creating value through a better training for their employees and developing new capabilities since experience in international markets. The possibilities for organizations that invest in research are endless, development will be the competitive advantage.

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BIOGRAPHY

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LUXURY BRANDS OF BEAUTY AND PERSONAL CARE PRODUCTS: HOW SOCIAL CLASS INFLUENCE CONSUMERS' LUXURY VALUE PERCEPTION IN INDONESIA

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ABSTRACT

Luxury goods has now been provided to wider range of consumers. The transformation of the way consumers define luxury indicates that the luxury market has changed from the conspicuous consumption model that they have traditionally to the new experiential luxury sensibility. It is highly important for the researchers and marketers to understand the reasons behind consumer's purchase on luxury brands, how they define luxury, and how their luxury value perception impacts their buying behavior. In this study, we aim to understand the concept of social class in Indonesia and how it gives influence on the value perception that Indonesia consumers' have towards the luxury brands of beauty and personal care products, more specifically to what extent it will influence consumers' luxury value perception and how different social class has different dimension of luxury value perception. The study employs critical analytical review obtaining numerous published sources to evaluate, analysis, interprets, and explains consumers' opinions and perceptions based on their social class characteristics in Indonesia in relation to values associated with luxury brands.

JEL: M3

KEYWORDS: Luxury Brand, Consumer Value Perception, Social Class, Personal Care Products

INTRODUCTION

Over the last decades, consumer researchers have been interested in studying the phenomenon of luxury products. The luxury products industry is unique, despite all the economic turbulence and political instability in several emerging markets, globally the prospects of luxury products still show its optimistic. The luxury market keeps increasing and even growing with a wider range of consumers. As mentioned by Euromonitor (2015), Indonesia is expected to be the new engine for luxury goods in Asia and set to outperform Singapore in Southeast Asia in the next decade. Euromonitor also reported, the local luxury goods are mostly contributed by domestic spending, accounted for $644.7 million in 2012. In 2013, this number was expected to grow over 10% to $742.5 million. According to McKinsey (2015), by 2030, the number of the consumer class in Indonesia will grow more than in any other emerging country except India and China. The combination of economic and population growth and the increasing number of luxury brands entry implies that the future of luxury consumption will be promising. (Roberts, 2015)

Consumer's spending priorities have been changed as they experiencing income growth and it leads to the significant growth of middle class (Southeast Asia Globe, 2015). The rapid expansion of consumer profile makes it essential for luxury products producers to recognize the changing desires and buying behaviors of luxury consumers. According to Deloitte "Global Powers of Luxury Goods 2015" report, the global make up of luxury demand has changed, therefore the companies need to be able to identify the purchasing motivations of luxury consumers (www2.deloitte.com).   Globalization and modernization have been impacted to the evolvement of values associated with luxury products. These products no longer offer solely functional values, but also emotional values and social values (Atwal & Williams, 2009). Wiedmann et al.

(2007) propose for value dimensions in relation to luxury value perception: financial value, functional value, individual value, and social value. They emphasize that these key dimensions of luxury value perception are strongly correlated but not identical with each other.

Hines and Bruce (2007) argue that traditionally functional value has been considered as the main value for a product, and it becomes the ultimate value for the consumer in buying luxury products to maintain their status in the society. But in contemporary times, consumer's emphasis on functional value has been decreased, and place more emphasis on emotional and social value, which can be derived from having the luxury products which they desire (Jackson and Shaw, 2004). There are some aspects that influence consumers' behavior - in this case more specifically about consumers' value perception of luxury products - such as culture, subculture, and social classes. Rani (2014) argue, people in the same groups, such as society in the same social class, tend to have similar values, interests, lifestyles, and behaviors, even if it is in very large groups. A social class defined as the division of members in a society into a hierarchy of status classes, so that members of each class have relatively the similar status and members of the other classes have either more or less status (Schiffman et al., 2008, p. 350). Consumer from the lower class will have more concern about price, while consumer from upper class will have more concerns about other aspects, such as quality (Rani, 2014). Therefore, it is important for the marketers to understand the influence of social class and make tailored marketing programs according to it.

Accordingly, this study is critically analyzing the concept of social class and its influence on Indonesian consumers' luxury value perception of personal care products, to what extent it will influence consumers' luxury value perception, and how different social class has different priority of the dimensions of luxury value perception. Most of the existing researches were focusing on culture as the factor that influences consumer behavior, while social class is actually another essential factor to be considered. Iftikhar et al., (2011) argue that people believes and norms depends on which class they are belong to. People with more power and possessions will be belong to upper class, and people from lower class always try to move upward and be in higher class. Owning products with a luxury brand is one of the processes that consumers may choose to make themselves considered to be belong to the higher class. In addition, the existing researches about luxury goods primarily focused on the area of fashion, jewelries, and automobiles products which consider as publicly consumed luxury goods. This paper will give different angle for the marketers by focusing on beauty and personal care products.

LITERATURE REVIEW

<u>Conceptualizing Luxury Beauty and Personal Care Brands</u>

Luxury is a concept that difficult to define which its interpretations has been shifted (Vigneron and Johnson, 1999). Luxury goods give psychological satisfaction and functional needs, as well as esteem for the owner (Wiedmann et al., 2007). Refer to the concept of "conspicuous consumption", by owning luxury goods, consumers gain a prestige (O'Cass & McEwen, 2004). The word "luxury" is often used by the researchers to describe the top category of prestigious brands (Vigneron & Johnson, 2004). The term "luxury brands" determines expensive, high quality, and nonessential products that are perceived by consumers as exclusive, rare, authentic, and prestigious that provide high levels of symbolic and emotional value (Tynan et al., 2009). The main purpose of buying luxury brands for the consumers is mostly to reflect their individual or social goals (Wilcox et al., 2009). "Luxury brands can be a symbol for which social class and group affiliations the owner belongs to also symbolize social image, arousing a self-presentation attitude" (Park et al 2008; Snyder & DeBono, 1985, cited by Li et al., 2014) Luxury brands can also be defined as products or services which the price and quality are considered as the highest in the market (McKinsey 1990). Though for some luxury goods the ratio between the price and the function is low, the ratio of intangible utility to price is considered high (Nueno and Quelch, 1998). Therefore, in the consumer's perspective, luxury brands win over others in terms exclusivity, brand awareness, brand identity, and perceived quality

(Phau and Prendegast, 2000).

In the past, luxury products commonly associated with jewelries, diamonds, high-end automobiles and massive properties (Okonkwo, 2007). But time and globalization have made consumer lifestyles and behavior significantly changed (Cristache 2009; Lim et al., 2009). Beauty and Personal Care products become one of the most necessary things for the consumers which they're willing to pay more to fulfill their desire. Beauty and Personal Care market is usually divided into five main segments: haircare, skincare, color (make-up), toiletries, and fragrances. These products are complementary to meet consumers' needs and expectations. Based on the brand prestige, price, and distribution channels used, beauty and personal care products can also be divided into premium and mass productions segments. Emerging countries considered as a huge potential market for international beauty and personal care companies. The rising of income levels in this countries makes these companies demanded to offer competitive products compare to locally produced ones. This rising income has also made consumers more concerns about the effectiveness and ingredients than the price. Therefore, superior or premium products become more preferable than the low price ones (www.consultancy.uk).

Dimensions of Luxury Value Perception

The luxury market has grown and it's now available to wider range of consumers than ever before. Globalization and modernization have been impacted to the evolvement of values associated with luxury products. The way consumers define luxury has changed. It's not only about conspicuous consumption as it is traditionally, but it has been transformed to a new experimental luxury sensibility. There are some aspects that need to be considered to explain about consumers' behavior in relation to luxury brands. By purchasing a luxury good, individuals expect to get some value for themselves and their reference group. Wiedmann et al. (2007) argue that different sets of consumers would have different luxury value perceptions for the same brands. They also state that even if the luxury value level of the certain product is equal for people across the nation, different evaluation, some sub-dimensions, and cultural context will give influence and lead to different perceptions. Following that understanding, and drawing on existing luxury literature research, Wiedmann et al. (2007) has constructed a luxury value model which consists of four latent luxury value dimensions:

Financial Dimension of Luxury Value Perception : The financial dimension refers to monetary aspects such as price, discount, and investment (Wiedmann, 2007). The high price is considered as an indicator of high quality and status (Vigneron & Johnson, 1999).

Functional Dimension of Luxury Value Perception : The functional dimension focuses on basic utilities and core benefits and based on uniqueness, quality, usability durability, and reliability of the product (Sheth et al. 1991, cited by Wiedmann et al. 2007). The products have to be designed to give benefit to customers by fulfilling their needs. The sub-dimension of functional value are usability value, quality value, and uniqueness value (Wiedmann et al., 2007).

Individual Dimension of Luxury Value Perception : The individual dimension refers to consumers' personal orientation on consuming luxury products and some personal matters such as materialism, hedonistic, and self-identity value (Richins and Dawson 1992; Vigneron and Johnson 2004; Hirschman and Holbrook 1982, cited by Wiedmann et al. 2007). The sub-dimension of individual value are self-identity, hedonic value, and materialistic value. (Wiedmann et al., 2007).

Social Dimension of Luxury Value Perception : The social dimension refers to the recognition from individual's social group(s) by consuming luxury goods, such as prestige value and conspicuousness, that will influence their consideration in purchasing luxury brands (Vigneron and Johnson 1999, 2004; Bearden, and Etzel 1982; Brinberg and Plimpton 1986; Kim 1998, cited by Wiedmann 2007 The sub-dimension of social value are conspicuousness value and prestige value (Wiedmann et al., 2007).

Concepts of Social Class

Social class often related by the researchers to social status, they define each social class by the amount of status had by the members of the class compare to the member of other social classes. Social class refers to groups of people who have similarity in behavior based on their economic position (Engel et al., 1990, p. 106). Schiffman et al. (2008) emphasize, when estimating ranking of the members of the social class, there are some factors that will be taken into account, such as relative wealth (amount of economic assets), power (the degree of personal choice) and prestige (the degree of acknowledgement received from others).

Some systematic approaches for measuring social class fall into the following categories: subjective measures, reputational measures, and objective measures (Schiffman et al., 2008, pp. 353-356). In this case, objective approach is used, which consists of some socio-economic variables, such as education, income, occupation, and status as the basis to measure individual's social class (Iftikhar et al., 2011). People often being judged about their social class by their occupation. Some particular occupations often ranked higher than other occupations. Though it's widely accepted as the best-documented measure of social class, the position of occupation as social class measurement tool can be problematic. The prestige and status rankings of occupation may vary and change across time and different populations.

Another commonly accepted approach towards social class is formal education. A person with higher education perceived as a person who get well paid and standing in the higher social class (Schiffman, 2008, p. 355). In reverse, a person with higher social class is more likely to have higher and better quality of education than those from the lower class. Income of the individual or the family is also the variable that frequently used to determine social class. Commonly researchers will use either the amount or the resource of the income to measure social class. American Psychological Association (2016) suggests that household income needs to be taken into account, this should include total income, earned or unearned, from specific sources. Researchers divided the social class into a different number of categories from two-class schemata to nine-schemata. There is no specific rule in deciding which number of categories that a researcher needs to be used. It just depends on which one is the most suitable for the research purpose. The most commonly used one is the there- class schemata, which consists of upper class, middle class, and lower class category. In regard to consumer behavior, Schifmann et al. (2008) classify it as affluent consumers, middle-class consumers, and working class and other non-affluent consumers.

Upper class/ affluent consumers have an abundance of money but poor in time, and have high interest in improving their lives by buying sports cars and doing overseas holidays. Their "extra" money allow purchasing fine jewelry, sports cars, luxury cruises, ski-resort apartments, and high-tech gadget. Researchers found that affluent consumers are willing to pay for many things that can allow them to have time efficiency. Middle class consumers defined by many marketers with range from lower-middle to middle-middle class in terms of some variables, such as income, education, and occupation. It doesn't include upper-middle as over the years has been considered as affluent consumers. Type of people in the middle class are commonly households composed of college-educated adults who use computers to make a living, involved in their children's education, and have optimistic that they can maintain their family's quality of life. People from lower class/working class will have higher spending percentage on food compare to middle class. Food is considered as the most important purchase area for them. It consists of individuals that are paid an hourly wage and have blue-collar jobs such as retail sales, manufacturing, or food service (businessdictionary.com). In this study, we will focus on upper class and middle class as these classes are considered as the drivers of Indonesia's consumer market for beauty and personal care products, in which classify as Fast-moving Consumer Goods (FMCG), in which includes beauty and personal care products (Rastogi et al., 2016).

<u>Social Class Characteristics in Indonesia</u>

In Indonesia cultural context, people with international education background will be classified as people from higher social class, no matter which university they are graduated from, and how is the university's position in the global university rank. Most of the people perceived that education abroad is way better than any education within the country. Indonesia is the country with many elites and super wealthy. There are two types of upper class in Indonesia, they are the new rich and the old money. The new rich are people who-who previously was in middle class and become richer. The old money is people who are rich from generation to generation, they are born rich. The new rich people with higher education will be easier to get along with the rich people as they have similar taste, value, and ethics. But the new rich with lower education tend to have some middle class characteristics, such as showing off their wealth and lacking of classy taste. Conspicuous consumption and displays of luxury are emblematic for them (Simandjuntak, 2011). The middle class in Indonesia which defined by Asian Development Bank criteria is population with daily per capita expenditure between $ 2-20 per day. According to research by Nielsen, Indonesians middle class appear to be increasing discretionary spending on premium products (Oxford Business Group, 2016). People from middle class have great ambition to move up to upper class. Therefore, they will do anything like improving their education or income to make their lifestyle be similar as the upper class. They want to be respected in the society, it makes them in some occasions willing to spend their money more than their capacity. These people are the major target of many branded products, new developing stores with western style and also e-commerce.

METHODOLOGY

This critical study explores numerous concepts about luxury value perception and social class, and all of the factors that influence them. Some studies have found that variables in the social class have an influence on consumer behavior. Some variables in objective social class identification such as education and income will be used as the basis to identify the influence of social class on consumers' dimensions of luxury value perception. A study from Wiedmann et al. (2007) about dimensions of luxury value perception will be used as the theoretical framework. Finally, In the light of literature, these hypotheses are proposed:

H1: Education influence consumer's priority on dimension of luxury value perception

H2: Income influence consumer's priority on dimension of luxury value perception

H3: Different social class has different priority on the dimension of luxury value perception.

RESULT AND DISCUSSION

Social class depicts the level of individual's economic condition, and individual's well being illustrates the resources that someone has which influence his/her purchase decision. People's purchasing power or capacity vary based on the resources that they have. People from the upper or higher class would have more power on purchasing luxury products and prefer to buy unique, rare, and imported products as well as reputed brands as they have more resources to spend and they promote the luxurious lifestyle (Han et al., 2010). The ones who belong to middle class are commonly more intelligent and purchase on high quality or luxurious products on purpose. (Iftikhar et al., 2011). Individuals analyze and judge themselves to be part of the groups that they prefer and the most similar to them (Back, 1951). Social class also portray lifestyle: the shopping, clothing, and fashion behavior of the consumers (Schiffman and Kanuk, 2004). Beauty and personal care products are about consumer's lifestyle. Consumers are willing to pay extra money for products from high-end brands to maintain their lifestyle. According to a research by About.com (Finocchiaro, 2010), 80% of consumers go for settled beauty and personal care brands over the generic ones

and plan to spend as much or more especially on hair, skin, male grooming, cosmetic products, and teeth whitening. Consumers are seeking for the products that can satisfy their specific beauty needs, and for those they are willing to pay higher prices on high quality brand.

The research founded that there are some reasons behind consumer's purchase on high end or luxury beauty and personal care products. A survey by About.com indicates that beauty and personal care products increase consumer's level of confidence. Consumers also think that a good looking would make them more successful. In addition, consumers gain emotional benefits from their confidence about their appearance (Finocchiaro, 2010). These motivations could be useful to identify consumers' value perception of luxury beauty and personal care products.

How Social Class Influence Consumer's Priority on Dimension of Luxury Value Perception

Social class has influence on purchase behavior and it also characterizes people's lifestyle (Rich & Jain, 1968). Consumer buying behavior is how consumer make decision in purchasing any products. People tend to place themselves in certain group of class, and compare themselves to other groups. They try to attain standard by using some products like clothing, personal care, mobile phones or automobiles which meet their class. Buying behavior depends on his/her value perception, awareness and information about the brands, learning from environment, as well as the thinking process (Iftikhar, 2011). Social class can be measured using single or multiple variables which consists of education, income, occupation, and other variable such as social status (Schiffman et al., 2008). These variables can be one of analysis tools to identify the link between social class and consumer's luxury value perception. In this study, education and income are being used to see how social class give impact to consumer's value perception towards luxury products. Through education, people can attain stabilize the social classes (Johnson, 2010). The higher education the people have, the more they will have access to information about products. Education also related to people's purchase power. It's commonly believed that the higher education a person has the better he/she will get paid (Schiffman et al., 2008).

There have been some researches exploring about how people from education level have different perception towards luxury products. Different level of education may have different number of brands known, and different preferences of the place to where they purchase luxury products. The number of brands known by people with university education compare to middle-education group in Anglo-Saxon countries doesn't have significant difference, while in France, Spain, and Italy does (Srinivasan, 2015). Another variable that frequently used as the measurement tool to determine people's individual's social class is income. Income is related to individual's affluence. Generally speaking, the higher income people have, the more affluent they are. People's affluence influences their value perception and purchase decision towards a product. Consumers do not have the income needed to be considered as affluent in today's society will desire to have the best (Schiffman, 2008, p. 356). Quality is become their priority in purchasing a product. They buy less but better quality, assigning priorities and gradually working their way towards having everything they want (Schiffman, 2008, p. 356).

The Most Important Value for Each of The Social Classes

People from the same social class tend to have the similar values, behaviors, and attitudes. It influences the way they perceive some products, in this case particularly the luxury products. It could be identified through the characteristics of each of the social class. The new rich of the upper class are the conspicuous users of their new wealth (Schiffmann, 2008, p. 357). They haven't really accepted by the upper crust of society. Therefore, they are willing to spend more on luxury products, includes automobiles, fashion items and jewelry, and beauty and personal care products, and take more holidays abroad to make themselves acceptable as the upper class. Consumers from this social class have high intention to use the personal care products that they judge as belong to the upper class. They love to shop in the high end brands franchise

outlets such as Crabtree & Evelyn, Kiehls, Victoria's Secret, or Sephora in the glossy shopping malls (Chatterjee & Paramaditha, 2012). These behaviors illustrate that by purchasing or using luxury products, the new rich consumers aim to create a favorable social image. They tend to see the luxury products from the social dimension. In Indonesian culture, as in Asian culture, people purchase luxury products in order to get accepted in the society and gain social recognition (Park et al., 2008). By consuming the luxury products that fit with their social values, new rich consumers are developing networks with socialites from high status and prestigious groups with similarities of attaining a high-perceived status.

(Lim et al., 2012). Meanwhile, the old money of the upper class are the ones who accustomed to wealth, they do not spend money conspicuously (Schiffmann, 2008, p. 357). Luxury beauty and personal care products is not extraordinary thing as it's already part of their daily needs. They commonly already have trusted brand that they have been used for long time. Alan et al. (2016) emphasize that a brand considered as the trusted one when the upper class' consumers already have the willingness to count on its ability to perform its emphasized functions. Moreover, once they already have their reliable brand, they tend to stick with it. Consumers from the upper social class have higher brand loyalty than the ones from lower class (Dash et al., 1976). High quality education of the upper class consumers makes them have deeper understanding about the product's quality and its uniqueness compare to other products.

Drawing on these facts, it could be determined that the upper class consumers have the highest intention on functional dimension of luxury value perception. The functional dimension of luxury value perception in a product related to functions refer to consumer's subjective perception of a product's quality and usability (Hennigs et al., 2012). The middle-class is the most attractive segment in the market. Most of them are young professionals, being sensitive on the latest products, they spend on fashion, entertainment, going out, and more broadly on "lifestyle" consumption (www.loreal.com). They exchange information about their experiences of particular brands. They have a keen interest in achieving the 'better things in life'(Schiffmann, 2008, p. 357). Since they commonly have ambition to move up to the upper class, they tend to compare themselves with people from the upper class and. Middle-class Indonesians are typically knowledgeable, have high purchasing power, and very socialize (Muhidin, 2016). Their lifestyles are very urban. The increase of middle-class disposable income comes with higher buying power. They have started to shift their preferences from basic need to more luxury consumption (Muhidin, 2016). Nonetheless, they're still concern about the price and risk-avers consumers. Middle- class Indonesian consumers prefer international brands, as they perceive it as modern and high class.

This type of consumers purchases products from luxury brands occasionally, since their purchasing power for these products are not as high as the upper class. "Middle-class consumers are willing to pinch pennies on certain purchases in order to splash out on others" (Schiffmann, 2008, p. 362). For instance, a middle-class consumer might buy low-priced clothes and groceries to afford luxury overseas trip. They are very active in social media, they will document their international trip on social media in order to get acknowledgement on middle class status (Muhidin, 2016). From the characteristic described, referring to literature review it is obvious that Indonesian middle-class consumers put individual dimension of luxury value on their top of priority. Consuming or owning luxury products can boost up their level of confidence (Wiedmann et al., 2007). The value of the product is able to create prestigious images for the consumers, they will not be considered as "cheap" (Lim, 2012). In some occasions, they want to be seen as special people. Tsai (2005) argues that by consuming luxury products, consumer perceive themselves as being in a higher and powerful status and placement in the society.

CONCLUSION

This study hopefully will provide new insight on consumer value perception towards luxury products. The study has observed that consumer's social class, with education and income as the measurement variable, has influence to the way consumer perceived the value of luxury beauty and personal care products.

Moreover, the group of the social class where the consumer belongs to also influence their value priority when purchasing the luxury product. In Indonesia, different social class has different expected benefit from the beauty and personal care products that they purchased. The study founded that the new rich upper class tend to see the luxury products from the social dimension. Meanwhile, the old rich upper class consumers have higher intention on the functional dimension. On the other hand, individual value dimension is at the top consideration of the middle class consumers when they purchase beauty and personal care products.

Nevertheless, no research has no limitations, include this current study. Several limitations are present. Firstly, this study doesn't include age and gender as part of the variables to be considered. People in different age might see luxury brand of beauty and personal care products in different way. Male and female might perceive it differently as well, as beauty and personal care products might have different position in the male and female list of priority needs. Moreover, most of the literatures that has been used in this study as references use fashion products, jewelry, or automobiles as the research object, which those products are publicly consumed. It will be fruitful to investigate whether it will have any differences with privately consumed as beauty and personal care products. To validate the study of luxury value perception in different social classes, the next research step is to empirically test the research result using primary research, as this study is developed by researcher assumption based on literatures review. It will also be interesting to compare the value perception with western country, as Indonesian who belongs to eastern group of culture may have different values and behaviors with the one who belong to western group of culture.

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TRAVERSING THE PUBLICATION PROCESS
Terrance Jalbert, The University of Hawaii-Hilo

ABSTRACT

GETTING AN IDEA
1. Maintain a running list of your ideas.
2. Every time you have a few minutes, go to your list and ask yourself, in the next 30 minutes how can I advance one of these ideas.

RESEARCH PARTNERS
Selecting a Partner

1. There are advantages to working on your own.
2. Select someone with the right characteristics
   a. Hard Worker
   b. Willing to do their share of the work
   c. Someone with time to conduct research
   d. Intelligent
   e. Mutual Interests
   f. Cooperative
   g. Likely to reciprocate
3. Good research partners are hard to find. Don't abuse a good research partner.

Working with a Partner
1. Start only one paper at a time with a new research partner.
2. Be patient with your research partner. They have a life and due to births, illnesses and other life events, they may not be on your schedule.
3. Recognize on some projects you will do most of the work. On others, your partner may do most of the work.
4. Use caution when selecting one of the professors from your Ph.D. program as a research partner.

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2. Four authors is not good but can be ok.
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6. drawing programs.
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Organizing your paper
1. Organization

2. Abstract
3. Introduction
4. Literature Review
5. Data and Methodology
6. Results
7. Concluding Comments

Title
1. Descriptive and no more than 15 words.
2. Write a strong title

    a. Strong Words:
       i. Empirical, Evidence
    b. Weak Words:
       i. Analysis, Case
       ii. Use Key Words from your Discipline

3. Think about what will look good on your vita.

Abstract
1. General Introduction to your paper
2. The goal is to precisely communicate to the reader what the paper is about.
3. Not more than 200 words
4. Do not use acronyms
5. Generally do not cite other papers in the abstract

Introduction
1. A brief introduction to the problem being addressed.
2. Include some summary statistics of the magnitude of the problem.
3. One paragraph discussion of the general state of the literature.
4. What you are going to do in the paper to advance the literature.
5. A few lines indicating how the remainder of the document is organized.

Literature Review
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1. Where the data was obtained from?
2. Time period covered in the analysis?
3. Frequency of the data observations?
4. Variables that the data were collected for?
5. Summary statistics.
6. Hypotheses that are being tested.
7. For regressions, specify the equation being estimated in the text of the document.
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    a. Questions included in your survey? (Consider including the survey instrument as an appendix to the paper)
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    c. Where was the survey conducted?
    d. What was the response rate?

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   a. by gender, age, country, region, year, industry, before and after a crises.

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   a. 0.0021, 1.134, 10.22, 100.6, 1,049.1, 10,432

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1. Reiterate the goal of your paper.
2. Briefly describe the test methodology and data.
3. Briefly summarize your major findings.
4. Discus how managers might benefit from the results.
5. Discuss any limitations of your work.
6. Provide suggestions for future research.

Acknowledgements

1. Do acknowledge anyone that has helped you with the paper.
   Colleagues, Administrators, Funding Agencies, Assistants, Reviewers, Editors.
   It is a nice courtesy to the reviewers and editor.
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3. Few people will be insulted if you acknowledge them but should not have.
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> Tom Tetertall, Ph.D. is Professor of Management at the University of East Hawaii. He is also an arbitrator for the Human Ethics Commission. His research appears in journals that include: Diversity Review, Management Styles, and Latino Business Review. He can be contacted at: University of East Hawaii, COB, 400 W. 2nd St., Kauai Hawaii, 96333, USA, email: tomt@NHI.edu.

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ANALYSIS OF THE BANCRUPTCY POTENTIAL USING FINANCIAL DISTRESS MODEL OF SPRINGATE AND ZMIJEWSKI MODEL IN BANKING SUB-SECTOR COMPANIES LISTED AT INDONESIAN STOCK EXCHANGE

Francis M. Hutabarat, Universitas Advent Indonesia, Indonesia
Christopher Barry James Aritonang, Standard Chartered Bank, Indonesia

ABSTRACT

A company's performance shows its ability to compete. Poor performance can damage the company, not only in the image but can also implicate other things in the company. More so if the ¬poor performance of the company were caused by the financial distress.Companies must be able to survive in the fierce competition and outperform competing products, especially in dealing with the crises that occur. Prediction towards companies bankruptcy are deemed necessary as an early warning for companies not to fail in their performance. There are numerous study conducted on the bankruptcy prediction that are so called financial distress using notable method such as Springate, and Zmijewski. The objective of this research is to analyzed the data given from companies listed in the Banking Sub Sector at Indonesia Stock Exchange using method of Springate and Zmijewski. Theory supporting research is bankruptcy prediction. Results and conclusions showed all 10 companies is in the financial distress categories. They are not in a position of the healthy company based on the analysis of Springate and Zmijewski method.

KEYWORDS: Springate Method, Zmijewski Method, Bankruptcy, Indonesian Stock Exchange

INTRODUCTION

<u>Background of the Study</u>

A company's performance shows its ability to compete. Poor performance can damage the company, not only in the image but can also implicate other things in the company. More so if the poor performance of the company were caused by the financial distress that happened in the company and for those company that are not able to compete and maintain its performance they will gradually decrease in performance and finally can go bankrupt (Altman & Hotchkiss, 2006). Hence, every company need to have ability to assess their performance and predict whether their company have potential to be bankrupt or not. Companies must be able to survive in the fierce competition and outperform competing products, especially in dealing with the crises that occur. Prediction towards companies bankruptcy are deemed necessary as an early warning for companies not to fail in their performance. There are numerous study conducted on the bankruptcy prediction that are so called financial distress using notable method such as Altman, Springate, Zmijewski, and other financial distress method or its combination (Almilia and Kristijadi, 2003; Fatmawati, 2012; Hadi and Anggraeni, 2008; Hapsari, 2012; Adriana, 2011; Alkhatib, 2011; Altman, 1968, Rahayu and Nofiyanti, 2010; Bredart, 2014; Hidayat, 2009; Zmijewski, 1984). Altman come up with z-score in his method in 1968 and Springate develop s-score in his method in 1978. On the other hand, Zmijewski has his model on 1984.

Indonesia is an interesting country to invest. In gauging what kind of company good for investment, there are various method that can be used. To invest for long term, one could only ask whether the company are going bankrupt or not. There are various sectors that can peak investors interest in Indonesia and one is the banking sub sector. Based on the description above, the researchers willing to conduct research on

"Analysis of the Bancruptcy Potential using Financial Distress Model of Springate and Zmijewski Model in Banking Sub-Sector Companies Listed at Indonesian Stock Exchange." Statement of the Problem Based on the background of the study above, the statement of the problem is to analyze the financial distress of companies listed in Banking Sub-Sector listed at Indonesia Stock Exchange with the following research questions, they are as follows:

What is the analysis on the bankruptcy potential of Banking Sub-Sector Companies listed in the Indonesia Stock Exchange based on Springate method from year 2011-2015?

What is the analysis on the bankruptcy potential of Banking Sub-Sector Companies listed in the Indonesia Stock Exchange based on Zmijewski method from year 2011-2015?

What is the analysis on the bankruptcy potential financial distress method comparison of Banking Sub-Sector Companies listed in the Indonesia Stock Exchange between Springate and Zmijewski method from year 2011-2015?

REVIEW OF RELATED LITERATURE

Financial Statement Analysis

Financial statements are company's financial information to the parties concerned and that are required in consideration in making decisions (Keown et al, 2005; Kartikhadi et al, 2012; Sumarsan, 2013). The concerned parties among others are management, investors, creditors, owners, and government. The company's financial statements are prepared as a management tool to consider the viability of their companies. In addition, the financial statements also become a major source for investors to invest in investment activities that they do in order to get the benefits they want. Analysis can retrieve the necessary data from various sources. The main source is the company's data provided in the annual report and the disclosure . The annual report can be either an income statement, balance sheet, cash flow, notes From the report, or of information disclosure (Juan and Wahyuni, 2012; Ahmed and Belkaoui, 2011). Moreover, Rivai et al (2013: 375) sees the objective of financial statements as: 1. Provide information reliable cash on the company's financial position (including banks) at a particular time; 2. Provide reliable financial information regarding the Company's operating results for a particular accounting period; 3. Provide information that can help the parties concerned to assess or interpret the conditions and the potential of a company; 4. Provide other important information relevant to the needs of the parties concerned with the needs of the relevant reports.

Financial ratios are part of financial statement analysis. According to Keown et al (2011:74) financial ratios helped us to identify some of the weaknesses and the financial strength of the company. Raharjaputra (2009: 196) added that a simple understanding of the ratio is a comparison between the numbers with other figures that give a meaning. An advantage of using ratio is summarizing an enterprise historical data for comparison. Of the many tools of financial analysis, ratio analysis is the most widely used. Kasmir (2013:7) also stated that the financial report is a report that shows the company's financial condition at this time or in a given period. Based on the explanation above, it can be concluded that the financial statements are statements that are presented to provide information about the condition and financial performance of a company based on accounting principles that apply.

Bankruptcy

Companies can experience financial difficulties and furthermore bankruptcy. Financial difficulties can be influence by internal or external factors. External factors tend to happen from the economic condition like inflation. Internal factor on the other hand, occurs from performance of the company such as financial

performance and lead to financial difficulties. Bankruptcy is a situation when a company financial positions are weak and further they were unable to pay their debts and fulfill their obligations. A debtor that has two or more creditors and did not pay at least one debt due and collectable, declared bankrupt by the decision of the authorities, either on their own request, or at the request of one or more creditors (Bankruptcy Act No. 4, 1998). In addition, Aghajani and Jouzbarkand (2012) sees bankruptcy as a situation when a company or a natural person's financial positions low and weak. To the. extent that in practice and legal way they are unable to pay their debts and fulfill their obligations. In 1968 Altman used legal aspects of his studies to describe bankruptcy. On the other hand, Biverin 1966, Damphousse and Zapondis in 2000, and Tampson in 2000 defined bankruptcy from creditors' point view. They expressed that bankrupt companies are those companies that are unable to do their debt obligations to their creditors (Dewaelheyns and Van Hulle as seen in Aghajani and Jouzbarkand, 2012, p. 10).

Springate Method: Springate Model is a model that uses the ratio of multiple discriminate analysis (Aghajani and Jouzbarkand, 2012). Springate has managed to design a model to predict bankruptcy. Accordingly Springate's developed model can increase the power of decision for investors and suppliers of financial resources to sustain financial markets. Springate make financial distress prediction models in 1978 (Vickers, 2006). In the beginning, Springate using a method that is equal with Altman Multiple Discriminant Analysis (MDA). Such as Beaver in 1966 and Altman in 1968, originally Springate in 1978 mengumpulkan rasio-popular financial ratios that can be used to predict financial distress. The amount initially ratio is 19 ratio. After going through the same test performed Altman (1968), Springate choose four ratios that can reliably distinguish between companies experiencing distress and that no distress. The formula generated models Springate is as follows:

$S = 1.03A + 3.07B + 0.66C + 0.4D$

Where:

A = Working capital / total assets
B = Net profit before interest and taxes / total assets
C = Net profit before taxes / current liabilities
D = Sales / total assets

With the assessment criteria if the value of S <0,862, the indication of the company faced a serious threat of bankruptcy which, if the value 0.862 <S <1.062 it indicates that management must be careful in managing the assets of the company to avoid bankruptcy, if the value of S> 1.062 then show the company in a sound financial condition and have no problems with finances (not insolvent). This model has a 92.5% accuracy in the tests performed Springate. Several other people have also tested this model and find a level of accuracy that is different. Recent research by Dolejsova (2015) give outcomes of the evaluation run using the Springate model revealed the enterprises to be financially sound to show that the model is still relevant. Zmijewski Method Zmijewski make financial distress prediction models in 1984. The ratios analyze ratio that measures the performance of leverage or debt, and liquidity of a company. This analysis used probit analysis, and there are 40 companies in the state of bankruptcy and 800 which were still operating at the time. The model used leverage, liquidy and Return on Asset ratios. The formula generated

models Zmijewski (1984) is as follows:

X = -4.336 – 4.513 X1 + 5.679 X2 +0.004 X3
Where:

X1 = After-tax earnings/total assets

X2 = Total debt/total assets

X3 = Current asset/current liabilities

The method above used ROA ratio as one of the indicator. In a study by Hapsari (2012), ROA was used as profitability ratios affects financial distress in manufacturing company in Indonesia Stock Exchange. High ROA shows the company is able to use its assets to generate earnings from sales and investment. And a low ROA is avoided because it can cause financial difficulties. Previous research shows that Zmijewski method was more accurate for predictor than the other financial distress model such as Altman and Springate Models (Fatmawati, 2012), and another research said that it has stronger significance than the other models (Husein and Pambekti, 2014).

RESEARCH METHOD

Based on the variables studied, the background and the problem given in the study, then the type of research used in this research is descriptive method. Facts and data obtained during the the study, are processed and analyzed before conclusions drawn based on existing theory, so as to provide an overview of the financial situation of the four company listed in Banking Sub Sector in the Indonesia Stock Exchange. The banking companies are Bank Mandiri (BMRI), Bank Rakyat Indonesia (BBRI), Bank Central Asia (BBCA), Bank Negara Indonesia (BBNI), Bank CIMB Niaga (BNGA), Bank Danamon Indonesia (BDMN), Bank Permata (BNLI), Bank Pan Indonesia (PNBN) Bank Tabungan Negara (BBTN), Bank Maybank Indonesia (BNII). The data used in the analysis was obtained from the financial statements from year period 2011-2015. The research method used to compute the S-Score was drawn from the formula:

$$S = 1.03A + 3.07B + 0.66C + 0.4D \qquad (1)$$

The Springate Score then analyzed using the following standard:

Table 1: Springate Score Standard

Standard	Interpretation
S < 0,862	Bankrupt or in Financial Distress
0.862 <S <1.062	Solvent but Prone to Bankruptcy
S > 1.062	Solvent

The formula generated models Zmijewski (1984) is as follows:
$$X = -4.336 – 4.513 X1 + 5.679 X2 +0.004 X3 \qquad (2)$$

Table 2: Zmijewski Score Standard

Standard	Interpretation
X > 0	Bankrupt or in Financial Distress
X < 0	Solvent or No Financial Distress

RESULTS OF THE STUDY

Springate Method

The following table 3 shows the computation of the formula related to Springate method of 4 companies listed at Banking Sub Sector in Indonesian Stock Exchange.

Table 3: Springate Score Analysis

Company	Year	X1	X2	X3	X4	S-Score	Interpretation
BMRI	2011	0.2729	0.0299	0.1008	0.0684	0.4668	Distress
	2012	0.2936	0.0323	0.1014	0.0669	0.4951	Distress
	2013	0.3218	0.0328	0.1017	0.0685	0.5268	Distress
	2014	0.3246	0.0304	0.1030	0.0733	0.5250	Distress
	2015	0.3557	0.0290	0.0971	0.0786	0.5509	Distress
BBRI	2011	0.2987	0.0399	0.1217	0.1001	0.5506	Distress
	2012	0.3222	0.0433	0.1294	0.0893	0.5859	Distress
	2013	0.3759	0.0446	0.1310	0.0947	0.6484	Distress
	2014	0.3420	0.0384	0.1303	0.0934	0.5936	Distress
	2015	0.3513	0.0370	0.1193	0.0969	0.5929	Distress
BBCA	2011	0.0666	0.0357	0.0787	0.0639	0.2556	Distress
	2012	0.1173	0.0332	0.0731	0.0634	0.2962	Distress
	2013	0.1750	0.0359	0.0811	0.0697	0.3717	Distress
	2014	0.2004	0.0375	0.0906	0.0748	0.4112	Distress
	2015	0.2255	0.0381	0.0926	0.0805	0.4426	Distress
BBNI	2011	0.0851	0.0455	0.0787	0.0692	0.3071	Distress
	2012	0.1559	0.0441	0.0731	0.0681	0.3714	Distress
	2013	0.2249	0.0461	0.0811	0.0684	0.4539	Distress
	2014	0.2661	0.0498	0.0906	0.0993	0.5265	Distress
	2015	0.2523	0.0225	0.0324	0.0725	0.3795	Distress
BNGA	2011	0.1403	0.0263	0.0333	0.0475	0.2663	Distress
	2012	0.3937	0.0293	0.0383	0.0492	0.5405	Distress
	2013	0.4417	0.0266	0.0356	0.0462	0.5788	Distress
	2014	0.4128	0.0137	0.0183	0.0458	0.4978	Distress
	2015	0.4141	0.0024	0.0032	0.0477	0.4550	Distress
BDMN	2011	0.3300	0.0320	0.0513	0.1186	0.5194	Distress
	2012	0.3532	0.0352	0.0592	0.1210	0.5594	Distress
	2013	0.3534	0.0300	0.0499	0.1092	0.5327	Distress
	2014	0.3497	0.0181	0.0299	0.1174	0.4826	Distress
	2015	0.3357	0.0174	0.0281	0.1192	0.4656	Distress
BNLI	2011	0.0636	0.0154	0.0188	0.0361	0.1396	Distress
	2012	0.0931	0.0143	0.0180	0.0356	0.1660	Distress
	2013	0.0838	0.0139	0.0173	0.0283	0.1516	Distress
	2014	0.4337	0.0110	0.0401	0.0838	0.5407	Distress
	2015	0.3873	0.0016	0.0053	0.0883	0.4426	Distress
PNBN	2011	0.1847	0.0165	0.0239	0.0799	0.2885	Distress
	2012	0.2635	0.0153	0.0222	0.0771	0.3638	Distress
	2013	0.2194	0.0152	0.0208	0.0791	0.3180	Distress
	2014	0.2444	0.0150	0.0206	0.0897	0.3473	Distress
	2015	0.2530	0.0086	0.0122	0.0924	0.3319	Distress
BBTN	2011	0.1117	0.0171	0.0246	0.0848	0.2176	Distress
	2012	0.0895	0.0167	0.0231	0.0789	0.1902	Distress
	2013	0.1316	0.0163	0.0223	0.0822	0.2332	Distress
	2014	0.1675	0.0109	0.0148	0.0886	0.2513	Distress
	2015	0.1269	0.0148	0.0199	0.0871	0.2242	Distress
BNII	2011	0.1908	0.0104	0.0151	0.0430	0.2556	Distress
	2012	0.2061	0.0149	0.0220	0.0442	0.2901	Distress
	2013	0.1945	0.0158	0.0230	0.0392	0.2796	Distress
	2014	0.1477	0.0068	0.0093	0.0414	0.1956	Distress
	2015	0.1944	0.0098	0.0142	0.0412	0.2562	Distress

Based on table 3 above using the criteria used to predict the bankruptcy of a company with S-Score model, for bank that have a S-Score at least $\geq 0,862$ then it shall be declared not bankrupt and solvent, while the

S-Score ≤ 0,862, it can be declared bankrupt. The results in Table 3, from year 2008 to 2014 the value of S-Score ≤ 0,862 occurs in all banks, and in every year. This indicates that management must be careful in managing the company's assets since they are in financial distress situation according to the analysis of the Springate Method. Hence, they are prone to bankruptcy as the S-Score < 0.862.

Zmijewski Method

The following table 4 shows the computation of the formula related to Zmijewski method of 10 companies listed at Banking Sub Sector in Indonesian Stock Exchange.

Table 3: Zmijewski Score Analysis

Company	Year	X1	X2	X3	X	Interpretation
	2011	0.0337	0.886473	1.919533	0.553872	Distress
	2012	0.0355	0.880816	1.922844	0.513634	Distress
BMRI	2013	0.0366	0.878883	1.997519	0.497993	Distress
	2014	0.0357	0.87738	2.099362	0.493927	Distress
	2015	0.0315	0.868699	2.191539	0.463951	Distress
	2011	0.0493	0.893977	1.910785	0.526049	Distress
	2012	0.0515	0.882319	1.963534	0.450123	Distress
BBRI	2013	0.0503	0.872904	2.104936	0.402637	Distress
	2014	0.0473	0.87817	2.160354	0.446302	Distress
	2015	0.0419	0.871216	2.132686	0.431073	Distress
	2011	0.038	0.889955	1.147118	0.55115	Distress
	2012	0.036	0.882847	1.258757	0.520256	Distress
BBCA	2013	0.038	0.874545	1.395658	0.464632	Distress
	2014	0.039	0.863102	1.484146	0.395485	Distress
	2015	0.038	0.849211	1.547848	0.321366	Distress
	2011	0.0294	1.136505	1.147118	1.99012	Distress
	2012	0.0292	1.173395	1.258757	2.200964	Distress
BBNI	2013	0.0336	1.123785	1.395658	1.89992	Distress
	2014	0.0349	1.146087	1.484146	2.02106	Distress
	2015	0.026	0.811505	1.362522	0.16065	Distress
	2011	0.0285	0.889872	1.177543	0.593672	Distress
	2012	0.0318	0.885256	1.51466	0.553914	Distress
BNGA	2013	0.0276	0.881724	1.590461	0.553113	Distress
	2014	0.014	0.877992	1.550905	0.593138	Distress
	2015	0.0024	0.879927	1.553937	0.656489	Distress
	2011	0.026	0.819322	1.528893	0.205709	Distress
	2012	0.027	0.815567	1.593415	0.180128	Distress
BDMN	2013	0.025	0.830534	1.587708	0.274129	Distress
	2014	0.014	0.833281	1.575912	0.339327	Distress
	2015	0.012	0.81806	1.539802	0.261769	Distress
	2011	0.0166	0.909832	1.077869	0.76033	Distress
	2012	0.017	0.905192	1.117001	0.732334	Distress
BNLI	2013	0.0155	0.914815	1.104416	0.793698	Distress
	2014	0.012	0.907835	2.576455	0.775745	Distress
	2015	0.002	0.897023	2.283566	0.758301	Distress
	2011	0.0202	0.872566	1.268656	0.533216	Distress
	2012	0.0196	0.887186	1.382482	0.619407	Distress
PNBN	2013	0.0185	0.880913	1.299542	0.588413	Distress
	2014	0.0223	0.866444	1.334594	0.489233	Distress
	2015	0.0131	0.831767	1.361062	0.333929	Distress
	2011	0.0203	0.917853	1.160658	0.789517	Distress
	2012	0.0194	0.908017	1.124002	0.737573	Distress
BBTN	2013	0.0179	0.911893	1.179424	0.766575	Distress
	2014	0.0114	0.915252	1.227517	0.815179	Distress
	2015	0.0161	0.919323	1.170779	0.816858	Distress
	2011	0.0114	0.916202	1.278188	0.820777	Distress
	2012	0.0164	0.920125	1.305744	0.820598	Distress
BNII	2013	0.0174	0.91301	1.28307	0.775591	Distress
	2014	0.0067	0.898894	1.202482	0.743389	Distress
	2015	0.0101	0.900118	1.281991	0.735318	Distress

Based on table 4 above using the criteria used to predict the bankruptcy of a company with Zmijewski Score model, for companies that have a Score X > 0 then it shall be declared bankrupt, while the Score X < 0, it can be declared not bankrupt or solvent. The results in Table 4, from year 2008 to 2014 the value of Zmijewski Score X > 0 and it indicates they are in prone to bankruptcy. In general, the banking sector is in financial distress.

Financial Distress Method Comparison

Based on the discussion and table 3 and 4, in general there are no difference in the result of Springate and Zmijewski method in analyzing Banking companies financial distress. In support with the previous research that shows Zmijewski method was more accurate for predictor than the other financial distress model such as Altman and Springate Models (Fatmawati, 2012; Husein and Pambekti, 2014), thus, the results on the analysis of the study indicate that there is financial distress and the Banking companies are not solvent.

CONCLUSION AND RECOMMENDATION

Conclusion

Based on the results of the study and the discussion above, the conclusion of the study are as follows: Analysis of bankruptcy potential by using Springate method shows that there is financial distress in Banking Companies in general since the results in general below 0.862. Analysis of bankruptcy potential by using Zmijewski method shows that there is financial distress and all Banking companies are not solvent since the results is above 0. Analysis on the comparison of Zmijewski and Springate method show that in general there is no difference in general regarding the bankruptcy potential. The results shows that the Banking companies are in financial distress and are not solvent.

Recommendation

The conclusion on the analysis of bankruptcy of *Banking* Sub Sector companies shows that these companies are in financial distress and thus is potentially bankrupt. From the view of investor, this result can affect the view of investors in investing their capital in these companies. Thus, these companies need to retract their performance to gain more investors. The result shows that the company is financially distress thus the recommendation of the study for the companies to improve their performance in the financial areas. The study are based on prediction model, therefore it is recommended for further research to conduct a another research to see the accuracy of the prediction.

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IMPACT OF MICROECONOMIC AND LOAN-SPECIFIC DETERMINANTS ON NON-PERFORMING LOANS IN INDIA: AN EMPIRICAL EVIDENCE

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ABSTRACT

Indian Housing sector is recognized as the 'Engine of Domestic Growth' with subsequent spillover on more than 270 affiliated industries. However, it is constrained by multiple problems viz. unregulated structural market, demand-supply gap pegged at 18.8 million units and steeply rising Non-Performing Loans (NPLs). The Gross Non-Performing Loans (GNPLs) of housing finance institutions surged to 7468 billion INR in 2016 while witnessing an outstanding credit flow growth by 18.87%. The study explores microeconomic factors attributing to default such as demographics, geographic, credit appraisal and loan-specific elements. Multiple discriminant analysis has been performed to establish a relationship between the independent variables (microeconomic and loan-specific factors) in identifying their contribution to the classification of NPLs into Sub-standard, Doubtful and Loss Assets as the dependent variable using five-year data from a leading financial institution in India. These findings are of immense importance for financial institutions in credit appraisal and monitoring process to develop a mathematical model in detecting a possible defaulter.

JEL: D03, G23, H12, H81, R20

KEYWORDS: Non-Performing Loans, Housing Loans, Microeconomic Variables, Loan Specific Variables, Multiple Discriminant Analysis

INTRODUCTION

Housing Finance is essential for the economic progress of a nation as it has a direct impact on employment generation, GDP growth and consumption pattern in the economy. The housing market in India is in the nascent stage of growth contributing a mere 12% to the Gross Domestic Product of the economy. The development of housing sector and banking captures a symbiotic relationship as the latter is the financial service sector, supporting the housing development plans through channelizing funds for acquiring housing finances and supporting financial and economic policies of the government. Hence, the importance of bank's stability in a developing economy is significant as any distress would adversely affect the economic progress of development plans. A major crisis in the Indian financial sector is the burgeoning Non-Performing Loans (NPLs) which generates a vicious effect on banking survival and growth, and if not managed properly leads to banking failures. The NPLs in home loans reported an 18.87% hike for the 2015-16 financial year as the distressed assets crept to 7468 billion INR. In the 2015 Global Financial Stability Report published by the International Monetary Fund, the global NPL ratio employed to assess and compare the quality of loan portfolios had credit offtake of 4.3%, while India's accounted for 5.9%. In consequence of the increasing delinquency rate, the financial sector debate across the Indian continent has been dominated by policies to minimize the surging NPLs.

Statement of the Problem

The study explores the problem of housing loan defaults where the debt holder has not met his obligation for the payment of the Equated Monthly Installment (EMI) for three consecutive times to be declared as NPL and its categorization into *Sub-standard*, *Doubtful* and *Loss* assets on the basis of their duration.

Objectives of the Study

The objective of the study is to assess the following points:

Identification of critical factors causing loan defaults

Performing multiple discriminant analysis to find the role of microeconomic elements in the classification of NPLs

Develop a mathematical model to distinguish a possible defaulter

Significance of the Study

The study is of immense importance as it explains NPL, which is important for the management of the banking sector as it will provide the policy makers and authorities with significant information which they can use to manage the financial sector. Lastly for scholars it will enrich the knowledge and provide a basis for further studies. The remainder of the paper is arranged as follows: the second section examines the existing literature on the determinants of NPL, its causes and impact. The third section outlines the data used and the methodology discussed. The fourth section interprets and analyzes the experimental results. Finally, the conclusion will be the fifth section.

LITERATURE REVIEW

The Reserve Bank of India introduced in 2015 "Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances" as per the recommendations made by the M. Narasimham Committee on the Financial System in line with the international practices. The provisioning is made on the basis of the classification of assets based on the period for which the asset has remained non-performing. According to the prudential norms, an asset becomes non-performing when it ceases to generate income for the bank and principal or interest remain overdue for a period of more than 90 days in respect of a term loan and advances. NPLs are further classified on as Sub-standard, Doubtful and Loss assets based on the period for which the asset has remained non-performing and the recovery of the dues. Sub-standard assets are one which has been classified as NPL for a period not exceeding 12 months. All those assets which are considered as NPL for a period more than 12 months are called as Doubtful assets**.** Loss assets are those assets where the amount has not been written off, wholly or partly as has been identified by the bank, internal or external auditor or central bank inspectors as unrecoverable assets.

Michael et al (2006) underlined that NPL in loan portfolio adversely affects operational efficiency consecutively affecting the profitability, liquidity and solvency position of banks. NPLs are viewed as a typical byproduct of the financial crisis; an accidental occurrence of the lending process having enormous potential to deepen the severity and duration of the financial crisis and to complicate macroeconomic management (Woo, 2000). They are considered as "financial pollution" due to their adverse effect on economic growth (González-Hermosillo, 1999, Espinoza & Prasad, 2010). Choudhury & Adhikary (2002) state that the nonperforming loan is not a "uni-class" but rather a "multiclass" concept, emphasizing that NPLs can be classified into different categories based on the "duration of overdue" of the outstanding loans. The status of arrears of such loans can be classified into five asset categories namely, Pass, Special mention,

Substandard, Doubtful and Loss. The first two are categorized as performing loan and the rest three are categorized under the non-performing loan.

Causes of Defaults

The reasons for default might be many folds. As Ahmad (1997) remarked that reasons for loan default incorporate; absence of readiness to pay credits combined with redirection of funds by borrowers, willful negligence and ill-advised evaluation by credit officers. In a study of loan loss of US banks, McGoven (1998) recognized that 'character' has historically been a paramount factor of credit appraisal and a major determinant in the decision to lend funds. Balogun & Alimi (1998) additionally argued the significant reasons for credit default as advance deficiencies, delay in time of advance delivery, non-profitability of business holding, high-interest rate, the age of the borrower, poor supervision and undue government intervention with government sponsored credit programs. Also**,** Akinwumi & Ajayi (1990) figured out that business size, family, the scale of operation, family livelihood expenses and introduction to sound management strategies are some of the components that can impact the repayment limit of the borrower. As indicated by Olomola (1999), loan disbursement time lag and high-interest rate can altogether expand transaction cost and can likewise antagonistically influence repayment execution. After an intensive survey of the various banks in India, Berger & DeYoung (1997**)** distinguished the primary cause of heightening NPL as wrong choice of the entrepreneur, lacking analysis of venture reasonability, insufficiency of security/equitable mortgage against loans, farfetched terms and schedule of repayment, absence of follow-up measures and default because of normal disasters.

Demographic Factors

Age is a critical factor in deciding the tenure of a loan and directly correlates to the loan eligibility amount. May & Tudela (2005**)** study indicated that loan defaults were greater among borrowers above the age of 35 years than among younger individuals. Capozza et al. (1997) demonstrated that the borrower's age is adversely connected with the default possibility. Salaried applicants earn a stable income and repay their installments on a regular basis while businessmen earn unstable income dependent on the market performance (Teo & Ong, 2005) Jacobson & Roszbach (2003) indicated that the borrower's gender was negatively correlated with the unsecured loan default. Liu & Lee (1997) and Cairney & Boyle (2004) presented that the borrower's educational degree was significantly negatively correlated with the default risk of credit loans.

Loan Specific Factors

Shing-Ping & Day-Yang (2002) has identified 'purpose of purchasing property' one of the key determinants of default risk. Consequently, when economic performance becomes worse the property is frequently abandoned by the owners thereby limiting their loss. Smith et al. (1996) established that the default probability has a strong cohesiveness with the loan type. Hakim & Haddad (1999) studied the influences of the borrower's attributes and the loan characteristics of loan default in mortgages using failure-time model. Their results proposed that the loan amount was negatively correlated with the default probability. A number of authors suggest a high number of co-applicants would lead to lower default risks as this can be motivated due to higher total household income (Bervokec, et al., 1994**,** Lambrecht, et al., 1997). Neo & Ong (2004) suggest risk sharing as a reason for the negative relationship with foreclosure risks. Campbell & Dietrich (1983) indicated that the interest rates significantly explain mortgage prepayment, delinquencies, and defaults by using logit model. Neo & Ong (2004) showed that the loan interest rate was significantly positively correlated with the mortgage loan default. However, Teo & Ong (2005) indicated that the interest rate was significantly negatively correlated with the mortgage loan default.

Credit Appraisal Factors

Credit criteria or credit appraisal are factors underlined to determine a credit seeker's creditworthiness or ability to repay debt. The Credit Information Bureau of India (CIBIL) measures an individual's reimbursement track and the credit responsibility by assigning a score between 300 to 900, where individuals with low credit score have chances of loan rejection. Galindo A. & Miller M.J., (2003) said support of satisfactory positive information will essentially build specialized and monetary necessities of credit agencies, raising the expense for credit organizations which will at last be reflected in the expense of credits for customers, presuming that shopper data, dependable loaning practices, and the legitimate environment should be adjusted in any open approach technique. Neo & Ong (2004) found that the disposable income was negatively correlated with the default probability level. Smith et al. (1996) remarked that the default probability was significantly affected by the loan-to-value (LTV) ratio. Archer et al. (1999) option-based models of mortgage default postulate that the central measure of default risk is the LTV ratio. Studies indicate that instalment-to-income ratio (IIR) is positively correlated with the probability of default i.e. higher the IIR, greater is the default risk (Stansell & Millar (1976), Vandell (1978), Ingram & Frazier, 1982) assessing the borrowers' abilities to pay the mortgage installments. Ben-Shahar (2009) indicated that any empirical test of the relation between the LTV ratio and the delinquency risk incorporated the interrelationship among the LTV ratio, credit score, and interest rate.

Impact of NPLs

Cucinelli (2015) investigated the intertemporal relationship between bank lending behavior and credit risk and observed a negative impact of credit risk on bank lending behavior. Bloem & Goerter (2001) remarked that issues relating to NPL affect all sectors, however the most severe impact is in the financial institutions, which tend to own large portfolios, indirectly the customers of these financial intermediaries are also implicated; deposit holders, shareholders and so forth. Many authors emphasized the straddling impact of NPL and stressed its impact on loan growth. A higher NPL forces banks to invest in risk-free investments, thus directly affecting the flow of funds for the productive purpose (O'Brien & Browne, 1992, Tracey & Leon, 2011, Heid & Krüger, 2011). There are banking failures on account of the mounting NPL since it is affecting the profitability and long run survival of the bank. The minimization of NPL is a necessary condition as when NPL are retained permanently, they will have an adverse impact on the resources that are enclosed in unprofitable areas. Thus, NPL is likely to deter economic growth and hinder the economic efficiency (Hou & Dickinson, 2007). The shocks in the financial system can arise from factors specific to the company (idiosyncratic shocks) or macroeconomic imbalances (systemic shocks).

DATA AND METHODOLOGY

The study was conducted at General Insurance Corporation of India (Housing Finance Ltd.), Kolkata, a leading financial institution. Data has been obtained from their database *Freedom v.2.0.* of those borrowers who have been declared as defaulters spanning from the first quarter of 2011 until the last quarter of 2015, representing five years. During the period a total of 98 cases of defaults were reported. The study assesses the microeconomic factors of applicants causing loan defaults grouping them into dependent and independent variables, where the classification of NPLs is the dependent variable and independent variables are categorized further into 15 elements on the aspects of demographics factors (age, occupation, gender, educational qualification, dependents in family), geographical location, loan related factors (loan purpose, tenure, loan amount, number of co-applicants, interest rate) and credit appraisal factors (CIBIL Score, LTV, IIR, per capita residual income). IBM Statistical Package for the Social Sciences Statistics (SPSS) version 22 is used for the statistical analysis and tabulation of the processed data. For the first objective, different microeconomic independent variables are assessed for the probability of loan defaults. In the second objective multiple discriminant analysis has been performed to identify the influence of the predictor

variables in the classification of NPLs. Finally, by the formulation of decision rule a mathematical model has been established to ascertain the delinquency rate of the borrower.

RESULTS AND DISCUSSION

The minimum age of the borrower witnessed for default cases at GIC Kolkata was 27 years whereas, the maximum was 60 years. Mean age for defaults was 41 years. Age emerged as a critical factor and is positively correlated with default risk. The degree of default was greater among applicants above the age of 35 years (41%) than it was among younger individuals below 35 years (27%), as the latter are capable of coming out of financial crises. Occupation is a potential factor in detecting the possibility of loan defaults. Professionals such as salaried individuals (executives, managers, etc) earning stable income show low delinquency rate of 38% and repay their installments on a regular basis while a great degree of defaulters (62%) are businessmen who earn unstable income dependent on the market performance. Males account for maximum defaults of 86%. In the educational level, graduate level applicants cause the maximum defaults at 56%, as the level of education rises the possibility of default declines showing a negative relationship with defaults. Dependents in a family are non-earning members (spouse, children, etc.) who require financial aid. Single-family home account for fewer defaults with 23% compared to loan applicants with or and two dependents in a family with 40% and 33% defaults respectively.

Table 1: Demographic Factors

Variables	Frequency	%
Age (in years)	27 - 35	27
	35 – 45	41
	45 – 60	32
Occupation	Businessmen	62
	Professionals	38
Gender	Male	86
	Female	14
Qualification	Senior School	32
	Graduate	55
	Post-Graduate	10
	Doctorate	3
Dependents in family	None	23
	1	40
	2	33
	3	4

The residential property loan defaults in Kolkata are majorly accounted for the urban properties loan takers with 92%, while 8% of defaults were categorized for the rural residential home loan takers.

Table 2: Geographic location factors

Variables	Frequency	%
Property Location	Urban	92
	Rural	8

The probability of default was strongly cohesive with the loan type. Mortgage loans (39%) and purchase of new property loans (37%) have maximum defaults. Loan amount showed a negative correlation with the possibility of default as maximum defaults were indicated for loans below 1,500,000 INR and minimum were for loans above 2,500,000 INR. The mean loan default amount was 1,300,550 INR. This negative correlation was further supported by Equated Monthly Instalments (EMI) where maximum defaults were in the EMI range of 10,000-20,000 INR and minimum above the 20,000 INR range. The mean EMI for loan defaults was 16,430 INR. In the tenure period, the majority of defaults were in the range of 10-15 years (51%) while the mean tenure period in loan default was 14 years. A higher number of co-applicants has

lower default risks, thus having a negative correlation due to collective higher income and risk sharing. Interest rate shows a positive relationship with the occurrences of defaults as maximum default (43%) is the interest rate range above 12.75% and lowest (11%) in the range below 10.75%.

Table 3: Loan Related Factors

Variables	Frequency	%
Purpose of Loan	Construction by private body	8
	Mortgage	39
	Purchase of new property	37
	Purchase of the second sale	11
	Repairs/renovations	5
Loan Amount (INR)	≤ 700,000	23
	700,000 -1,500,000	53
	1,500,000- 2,500,000	16
	≥ 2,500,000	8
EMI (INR)	≤ 10,000	24
	10,000 -20,000	56
	≥ 20,000	18
Tenure (in years)	5- 10	32
	10 -15	51
	15 -20	7
	20 -25	3
	25- 30	5
Co-applicants	None	5
	1	78
	2	16
	3	1
Interest Rate (%)	≤ 10.75	11
	10.75 -11.75	21
	11.75 -12.75	25
	≥ 12.75	43

Table 4: Credit Appraisal Factors

Variables	Frequency	%
CIBIL Score	No CIBIL data	39
	≤ 650	27
	650 -750	24
	≥ 750	10
Per Capita Residual Income (PCRI) (INR)	≤ 6,000	51
	6,000 -10,000	33
	≥ 10,000	16
Loan to Value Ratio (LTV)	≤ 40	26
	40-60	35
	≥ 60	37
Instalment Income Ratio (IIR) %	≤ 35	14
	35-45	30
	≥ 45	56

The maximum defaults were witnessed in the CIBIL record of applicants with less than 650 score (27%) or with no CIBIL record (39%) and only 10% were in CIBIL score above 750. The mean CIBIL score for defaults is 443. Thus a negative relationship is present between CIBIL score and the delinquency rate. Per capita residual income (PCRI) or disposable income is the amount of income that an individual has after all personal debts and bills, including the mortgage, have been paid at the end of each month. PCRI has a negative correlation with default possibility, where applicants with PCRI below 6,000 INR are a big chunk of defaulters (51%) compared with individuals having a PCRI above 10,000 INR (16%). Loan-to-value (LTV) ratio is a metric used in commercial real estate to compare the financing of a project as offered by a loan to the cost of building the project. Ultimately, a higher LTV ratio above 60% accounted for 37% of defaults, indicating that severity of default increases the probability of negative home equity. The mean

LTV in the study was found to be 54%. Instalment-to-income ratio (IIR) indicates the borrowers' abilities to pay the mortgage installments. An optimal IIR is below 33.4% and higher IIR reflects lower affordability and greater difficulties of keeping the mortgage current in the face of trigger financial events. IIR above 45% accounted for maximum defaults of 56%, while the mean IIR was 44%.

Predictive Model for classifying NPLs

Multiple Discriminant function analysis was performed to explore the role of 15 independent variables (predictors) in the classification of NPL (categorical dependent variable), development of the discriminant function and decision rule to discriminate between the grouping of NPL assets and cross-validation of assets and evaluating its accuracy.

Table 5: Canonical Discriminant Functions

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation	Function Test	Wilks' Lambda	Chi-Square	Df	Significance Level
1	.768*	82.7	82.7	.659	1 through 2	.487	62.897	32	.001
2	.161*	17.3	100.0	.372	2	.862	13.033	15	.600

* First 2 canonical discriminant functions were used in the analysis

The study has been done using three groups, namely 'Substandard assets, Doubtful assets and Loss assets', so two functions are displayed. Function 1 has higher Eigenvalue compared to Function 2 which implies it has a superior discriminating power in the classification of NPL assets. The canonical correlation is the multiple correlations between the predictors and the discriminant function. Function 1 with a canonical correlation of .659 suggests the model explains 82.7% of the variation in the grouping variable. Wilks' λ associated with Function 1 is .487 which transforms to a Chi-square of 62.897 with 32 degrees of freedom. This is significant beyond the 5% significance level of .001 significance level so it contributes more to the discriminant function. Wilks' λ of Function 2 is .862 which is not significant (.6) so it does not contribute significantly to NPL classification. The unstandardized canonical discriminant function coefficients *(b)* or standardized form beta are used to create the discriminant function equation assessing each variable's unique contribution to the discriminant function controlling for all the other variables in the equation and therefore providing information on the relative importance of each variable. It operates just like a regression equation.

$$NPL\ classification = -.49 + .05 * age + .38 * gender - .5 * occupation - 3.05 * education - .05 * dependent + .0 * PCRI - .93 * location - 2.45 * purpose - .0 * amount + .03 * tenure + .0 * EMI - .62 * coapp + .24 * ROI - .01 * CIBIL - .06 * LTV - .01 * IIR$$

A further way of interpreting discriminant analysis results is to describe each group in terms of its prediction, using the group means of the predictor variables. These group means are called centroids.

Table 6: Unstandardized Canonical Discriminant Functions Evaluated Group Means (Centroids)

NPL Classification	Function 1	Cases
Sub-Standard Asset	1.508	7
Doubtful Asset	1.001	30
Loss Asset	-.665	61

The function of the group centroid forms the average discriminant scores of the two groups which are equal in absolute values but have opposite sign discriminating the score. We use weights on the centroids to find the dividing point for the determination of mean value.
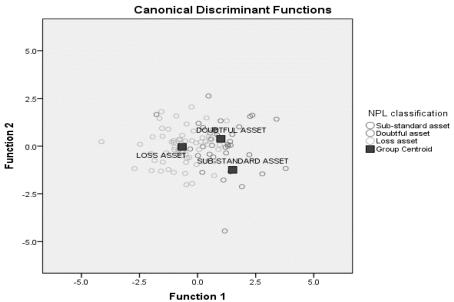
$$= \frac{(n1)(Lower\ Centriod)\ +\ (n2)(Higher\ Centriod)}{n1 + n2}$$

$$= \frac{7 * 1.508\ +\ 30 * 1.001}{7 + 30} =\ 1.096$$

$$= \frac{30 * 1.001 - 61 * 0.665}{61 + 30} =\ -0.115$$

LOSS ASSET	MEAN	DOUBTFUL ASSET	MEAN	SUB-STANDARD ASSET
-.665	-0.115	1.001	1.096	1.508

Predict and classify as Loss asset if -.665 < z < - 0.115	Predict and classify as Doubtful asset if -0.115 < z < 1.096	Predict and classify as Sub-standard asset if 1.096 < z < 1.508

Canonical Discriminant Function satisfies with the Thumb Rule of predicting and classifying. The centroids are the extreme point to formulate the decision rule and are represented below:

Source: SPSS Output sheet

Table 7: Classification Results

		NPL Classification	Sub-Standard Asset	Doubtful Asset	Loss Asset	Total
Original	**Count**	Sub-standard Asset	4	3	0	7
		Doubtful Asset	4	23	3	30
		Loss Asset	3	11	47	61
	%	Sub-standard Asset	57.1	42.9	0.0	100.0
		Doubtful Asset	13.3	76.7	10.0	100.0
		Loss Asset	4.9	18.0	77.0	100.0
Cross-Validated	**Count**	Sub-standard Asset	2	4	1	7
		Doubtful Asset	6	16	8	30
		Loss Asset	6	12	43	61
	%	Sub-standard Asset	28.6	57.1	14.3	100.0
		Doubtful Asset	20.0	53.3	26.7	100.0
		Loss Asset	9.8	19.7	70.5	100.0

75.5% of original grouped cases correctly classified. Cross-validation is done only for those cases in the analysis. In cross validation, each case is classified by the functions derived from all cases other than that case. 62.2% of cross-validated grouped cases correctly classified.

Out of all the 98 default cases, 4 Sub-standard Assets have been 57.1% correctly classified. In the 30 Doubtful Assets, 23 have been 76.7% correctly classified. Out of 61 Loss Assets, 47 have been 77% correctly classified. Classification Results on the analysis sample indicate that (4+23+47)/61= 75.5% of assets are correctly classified. It indicates a very good predictive capacity of the discriminant function & maybe considered an accurate model. The leave one out cross-validation correctly classifies only (2+16+43)/61= 62.2% of assets. The cross-validation is often termed a 'jack-knife' classification, in that it successively classifies all cases excluding one in order to develop a discriminant function and categorizes the case that is left out. This process is then repeated with each case left out in turn. It has the capacity to predict whether an asset would be Sub-standard Asset, Doubtful Asset and Loss Asset by the discriminant function. This predictive accuracy is called the 'hit ratio' in the discriminant function.

CONCLUSION

From the study, it is found out that the effect of the microeconomic elements plays an important role in the determination of NPL level and to identify variables that influence the segmentation of NPLs into Sub-standard, Doubtful and Loss assets. NPLs are one of the most serious obstacles that financial institutions in the transition countries face. Banking stability is indispensable for economic development and resilience against financial crisis. Hence, banks should apply rigorous policies on loan advances so as loans are awarded to those with the capability to repay loans and alleviate moral hazards like insider lending and information asymmetry. Banks should apply an efficient and effective credit risk management that will enhance periodic/regular credit risk monitoring of their loan portfolios to reduce the level of NPL. Computer-based banking system has helped the bank management to resolve some of the intrinsic troubles. The study has contributed to existing housing finance literature by verifying the significance of the relationship between delinquency and microeconomic variables in credit risk. The discriminant analysis used helps to segment which predictor variable contributes more in the classification of NPLs. The output is a discriminant model through which a new applicant can be evaluated if the information required are put into the equation. With the help of above technique, housing finance institutions can avoid its lengthy and costly recovery policies and can flourish its business in a smooth way.

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SBA LENDING ACTIVITY AND GROWTH OF MICROPOLITAN STATISTICAL AREAS IN THE U.S. SOUTHEAST

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Abstract

This study examines the economic impact of Small Business Administration (SBA) guaranteed lending activity on the 12 states comprising the Southeast region (Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, and West Virginia) for the 1990-2015 period. Past studies find that the effect of SBA loans on regional economic performance, particularly in low-income areas, is positive but negligible. The study adds to the literature by focusing on a government-defined geographic unit called the micropolitan statistical area (which consists of at least one county with an urban core population of 10,000-50,000). The objective is to measure and evaluate the effect of SBA loans on various indicators of micropolitan area economic activity (gross regional product, employment, and income growth), while also controlling for other determinants of local economic growth (ex., industrial composition, relative wealth, education, and other demographics). The study applies fixed effects regression model on a cross-section of 153 micropolitan areas for three subperiods in 1990-2015. It finds that micropolitan area economic growth is dependent on SBA-guaranteed lending, industrial composition, and demographic factors.

INTRODUCTION

The Southeast region of the USA, as defined in this study, consists of twelve states: Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, and West Virginia. It is a highly diverse group of economies which has experienced rapid population growth over the past decades due to migration to the "Sunbelt" states and yet at the same time ranks at the bottom half of all states in terms of median household income and has the highest poverty rate compared to other regions (US Department of Commerce, 2016). The problems of low incomes and poverty are more acute when one considers the areas "outside the metropolitan statistical areas," that is, the micropolitan statistical areas and rural counties. The Office of Management and Budget defines a micropolitan statistical area as a geographical area composed of an urban core with a population of 10,000 to 49,999. There are 153 micropolitan areas in the Southeast region. In 2015, the largest micropolitan area in the region in terms of population is Tupelo, MS, with approximately 141,000. The smallest micropolitan area is Maysville, KY, with a little over 17,000 population. The average population in 2015 for the 153 micropolitan areas is nearly 55,000. The micropolitan population grew significantly in the 1990s especially for the states of Florida, Georgia, North Carolina, and Tennessee. However, population growth in the region has been declining since then (Table 1).

Table 1: Average Population Growth Rates of Southeast Micropolitan Areas

STATE	1990-2000	2000-2010	2010-2015
Alabama	0.68	0.37	0.12
Arkansas	0.80	0.10	-0.14
Florida	2.45	0.69	0.31
Georgia	1.60	1.00	0.28
Kentucky	0.99	0.58	0.46
Louisiana	-0.01	0.14	0.16
Mississippi	0.58	-0.09	-0.04
North Carolina	1.48	0.97	0.55
South Carolina	1.09	0.47	0.14
Tennessee	1.71	0.91	0.54
Virginia	-0.02	-0.29	-0.46
West Virginia	-0.21	0.11	-0.04

Source: Woods & Poole Economics and authors' calculations.

In terms of real per capita income for 2015, the Southeast region's micropolitan areas exhibit wide variation. The micro area with the highest per capita income is Key West, FL, with $65,229, while the area with the lowest income level is Arcadia, also located in Florida, with $19, 869. The mean income for all 153 micro areas in 2015 is $30,623. As Table 2 shows, the average growth rates of real per capita income for three time periods for the Southeast micropolitan areas have been trending downward for half of the states. Similarly, Table 3 indicates that employment growth rates in the Southeast micropolitan areas also exhibited variability across states and time periods. Generally, employment was positive during the 1990s, turned negative during the 2000s, and slightly improved during the 2010-15 period.

Table 2: Per Capita Income Growth Rates in Southeast Micropolitan Areas

Average Growth Rates of Per Capita Income (%)	Number of Micro Areas	1990-2000	2000-2010	2010-2015
Alabama	9	2.22	1.50	1.04
Arkansas	14	2.16	1.52	1.72
Florida	7	1.02	1.09	0.73
Georgia	24	2.34	0.39	1.37
Kentucky	15	2.83	0.92	1.65
Louisiana	9	2.51	3.31	1.29.
Mississippi	18	2.91	1.93	1.54
North Carolina	24	2.72	0.59	1.07.
South Carolina	7	2.68	0.85	1.16
Tennessee	16	2.65	0.55	1.52
Virginia	4	1.40	1.73	0.59
West Virginia	6	2.55	2.05	1.15

Source: Woods & Poole Economics and authors' calculations.

Table 3: Employment Growth Rates in Southeast Micropolitan Areas

Average Growth Rates of Employment (%)	1990-2000	2000-2010	2010-2015
Alabama	0.96	-0.29	0.68
Arkansas	1.60	-0.30	0.28
Florida	2.69	0.37	1.30
Georgia	2.18	-0.41	1.30
Kentucky	2.01	-0.29	0.99
Louisiana	0.98	0.37	0.63
Mississippi	1.71	-0.36	1.06
North Carolina	1.70	-0.38	0.97
South Carolina	1.23	-0.56	1.04
Tennessee	2.04	-0.67	1.14
Virginia	0.01	-0.72	-0.30
West Virginia	1.09	0.06	0.22

Source: Woods & Poole Economics and authors' calculations.

The main objective of this study is to analyze the economic performance of micropolitan statistical areas in the Southeast region for the period 1990-2015. It identifies and empirically measures the impact of various growth determinants including industrial structure, demographics, and market factors. The key variable of interest, however, is credit availability or access, as represented by Small Business Administration (SBA) lending, specifically, the SBA 7a loan guarantee program for small businesses. In 2015, the Georgia micropolitan areas received the largest amount of SBA 7a loans ($47 million) relative to other Southeastern states, while micropolitan areas in Louisiana only accounted for $2.5 million in loans (Table 4).

Table 4: Real SBA Loans in Southeast Micropolitan Areas, 2015

Micro Areas in SE	
Total Real SBA ($)	2015
Alabama	6,030,567
Arkansas	15,311,994
Florida	15,973,408
Georgia	46,965,690
Kentucky	10,392,187
Louisiana	2,467,526
Mississippi	17,868,240
North Carolina	27,683,834
South Carolina	9,730,764
Tennessee	10,410,422
Virginia	3,991,867
West Virginia	3,283,035

Source: SBA and authors' calculations.

The next section discusses the recent literature which forms the basis for this study, followed by the model specification, variables, and data. Analysis of the empirical tests and results, and then conclusions and recommendations will round off the discussion.

LITERATURE REVIEW

The study of micropolitan areas, a government-defined geographic entity somewhere between a rural area and a metropolitan area, has received attention in the literature recently. Even before the official OMB designation, Glavac *et al.* (1998) and Vias *et al.* (2002) have examined these areas and their characteristics primarily because these places not only provided the peace and quiet of a rural setting but also the amenities associated with larger urban/metropolitan cities. In their 2015 study, Cortes, Davidsson, and McKinnis provide a detailed analysis the regional distribution and diversity of the country's 536 micropolitan areas, their population and income growth rates, and the volatility of their economic growth. Following earlier studies by Davidsson and Rickman (2011) and Cortes *et al.* (2013), Cortes and colleagues find that the economic vitality of micropolitan areas is correlated with the industry structure, location, and government policy. In terms of the Southeast region, Nzaku and Bukenya (2005) determine that the economic growth (in terms of income, employment and population) of non-metropolitan counties not only depends on sectoral composition and fiscal factors but also on the amenities available in these areas (natural and recreational amenities, low crime rates). The importance of quality of life factors associated with location, housing, and favorable regulatory environment in micropolitan areas is further examined and evidenced in Davidsson and Cortes (forthcoming).

The present study contributes to the micropolitan area growth literature by investigating the impact of credit to small businesses. Specifically, it looks at the role of government loan programs, in this case, Small Business Administration (SBA) lending activity, in promoting business and overall economic growth in micropolitan areas. Earlier studies by Craig and others (2006, 2007, 2008, 2009), Shaffer and Collender

(2009), and Hancock and Wilcox (1998) show that SBA-guaranteed loans have a positive and significant effect on local economic activity especially in low-income areas or counties.

This study extends the previous literature with some differences. First, it uses more recent data and focuses on the impact of SBA 7(a) lending activity during the 1990-2015 period. Second, it applies a fixed effects panel regression model with micropolitan area economic growth (i.e., as measured by real gross regional product, employment rate, and real personal income per capita) as the dependent variable. Third, the analysis only covers the micropolitan areas of the Southeast US region.

METHOD

The theoretical framework of this study derives from Bruce *et al.* (2009) with some differences. First, this study applies the growth model to the micropolitan area level rather than the state-level. Second, SBA lending activity is the main key variable of interest; unlike Bruce et al. who include government loan guarantee program as a dummy non-tax variable, this study uses real SBA data. Third, this study employs more industry variables to account for differentiated sectoral effects. Lastly, unlike Bruce and others, more demographic variables are considered in the estimating equation. Following Bruce *et al.* (2009), the general model estimated here takes the following form:

$$GR = b_1 + b_2 INITIAL + b_3 SBA + b_4 DEP + b_5 WEALTH + b_6 FARM + b_7 MFTG + b_7 RETAIL$$
$$+ b_8 CONST + b_9 GOVT + b_{10} SERV + b_{11} AGE + b_{12} EDUC + b_{13} WHITE$$
$$+ b_{14} BLACK + b_{15} HISP + e$$

where GR is the micropolitan area economic growth rate (as measured by real gross regional product, employment rate, or per capita personal income); INITIAL is the beginning of the period real value of gross regional product, income, or employment; SBA is real per capita SBA 7(a) loans; DEP is bank deposits per capita; WEALTH is the Woods & Poole wealth index; FARM, MFTG, RETAIL, CONST, GOVT, and SERV are the shares of total micropolitan area employment accounted by the farm, manufacturing, retail trade, construction, local government, and professional services sectors, respectively; AGE is the median age of population; EDUC is the percent of area population with a college degree; WHITE, BLACK, and HISP are the percent of population that is Caucasian, African-American, and Hispanic, respectively; and *e* is the error term. The model is applied to a balanced panel data consisting of 153 Southeast micropolitan areas for three time periods: 1990-2000, 2000-2010, and 2010-2015. The dependent variable is defined as the average annual percentage rate (of real gross regional product, employment rate, or real per capita income) for each of the three sub-periods. To avoid the issue of endogeneity, all explanatory variables are initial values for each of the three time periods. The key variable of interest, SBA-approved loan data, is provided by the Small Business Administration. Demand deposit data are gathered from the FDIC's Summary of Deposits. All other variables are taken from the Woods & Poole database. Descriptive statistics of the variables of the model are provided in Appendix 1.

Following standard growth models, the beginning value (INITIAL) for gross regional product, employment, or total personal income per capita is added to account for the "convergence hypothesis," which states that richer areas will grow more slowly than poorer areas (Bruce *et al.*, 2009, p.244). Thus, the *a priori* or expected sign of the estimated coefficient for INITIAL is negative. SBA 7(a) guaranteed loans and bank deposits in the micropolitan area represent credit access as well as the degree of financial market competition, following Craig and others; a positive sign is hypothesized for both financial variables. To proxy for the area's market size or demand conditions, the Woods & Poole index of relative wealth is employed. The last variables are control factors representing local economic conditions including industrial composition and demographics. The six industry employment shares measure the effect of industrial

composition on micropolitan area growth; the *a priori* expectation is ambiguous. Finally, AGE, EDUC, WHITE, BLACK, and HISP variables represent demographic characteristics.

ANALYSIS OF RESULTS

The pooled data set consists of 153 micropolitan areas and three time periods, amounting to 459 observations. Preliominary tests indicate that the pooled estimating equation has significant fixed effects for both cross-sections and time periods. The model is estimated using a feasible Generalized Least Squares regression with fixed cross-section effects; time dummy variables for 1990-2000 period and 2000-2010 period are also included in the model. The EViews statistical package is used in the study. The results of estimating the model using three different dependent variables are shown in Table 5 below.

Table 5: Pooled Regression of the Model with Fixed Effects

Variable	Gross Regional Product is Dependent	Employment Rate is Dependent	Personal Income is Dependent
Constant	2.70	-0.61	0.66
	(1.13)	(-0.29)	(0.99)
Initial Level	-0.0005	0.004	4×10^{-05}
	(-5.06)***	(0.87)	(1.09)
SBA per capita	0.008	0.01	-0.002
	(1.82)*	(3.06)***	(-0.90)
Bank deposits	5×10^{-7}	3×10^{-7}	1×10^{-7}
	(1.79)*	(1.73)*	(1.32)
Wealth index	0.001	0.04	-0.07
	(0.11)	(5.67)***	(-5.10)***
Farm share	2.47	8.95	-3.52
	(1.40)	(6.57)***	(-2.99)***
Manufacturing share	-1.24	-1.67	-0.91
	(-1.65)*	(-2.41)**	(-2.03)**
Retail trade	4.85	18.40	3.08
	(1.79)*	(7.20)***	(1.98)**
Construction	5.89	11.03	1.90
	(2.01)**	(4.69)***	(1.38)
Local government	-1.43	2.45	-0.29
	(-1.60)	(2.44)**	(-0.48)
Professional services	25.25	2.38	3.76
	(3.99)***	(0.41)	(1.64)*
Age	-0.05	-0.10	0.06
	(-2.43)**	(-6.37)***	(4.42)***
Education	0.06	-0.02	0.05
	(3.37)***	(-1.39)	(5.74)***
White population	-1.05	-0.72	1.33
	(-0.43)	(-0.37)	(3.08)***
Black population	-3.01	-2.02	1.53
	(-1.24)	(-1.02)	(3.42)***
Hispanic population	-2.96	-0.71	0.36
	(-1.05)	(-0.31)	(0.52)
Time1990	2.28	0.42	2.21
	(10.41)***	(2.30)**	(6.03)***
Time2000	0.09	-1.46	0.18
	(0.60)	(-11.64)***	(1.39)
Adjusted R-squared	0.66	0.75	0.74
F-statistic	53.41 (Prob<0.00)	80.71 (Prob<0.00)	76.67 (Prob<0.00)

*Note: T-statistics are in parenthesis. ***Significant at 1% level; **Significant at 5%; *10%.*

Confirming earlier studies by Craig *et al.* (2006, 2007, 2008, 2009) and Cortes (2010), the findings in Table 5 show that the key variable of interest, SBA-guaranteed lending, has a positive and significant impact on output and employment growth in the micropolitan areas of the Southeastern states, but no differential effect on per capita personal income. The level of bank deposits has similar effects, although the absolute sizes of the estimated coefficients are very small. The wealth index, a proxy variable for market size, has

a positive and significant effect on the employment rate; its negative and significant effect on personal income growth may be a result of the wealth index's correlation to beginning income. The main contributing determinant of micropolitan area growth is industry structure, consistent with earlier studies of micropolitan areas by Cortes *et al.* (2013, 2015) and Davidsson and Rickman (2011). The large magnitudes and overall statistical significance of the coefficients of industry share variables indicate the role and importance of existing and dominant sectors such as agriculture, retail trade, construction, and professional services. Also reflecting current national trends, the manufacturing share of total employment has a consistently negative impact on micropolitan economic performance during the period under study. Human capital has the expected positive effect on growth. An aging population has a negative influence on output and employment growth; however, older or more mature workers as well as non-Hispanics are associated with higher incomes. Finally, the statistically significant time dummy variables reflect the importance of period effects, i.e., growth conditions in 1990-2000 period are better compared to that of 2010-2015 period.

Summary and Conclusions

This study continues earlier work by Craig and others (2008) on the effect of government loan programs such as the Small Business Administration lending on regional economic growth. Focusing on the micropolitan statistical areas of the U.S. Southeast region, it confirms the positive, albeit small, impact of SBA loans on employment and output growth. Thus, it is important for local government and the banking sector to continue to provide credit access and financial intermediation particularly to small area businesses. The findings also indicate the critical role of a diversified and changing industrial base (from farming and manufacturing to services) in promoting economic growth and development. Finally, the economic survival of non-metropolitan/micropolitan areas is dependent on its attributes and competitive advantages such as human capital and entrepreneurship, and attractive amenities such as climate, outdoor recreation, and quality of life (Nzaku and Bukenya, 2005). Future research include the impact of SBA loans on all 536 micropolitan statistical areas in the country and a comparative study of other government loan programs such as the Community Reinvestment Act.

APPENDIX 1

	Mean	Std. Dev.
GRPGR	1.893104	1.996205
TPIGR	1.657295	1.020632
EMPLOYGR	0.764942	1.426128
SBA	12.81337	12.07795
EDUC	13.93113	5.193534
AGE	36.05425	4.094106
WEALTH	72.67580	10.30245
DEPOSITS	535996.3	305900.3
GRPINITIAL	1377.686	774.3813
TPIINITIAL	25201.05	4786.795
EMPINITIAL	25.07601	12.52548
BLACKPOP	0.211846	0.182059
HISPANIC	0.030975	0.052972
WHITEPOP	0.744525	0.188031
FARM	0.047162	0.033347
MFTG	0.174013	0.100898
RETAIL	0.119970	0.020808
CONST	0.057058	0.019252
GOVT	0.142708	0.054306
SERV	0.024802	0.011621

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RESIDENTIAL ELECTRICITY DEMAND IN KOREA

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ABSTRACT

This paper examines demand for Korean residential electricity. Taking consideration of possible different order of integration that is, I (0) or I (1), we apply the autoregressive distributed lag (ARDL) bounds test method. It discovers the presence of cointegration and then estimates a demand for residential electricity. We compare ARDL estimates with those of ordinary least squares (OLS) and dynamic OLS (DOLS).We also use the Toda-Yamamoto approach to discover the temporal ordering among the variables. The findings show a stable long-run demand relationship for residential electricity. ARDL and DOLS estimates have the expected signs and reasonable sizes that range in previous research. Electricity consumption has bidirectional causality with income.

JEL: C22, Q43

KEYWORDS: Electricity Demand; Cointegration; ARDL Bounds Test; Granger Causality

INTRODUCTION

Since the start of 2000s, the electricity industry in Korea has experienced radical change. Korean government planned to introduce competition in generation (until 2002), wholesale competition (2003 to 2008) and retail competition (after 2008). The vertically integrated Korea Electric Corporation (KEPCO) has spun off generation parts into six. The Korea Electric Power Exchange (KPX) has settled for serving as the system operator and coordinating the wholesale electricity power market (Before restructuring, the state-owned Korea Electric Corporation (KEPCO) was a vertically integrated company including electricity generation, retail sales, and transmission and distribution). However, serious impediments suspended the restructuring plan. The generation competition stage has remained until now. Research on electricity demand is not enough to design proper energy policies. Reliable estimates and information of the electricity demand may contribute the demand management and public policies on restructuring. The recent issue of the literature focuses on stability of electricity demand using cointegration techniques proposed by Engle and Granger (1987). According to the demand theory, a demand for residential electricity should be stationary. For example, see Hunt and Manning (1989), Bentzen and Engsted (1993), Hondroyiannis (2004), Halicioglu (2007), Fullerton et al. (2012). They found a long-run stable demand relationship and suggest the use of an error correction model (ECM) (The ECM analyzes the short-run dynamics and the speed at which disequilibrium of electricity demand recovers to a long-run equilibrium). However, as suggested by Dergiades and Tsoulfidis (2008), standard cointegration approach and the ECM may produce false results with different order of integration. These methods are also sensitive to small sample size. OLS can provide bias of long-run estimates in the presence of endogeneity in when the electricity demand equation. Considering these problems, this paper uses an autoregressive distributed lag (ARDL) bounds test approach suggested by Pesaran et al. (2001). A few studies (Won, 2012; Lim et al., 2013) analyzed residential electricity demand in Korea. They use the standard Engle-Granger approach and the ARDL approach in estimating residential electricity demand by a single equation. However, these studies do not consider possibility of endogeneity.

This paper examines demand for residential electricity in Korea by a single equation and causality among the variables. First, we apply the ARDL bounds test by Pesaran et al. (2001) to identify the presence of cointegration. The method is proper for the case that time series are different order of integration. As a second step, we estimate long-run elasticities from the ARDL model. We further compare long-run

estimates gained by the ARDL model with those of dynamic ordinary least squares (DOLS) proposed by Stock and Watson (1993) and static ordinary least squares (OLS). OLS provides simultaneity bias when endogeneity occurs. On the other hand, to manage simultaneity bias, ARDL uses current and lagged values while DOLS includes leads and lags in differences. However, these single equation approaches do not discover temporal ordering. Therefore, the TY procedure analyzes causality among them. The TY procedure is strong in case of a small sample size and a mixture of order integration. The rest of this paper is organized as follows. Section 2 provides a basic model of residential electricity demand and econometric methods. In this section, we discuss the ARDL bounds test approach as well as the TY causality. Section 3 presents the data and empirical results. Finally, section 4 describes some closing remarks and suggestions for the further research.

Material and Methods

Model The basic econometric models used for analyzing the Korea residential electricity demand employ equation (1). The double-log form is selected because it provides a good fit to the data and allows for direct comparison with previous results and estimated models. The basic model specifies residential electricity demand as follows.

$$\ln E_t = \alpha_0 + \alpha_1 \ln P_t + \alpha_2 \ln Y_t + \alpha_3 lnTEMP_t + \varepsilon_t \tag{1}$$

where E_t is per capita electricity consumption, P_t is real price of electricity, Y_t is per capita real income, $TEMP_t$ is temperature index (the heating degree-days and cooling degree-days) and ε_t the error term. All variables are in logarithms following the literature that often uses a double-log form (Bentzen and Engsted, 1993). The expected sign of α_1 is negative because an increase in electricity price incurs a decrease in consumption of electricity. The expected sign of α_2 is positive because higher per capita income increases electricity consumption. Appliances like air-conditions or heaters utilizes electricity associated with electricity demand. Therefore, the expected sign of α_3 is positive because electricity consumption is higher on an increase in heating degree days (HDD) and cooling degree days (CDD).

Cointegration Analysis

The basic model of equation (1) supposes stationarity. OLS using nonstationary variables may produce spurious results. In this problem, taking first differences is a general solution to remove the problem. Even though taking first differences explains short-run dynamics, it omits the long-run relationship. Engle and Granger (1987) suggest an idea of cointegration that a linear combination nonstationary I (1) variables in electricity demand may be stationary. In such a case, OLS can produce consistent estimates and make valid inferences (Bentzen and Engsted, 2001). However, the standard cointegration approach such as Engle and Granger (1987), Johansen (1988) has low statistical power with integration of different order or a small sample size (Belke et al., 2001). The ARDL bounds test approach provided by Pesaran et al. (2001) represents an improvement. The approach is suitable for the model with different order of integration. However, it has low power in the presence of I (2)(Dergiades and Tsoulfidis, 2008). Therefore the use of unit root tests should identify this possibility. A conditional error correction model is to find out the presence of cointegration as follows (Pesaran et al., 2001).

$$\Delta \ln E_t = \beta_0 + \sum_{i=1}^{p} \beta_{1i} \Delta \ln E_{t-i} + \sum_{i=0}^{p} \beta_{2i} \Delta \ln P_{t-i} + \sum_{i=0}^{p} \beta_{3i} \Delta \ln Y_{t-i} + \sum_{i=0}^{p} \beta_{4i} \Delta \ln TEMP_{t-i} \tag{2}$$
$$+ \beta_5 \ln E_{t-1} + \beta_6 \ln P_{t-1} + \beta_7 \ln Y_{t-1} + \beta_8 \ln TEMP_{t-1} + \varepsilon_t$$

The bounds test exploits the F-test for finding out evidence of a long-run relationship. This tests the joint null hypothesis of cointegration. This means that long-run coefficients of the lagged level values are all

equal to zero ($H_0: \beta_5 = \beta_6 = \beta_7 = \beta_8 = 0$), against the alternative that at least one is nonzero. Rejection of null hypothesis tells the presence of cointegration. Since the F-statistics gained by conducting the tests are nonstandard, conventional testing procedures are invalid. We use the asymptotic critical values for 500 to 1000 observations provided by Pesaran et al. (2001). Considering of small sample size, this study compares the F-statistics with the critical values for 30 to 80 observations provided by Narayan (2005). When the F-statistic is greater than upper bound of critical values, rejecting null hypothesis suggests cointegration. If the F-statistic is below the lower bound of critical values, non-rejection of null hypothesis points out no cointegration. If the F-statistic is between the upper bound and the lower bound, it is inconclusive. OLS produces consistent long-run coefficients in equation (1) in the presence of cointegration. However, OLS provides inconsistent estimates when endogeneity occurs. The ARDL model can remove endogeneity by using lagged values (Bentzen and Engsted, 2001). The following ARDL (p_1, q_1, q_2, q_3) model explains electricity consumption by its lagged variables and current and lagged values of explanatory variables.

$$\ln E_t = \beta_0 + \sum_{i=1}^{p_1} \beta_{1i} \ln E_{t-i} + \sum_{i=0}^{q_1} \beta_{2i} \ln P_{t-i} + \sum_{i=0}^{q_2} \beta_{3i} \ln Y_{t-i} + \sum_{i=0}^{q_3} \beta_{4i} \ln TEMP_{t-i} + e_t \qquad (3)$$

Selection of optimal lag lengths is based on Akaike information criteria. From the ARDL model, the short-run multipliers are obtained as the OLS estimates ($\beta_{20}, \beta_{30}, \beta_{40}$) while the long-run multipliers of price and income are calculated from $\sum_{i=1}^{q_1} \beta_{2i} /(1 - \sum_{i=1}^{p_1} \beta_{1i})$, $\sum_{i=1}^{q_2} \beta_{3i} /(1 - \sum_{i=1}^{p_1} \beta_{1i})$, and $\sum_{i=1}^{q_3} \beta_{3i} /(1 - \sum_{i=1}^{p_1} \beta_{1i})$. Use of the delta method estimates standard errors of the long-run estimates with the nonlinear function of the short-run parameters (for details, see Bentzen and Engsted, 2001). We focus on long-run multipliers rather than short-run dynamics because of data constraints used with quarterly data (An ARDL model can be represented by an error correction models (for the mathematical derivation of the dynamic parameters, see Pesaran et al. 2001). According to Bentzen and Engsted (2001), the ARDL model provides similar results to an error correction model. We estimated an error correction model but did not obtain reasonable short-term relations.) For a comparison, we estimate the long-run relationship using DOLS proposed by Stock and Watson (1993). DOLS incorporates the lead and lag of explanatory variables in differences to correct for endogeneity. This method uses the heteroskedasticity and autocorrelation consistent (HAC) type standard errors to manage serial correlation. According to Wagner and Hlouskova (2010), DOLS performs better than fully modified OLS (FMOLS) The presence of significant outliers makes non-parametric approaches such as fully modified OLS (FMOLS) less robust than DOLS (Belke et al., 2011). DOLS uses the following equation.

$$\ln E_t = \gamma_0 + \gamma_1 \ln P_t + \gamma_2 \ln Y_t + \sum_{j=-k}^{k} \gamma_{1,j} \Delta \ln P_{t-j} + \sum_{j=-k}^{k} \gamma_{2,j} \Delta \ln Y_{t-j} + \varepsilon_t \qquad (4)$$

Causality Analysis

The standard Granger causality test often uses a vector autoregressive (VAR) and a vector error correction model (VECM). If variables are nonstationary, one can impose a VAR model in first differences. However, in presence of cointegration, inferences based on the VAR in first differences provide misspecification. This omits the meaningful long-run relationship. In this case, a VECM is a suitable method because of considering short-term dynamics as well as long-term relations (Granger 1988). However, these standard methods are sensitive to finite sample and are spurious if variables have different order of integration.

On the other hand, Toda and Yamamoto (1995) (TY) suggested the augmented VAR approach with much practical appeal. The TY approach is appealing when order of integration is uncertain such as I (0) or I (1), and it is robust for small sample size such as economic time series data. The TY approach estimates the following VAR (p+d) model. Here, p is the optimal lag length in the original VAR model, and d is the maximal integration order of the variables. A Wald test for zero restrictions on the coefficients of the p

lags (no causality) is conducted, and its significance indicates sources of causation. We exclude the irrelevant temperature equation.

$$\ln E_t = a_0 + \sum_{i=1}^{p+d} a_{1i} \ln E_{t-i} + \sum_{i=0}^{p+d} a_{2i} \ln P_{t-1} + \sum_{i=0}^{p+d} a_{3i} \ln Y_{t-1} + \sum_{i=0}^{p+d} a_{4i} \ln TEMP_{t-i} + u_{1t} \qquad (5)$$

$$\ln P_t = b_0 + \sum_{i=1}^{p+d} b_{1i} \ln P_{t-i} + \sum_{i=0}^{p+d} b_{2i} \ln E_{t-1} + \sum_{i=0}^{p+d} b_{3i} \ln Y_{t-1} + \sum_{i=0}^{p+d} b_{4i} \ln TEMP_{t-i} + u_{2t} \qquad (6)$$

$$\ln Y_t = c_0 + \sum_{i=1}^{p+d} c_{1i} \ln Y_{t-i} + \sum_{i=0}^{p+d} c_{2i} \ln P_{t-1} + \sum_{i=0}^{p+d} c_{3i} \ln E_{t-1} + \sum_{i=0}^{p+d} c_{4i} \ln TEMP_{t-i} + u_{3t} \qquad (7)$$

RESULTS

The data used in the analysis are Korea quarterly time series reported by several Korea public agencies from the first quarter 2003 to the fourth quarter 2014. The source of data on per captia electricity consumption and electricity price is Korea Electric Power Corporation (KEPCO). The source of data on per capita income is Korean Statistical Information System (KOSIS). The source of temperature data (TEMP) on heating degree days (HDD) and cooling degree days (CDD) is Korea Energy Statistics Information System (KESIS). Temperature is the sum of HDD and CDD because taking logs in HDD and CDD drop some observations with zero. Prices and per capita income are converted to constant 2000 using GDP deflator. Figure 1 shows log of per capita electricity consumption, per capita income and temperature respectively.
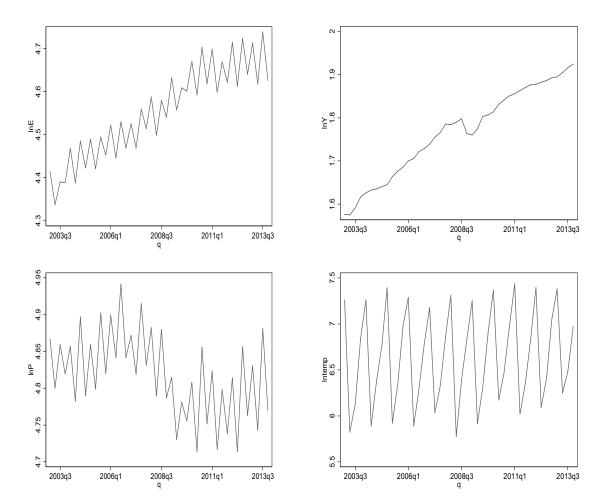
We performed the Phillips and Perron (1988) (PP) as well as Kwiatkowski et al. (1992) (KPSS) unit root tests. These unit root tests find out order of integration because the ARDL bounds test is invalid in presence of I (2) variables. The KPSS tests the null hypothesis of stationarity while the PP tests the null hypothesis of nonstationarity. As suggested by Enders (2010), the KPSS may be complementary to standard unit root tests such as the augmented Dickey-Fuller (ADF) such as PP (The KPSS test is also employed to detect fractional integration, which implies that the series is I (0) nor I (1) i.e., I (d) where 0<d<1.) The KPSS performs better than standard unit root tests when a sample size is small or variables are close to a unit root. Table 1 reports the results that a set of variables used in this study have different order of integration i.e., I (0) and I (1) but less than I (2). Therefore, the ARDL bounds test approach is valid.

Table 1: Unit Root Tests

	PP Tests		Order of Integration	KPSS Tests		Order of Integration
	Levels	1st Differences		Levels	1st Differences	
lnE	-11.110***[4]	-46.605*** [3]	I (0)	0.126 [4]	0.032 [3]	I (0)
lnP	-8.710***[4]	-34.420*** [4]	I (0)	0.105 [4]	0.025 [4]	I (0)
lnY	-2.227 [1]	-5.372*** [0]	I (1)	0.299***[1]	0.045 [0]	I (1)
lnTEMP	-11.386***[4]	-11.260*** [3]	I (0)	0.056 [4]	0.025 [3]	I (0)

Notes: 1) *, **, *** indicate significance at the 10%, 5%, and 1% significance levels, and the values in parentheses indicate the number of lags determined by the AIC or SIC. 2) The model has a constant and a trend except for temperature.

Figure 1: Data Used in the Analysis

The ARDL bounds test approach estimates Equation (2) and then tests the null hypothesis that all variables of the lagged level variables are equal to zero (cointegration). Lags can affect the size and power of the tests, so we started with one or two lags imposed on the differenced variables based on AIC that has superior properties for small sample size compared with those of other lag selection criteria (Shahbaz et al. 2013). Table 2 displays the cointegration test results of models with and without temperature variable (lnTEMP), which confirm the existence of cointegration, respectively. The F-statistics obtained for the electricity demand were 6.06 and 15.01 greater than critical values provided by Narayan (2005) at the 5% or 10% levels of significance, respectively.

Table 2: ARDL Bounds Test for Cointegration

	F-Statistics	Critical Values For 0.01	Critical Values For 0.05
$F(lnE \mid lnP, lnY)[2]$	6.06*	5.920-7.197 (n=45 and k=2)	4.083-5.207 (n=45 and k=2)
$F(lnE \mid lnP, lnY, lnTEMP)[1]$	15.01**	4.983-6.423 (n=45 and k=3)	3.535-4.733 (n=45 and k=3)

*Notes: 1) * and ** denote the presence of cointegration at the 1% and 5% significance levels, and the values in parentheses [ ] indicate lag lengths based on AIC. 2) The critical values were obtained from Narayan (2005).*

Taking for consideration of a long-run equiliburium, basic models in Equation (1) and ARDL models in Equation (3) were estimated. We report Newey-West standard errors to adjust for heteroskedasticity for OLS-1 and OLS-2 because we find heteroskedasticity for the OLS models. On the other hand, the residuals

of ARDL models are normal, non-serially correlated and homoscedastic. Table 3 reports a summary of the estimated results with several diagnostic tests for the models. ARDL models were estimated by setting the maximum lag-length to two based on AIC and then specifying the model for the selection of model's lag order. As shown previously, the long-run estimates of ARDL models were calculated, and their standard errors were measured using a delta method. The long-run estimates of price and per capita income display the signs that are consistent economic theory and are significant at the 0.05 level. The sign of temperature is positive and significant at the 0.05 level in OLS-2, but in the ARDL case, it is insignificant. Seasonal dummy may cover the effect of temperature in the ARDL model (Use of quarterly dummy adjusts for seasonality because strong seasonality effects seem to present in the demand for electricity demand. The first quarter has significant, positive sign because the demand for electricity is high for heating during the winter season.). The long-run estimates of price and income in the ARDL model are robust without the temperature variable. In terms of AIC and BIC, ARDL (1, 0, 1) is selected in the process of model specification (We did not find significant, reasonable short-run dynamics when we conducted ARDL and ECM.) Based on ARDL (1, 0, 1), price elasticity is -0.608 which indicates that a 1% increase in electricity price decrease electricity consumption by 0.608%. Income elasticity is 0.716, which means that a 1% increase in income leads to a 0.716% increase in electricity consumption.

Table 3: Long-Run Coefficients

Variables	OLS-1	OLS-2	ARDL (1,0,1)	ARDL (1,1,0,1)
lnP	-0.286**	-0.287***	-0.608**	-0.608**
	(0.118)	(0.098)	(0.243)	(0.252)
lnY	0.877***	0.823***	0.716***	0.717***
	(0.041)	(0.036)	(0.110)	(0.121)
lnTEMP		0.081*		0.001
		(0.041)		(0.143)
Constant	4.428***	4.011***	6.247***	6.239***
	(0.601)	(0.606)	(1.319)	(1.721)
Normality(chi2)	25.31	27.580	40.400	40.4
Serial Correlation(chi2)	0.238	0.328	0.975	1.266
Heteroskedasticity(chi2)	3.130*	3.260*	0.310	0.280
AIC	-202.438	-204.654	-246.299	-242.348
BIC	-191.733	-192.165	-232.201	-224.736

*Note: 1) Standard errors of ARDL models were estimated by a delta method, and Standard errors of OLS are Newey-West standard errors.
2) All models use quarterly dummy adjusting for seasonality.*

It is stimulating to compare the long-run parameters obtained by the ARDL model with those obtained using other methods such as OLS and DOLS for a robust check. Table 4 reports the long-run parameter estimates without temperature. The estimates of the ARDL model are similar to those of DOLS but somewhat different from those of OLS. Especially, price elasticity for OLS (-0.287) is lower than those of ARDL (-0.608) and DOLS (-0.643). Estimates for ARDL and DOLS range within the previous studies i.e., price elasticity of -0.47 to -1.1 and income elasticity of 0.52 to 1.21 (Bentzen and Engsted, 1993; Halicioglu, 2007; Lim et al., 2013). Based on these results, we infer the ARDL approach provide credible results.
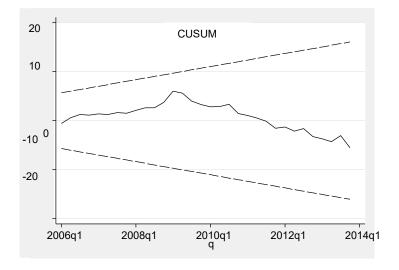
Table 4: Comparisons of Long-Run Parameters Without Temperature
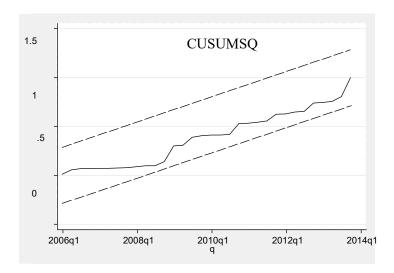
	OLS-1	**ARDL (1,0,1)**	**DOLS**
lnP	-0.287**	-0.608**	-0.643**
	(0.118)	(0.243)	(0.101)
lnY	0.823***	0.716***	0.772***
	(0.041)	(0.110)	(0.041)

Note: 1) Standard errors of DOLS are calculated with the similar method, such as heteroskedasticity and autocorrelation consistent (HAC) standard errors

The ARDL model fulfills the diagnostic tests for non-normality, serial correlation and heteroskedasticity. One possible concern with the model is the estimated parameters may change overtime. If a structural break exists, the parameters are then unstable (Dergiades and Tsoulfidis, 2008). We check the stability of the parameters using the cumulative sum (CUSUM) and cumulative sum of squares (CUSUMSQ) tests, as suggested by Brown et al. (1975). Unlike the Chow test, which needs a predetermined break point, the CUSUM and CUSUMSQ tests do not need to know where the structural break occurs. Figure 2 provides the plots of the CUSUM and CUSUMSQ test statistics, which fall inside the 95% confidence band. This means the estimated parameters are stable over the period shown.

Figure 2: CUSUM and CUSUMSQ Tests

The ARDL bounds testing procedure confirms the presence of the long-run relationship, but it cannot ensure the direction of temporal causality among the key variables (per capita electricity consumption, electricity price and per capita income). Table 5 shows the results of causality using the TY procedure. The optimal lag length for the TY procedure is set to two based on AIC, and dmax is set to one based on the unit root tests. The results suggest mutual causality between per capita income and per capita electricity consumption. There is a unidirectional causality running from per capita electricity consumption and per capita income to electricity price respectively.

Table 5: Granger Causality

	lnE	lnY	lnP
lnE		4.61*	2.02
lnY	6.65**		1.02
lnP	13.57**	6.68**	

*Note: *, **,*** indicate significance at the level of 0.10, 0.05 and 0.01.*

Table 5: Long-Run and Short-Run Effects: Error Correction Models

Variables	Coefficients	t-statistics
$\Delta lnCO_{t-1}$	0.74***	2.82
ΔlnE_t	1.12***	10.19
ΔlnE_{t-1}	-0.85***	-3.05
ΔlnY_t	-1.04	-1.44
$\Delta lnY^2_{t-1_t}$	0.05	1.33
ECT	-0.99***	-3.11
Constant	-0.00	-0.04
Long-run Relationship	$ECT = lnCO_2 - 1.09lnE - 2.15lny + 0.1lnY^2$	
R-squared	0.999	
Normality(Skewness/Kurtosis)	4.05/1.08	
Serial Correlation	0.317	
Heteroskedasticity	0.02	

*t-statistics in parentheses, and *** p < 0.01, ** p < 0.05, * p < 0.1*

SUMMARY AND CONCLUSIONS

This paper has examined the demand for residential electricity in the Korea economy. We assume that electricity demand the demand for electricity depends on the price of electricity, per capita income and/or the weather condition. We find out that variables have different order of integration, so we have utilized the ARDL bounds test approach to identify cointegration. We compare long-run estimates obtained by the ARDL model with those of OLS and DOLS. We also tested the stability of the ARDL model well specified. Further, we employed the Toda-Yamamoto causality method to finds out the temporal ordering among the variables unlike previous studies of the Korea electricity demand. We found a long-run stable relationship of residential electricity demand. ARDL estimates have the expected signs and reasonable magnitudes similar to those of DOLS, which are range within previous studies. Estimated parameters of the ARDL model were stable over the study period. There were found bidirectional causality between electricity use and income. Our results suggest the use of the ARDL bounds test approach in estimating the electricity demand relationships with different order of integration or endogeneity. The ARDL bounds test approach may complement conventional cointegration analysis.

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MANAGER'S PERCEPTION ABOUT INNOVATION WITHIN THE SMES IN MONTEMORELOS, NUEVO LEÓN, MÉXICO

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ABSTRACT

This research aims to study the perception of innovation by managers of small and medium enterprises in Montemorelos, Nuevo León, since SMEs is the engine that drives the economy in Mexico and plays a fundamental role in the creation of new sources of income, hence the importance of carrying out this research. Montemorelos is a municipality of Nuevo León that depends economically on SMEs and as several authors have mentioned, one of the success factors of SMEs is innovation. In this research the perception of the administrator on innovation based on gender, type of company and level of education was studied. It is a quantitative, descriptive, cross-transversal research. Selection of samples was done using the convenience method to meet certain criteria. 80 SME managers were surveyed in their areas of work. For the collection of the data an instrument was used to measure the self-perceived innovation by the managers. The instrument consisted 15 items with a scale of 1 to 7 and a reliability of .919 alpha of Cronbach. The study showed that there is no difference in the perception of innovation based on gender, type of business and level of education. It was also found that most SMBs take into account the complaints and suggestions of their customers to improve their product or service.

JEL: M13, M16, M19.

KEY WORDS: Strategy, Innovation, Small and Medium Enterprise (SMES)

INTRODUCTION

The purpose of this research is to know the perception of innovation by the managers of small and medium enterprises in Montemorelos, Nuevo León. It is important to note that innovation is an essential element in increasing profitability in the company. Some authors agree that opportunities arise at any time but only the sectors that develop innovation can take advantage of it and thus obtain the best benefits. It is essential to emphasize that we live in a globalized and constantly changing era, where customers frequently seek new products, which means that SMEs must operate under the same market dynamics. Innovating is not always using technology but applying knowledge that adds value to a product or service. Hence the importance of knowing the degree of perception on innovation by the managers of small and medium-sized enterprises (SMEs) in Montemorelos, Nuevo León, since innovation will help the company to evolve quickly according to the demands of customers, increasing competition and cost reduction, making the innovation essential as a source to improve the positioning of the company. It is worth mentioning that Montemorelos, Nuevo León, is located 82 km southeast of Monterrey and according to figures from the National Institute of Statistics, Geography and Information Technology (INEGI, 2015) has a population of 60,829 inhabitants.

Montemorelos is known for its important citrus industry, which has given it the title of "citrus capital" of Mexico. It also has a variety of tourist attractions such as the General José María Morelos y Pavón monument, the Montemorelos planetarium unique in its class because it has clockwork, physics and astronomy, the bioparque estrella, as well as XVIII, XIX and XX century buildings , Such as the two

Franciscan missions Gildeleiba and Escobedo since 1715, the chapel of San Mateo del Pilon in 1798, the majestic temple of the Sagrado Corazón de Jesús, the Municipal Palace, hacienda hulls and beautiful houses, buildings with the hallmark of Northeast of Mexico (Montemorelos Municipal Government, 2016).

It is important to point out that the research is organized as follows: in the literary review section the concepts of innovation, their importance and dimensions are discussed, later the way in which the methodology is carried out, an analysis of normality, a descriptive analysis of the demographic variables and the analysis of the hypotheses, discussion and conclusions.

State of the Art

According to Schumpeter (2002) economic development is driven by innovation through a dynamic process in which new technologies replace old ones, helping companies see innovation as a tool to gain benefits and improve their competitiveness in the market. Hernández, Yescas and Domínguez (2007) comments that innovation is considered as a critical factor to identify appropriately and efficiently taking advantage of the opportunities of the moment for the survival and success of the companies. Likewise, the growing and sustained success of the company is always a dependent of its innovative capacity. Madrid Guijarro and García Pérez de Lema (2008) suggests that innovation and development lead to increased profitability and growth of the company. According to Chesbrough's (2004) open innovation model, the future of the company is something that is created, invented and innovated with all its stakeholders (employees, partners, customers, local communities, shareholders, suppliers); Companies are no longer able to tackle the entire innovation process themselves and must rely on external resources (intellectual property, ideas, products, people, institutions) to be integrated into their own innovation chain. At the same time, the results of their work can be useful for other companies and in other markets, which is a way to profit from that innovation that is unsuccessful for the primary objectives of the company.

There are different ways of defining innovation; Seaden, Guolla, Doutriaux, and Nash (2003) argue that innovation is the implementation of new processes, products or management approaches to increase efficiency and effectiveness in the company. Van de Ven (1996) defines innovation as the development and implementation of new ideas, using the following four factors: new ideas, people, transactions and institutional context. Tidd (2001) associates the innovation and organization proposing that the best practices of the innovation vary according to a series of factors, reason why it is necessary to identify the organizational configurations more suitable for specific environments. On the other hand, Olson, Slater and Hult (2005) proposes a global measurement for the results of the organizational performance by means of the perceived performance with respect to the company and the competitors, since through the perceived performance it is possible to obtain qualitative and quantitative results that are important for the organization.

There is no doubt that innovation is an important factor for SMEs; According to Wilson (2003), innovation is crucial for long-term economic growth of a country, since it stimulates the productivity and the competitiveness of the companies, thus allowing a reduction of prices on goods and services offered by these companies. Therefore, in order to compete, companies must create new products, services or processes; That is, they must adopt innovation as a way of corporate life. Lar and Mustar (2001) points out that innovation implies rupture, a predisposition favorable to change and permanent adaptation. It implies, therefore, to assume risks and responsibilities. That is why it is necessary to create an innovation-oriented culture model that can effectively manage constant change. Innovation is important but changes for companies always produces barriers or challenges that need to be crossed in so perming improvement. Innovation management is associated with the management of different factors that influence organizational performance.

Hill and Rothaemel (2003) explain that the implementation of radical innovations by overcoming organizational barriers, such as boosting absorptive capacity, eliminating inertia or routine actions, encouraging the search for ideas and exploring other market niches, are ways to overcome these types of barriers. Innovation has been measured in many ways; For Etzkowitz (2002), innovation must take into account the following factors: basic research, applied research, technological development, marketing and product launching, links universities and public research organizations, companies and administrations. Innovation has become a fundamental condition of SMEs as a vital differentiator with respect to their competition.

Rogers (1983) provides an adequate framework for explaining the process of innovation in organizations and describes which factors influence it, as well as to identify the phases within the process which are: knowledge, persuasion, decision, implementation and confirmation. Boer and During (2001) provide a more complete classification of innovation, according to different classification criteria, such as the object of innovation that includes product and process innovation, its incremental or radical impact, the effect of innovation Continuist or rupturista and the scale in which it is realized, its origin and the nature of the innovation. Águila Obra and Meléndez (2010) after doing a literal review, the following factors were taken into consideration to measure innovation in the company: (a) context of innovation, (b) management innovations, (c) business innovations, (d)product innovation, (e) process innovation, (f) the use of ICT in the company, (g) the purpose of using the internet in the company, (h) the level of internet adoption, (i) Innovation activity, (j) the result of innovation activity and (k) public financial support for innovation. Benito-Hernández, Platero-Jiménez and Rodríguez-Duarte (2012) used seven factors to measure innovation in small and medium-sized enterprises. The factors are: (a) innovation, (b) sector innovation, (c) sector dynamics, (d) microentrepreneur profile, (e) resources (financial, cultural, organizational), (g) experiences and strategy.

METHODOLOGY

To define the methodology, the following research question was taken: Is there a significant difference in the degree of innovation perceived by the managers of SMEs in Montemorelos, Nuevo León according to different demographic variables? From which the hypotheses of investigation that are related here are raised:

H_1: Is there a significant difference in the degree of innovation perceived by managers of SMEs in Montemorelos, Nuevo León by gender?

H_2: Is there a significant difference in the degree of innovation perceived by managers of SMEs in Montemorelos, Nuevo León according to business type?

H_3: Is there a significant difference in the degree of innovation perceived by managers of SMEs in Montemorelos, Nuevo Leon according to level of education?

This was a quantitative, descriptive, cross-transversal research (the data was collected in a determined period) and field where the information was obtained by means of a questionnaire that was applied in the month of October, of the year 2015. The selection of the Sample was made using the convenience method to meet certain criteria. 80 SME managers were surveyed in their areas of work. For data collection, an instrument was used to measure self-perceived innovation by the managers of SMEs in the center of Montemorelos, Nuevo Leon; Which was elaborated by Basurto Gutiérrez (2015). This instrument helped to diagnose if the SME is innovative and if the innovation influences according to the demographic variables. The instrument consisted of 15 items with a scale of 1 to 7 and a reliability of .919 alpha of Cronbach. The instrument was applied in October of the year 2015.

The research instrument was structured considering the following axes: (a) Innovation in the value chain, (b) innovative culture, (c) commitment to actions of change, (d) innovation strategies.

The applicable variables of the present investigation are described as follows.

Table 1: Operational Definition of Research Variables

Variables	Definition	Item	Unit of Measurement
Dependent	Innovation	Take into account customer complaints for product or service improvements. Systematically take advantage of customer feedback. Designing new products or services according to the actual needs of clients. Administrative commitment to the change activities. Fostering the creativity of its workers. Systematically improve production processes. Systematically develop new products or services. Proactive in anticipation of market changes. Use new strategies as a key factor for success. Evaluate all staff ideas for the development of the company. Invest systematically in new technologies. Allocate the necessary financial resources to the exchange actions. Systematically investing in new technologies. Assigning the necessary human resources to actions of change. Assigning a responsible manager in innovative matters.	Instrument designed on the basis of 15 items
Independent	Gender Business type Level of education	Análisis descriptivo de las variables demográficas	

In order to measure the degree of self-perception of the innovation that was obtained from the managers of companies of Monterrey, Nuevo Leon the average of the 15 items was obtained. The variable was considered as metric. In order to formulate the conclusions of this study, the following equivalence was determined for the scale used: 1 = Nothing innovative 2 = Very innovative 3 = Not very innovative 4 = Undecided 5 = Something innovative 6 = Very innovative 7 = Totally innovative

Analysis of Normality

The Kolmogorov-Smirnov test was applied to see the innovation variable normal and the p value was found to be less than .05. As the distribution is not normal the distance of Mahalanobis was calculated and it was found that two of the data were extreme data so they were eliminated and the normality test was applied again and the p was greater or equal to .05 per So the distribution of the innovation variable was considered normal.

RESULTS

To determine the self-perception of managers' innovation, a descriptive statistics analysis was done using SPSS version 22 software. A t-test for independent samples was performed to find the differences in self-perception of innovation between gender and company type managers of SMEs in Montemorelos Nuevo León. For the self-perception of innovation regarding the academic level, we used the one-way ANOVA statistical test.

Figure 1: Respondents by Gender.
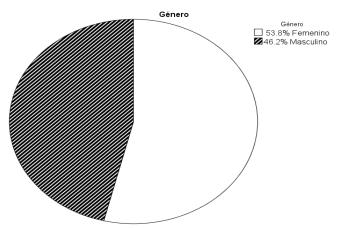
Figure 1 shows the distribution according to gender of the administrative staff of SMEs in Montemorelos Nuevo León; Of the 78 managers who answered the survey, 53.8% are women and 46.2% are men.

Figure 2: Respondents by Business Type
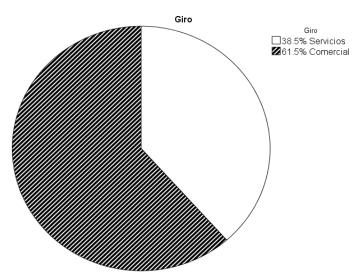
Figure 2 shows company type to which the administrators who participated in this research belong. 38.5% of the respondents have a service company and 61.5% have a commercial company.

Tabla 2: Level of Education

	Frecuency	**Porcentage**
Middle School	14	17.9
High school	25	32.1
Technique	18	23.1
Bachelor´s degree	21	26.9
Total	78	100.0

Table 1 shows that of the 80 people surveyed, 17.5% finished high school, 32.5% finished upper secondary education, 23.8% had a technical career and 26.3% had a bachelor's degree.

Null Hypotheses

H_{01}: There is no significant difference in the degree of innovation perceived by the managers of SMEs in Montemorelos, Nuevo León according to their gender.

The independent variable considered in this hypothesis is gender. The dependent variable is the degree of innovation. To analyze this hypothesis we used the statistical t-test for independent samples. The Levene F statistic was analyzed and a p value equal to .010 was observed, so it was assumed that the population variances are not equal. Observing that the population variance is not equal, we found the statistical value t equal to .270; df equal to 70,887 and p equal to .788. Since p was lower than .05, it was decided to reject the null hypothesis. The arithmetic mean of the women was 4.14 and the arithmetic mean of men was 4.09.

H_{02}: There is no significant difference in the degree of innovation perceived by managers of SMEs in Montemorelos, Nuevo León based on type of company. The independent variable considered in this hypothesis is the business nature. The dependent variable is the level of innovation. To analyze this hypothesis, we used the statistical t-test for independent samples.

Table 2: Arithmetic Mean

Item	N	Meam
Take into account customer complaints for product or service improvements.	78	5.08
Systematically take advantage of customer feedback.	78	4.83
Designing new products or services according to the actual needs of clients.	78	4.44
Administrative commitment to the change activities.	78	4.32
Fostering the creativity of its workers.	78	4.28
Systematically improve production processes.	78	4.24
Systematically develop new products or services.	78	4.24
Proactive in anticipation of market changes.	78	4.19
Use new strategies as a key factor for success.	78	4.17
Evaluate all staff ideas for the development of the company.	78	3.98
Invest systematically in new technologies.	78	3.88
Allocate the necessary financial resources to the exchange actions.	78	3.81
Systematically investing in new technologies.	78	3.54
Assigning the necessary human resources to actions of change	78	3.29
Assigning a responsible manager in innovative matters.	78	3.18
Innovation	78	4.12

Table 2 shows the highest and lowest arithmetic means of the questionnaire statements: "Take into account customer complaints for product or service improvements" with 5.08, "Systematically take advantage of customer feedback" with 4.83 , "Designing new products or services according to the actual needs of clients" with 4.44, "Administrative commitment to the change activities" with 4.32 and "Fostering the creativity of its workers" with 4.28, while the lowest are in "Assigning a responsible manager in innovative matters" with 3.18 "Assigning the necessary human resources to actions of change" with 3.29 "To systematically carry out improvements in the areas of marketing" with 3.54, "Assigning the necessary financial resources to the actions of change" with 3.81 and" Systematically investing in new technologies "with 3.88.

We analyzed the Levene F statistic of which a p value equal to .689 was observed and it was assumed that the population variances are the same. The statistical value t was found to be equal to -625, df equal to 76 and p equal to .534. Given that p was greater than .05, it was decided to retain the null hypothesis that says that there is no significant difference in the business type and the innovation of SMEs in Montemorelos, Nuevo Leon.

The arithmetic mean of the service companies was 4.04 and the arithmetic mean of the commercial companies was 4.17.

H_{03}: There is no significant difference in the degree of innovation perceived by managers of SMEs in Montemorelos, Nuevo Leon according to education level.

The independent variable considered in this hypothesis is the schooling, the dependent variable is the degree of innovation. To analyze this hypothesis we used the one-way ANOVA test.

It was found that p is equal to .926 with a value of F (3.74) = .155. The results show that the model does not explain significantly the observed variation of the dependent variable degree of innovation of managers. Based on the previous result it was decided to retain the null hypothesis. The values of the arithmetic means were the following: secondary schooling, 4.00; Preparatory schooling, 4.10; Technical schooling, 4.13 and undergraduate schooling, 4.20.

DISCUSSION

According to the purpose of this research it was found that SMEs in Montemorelos, Nuevo León take innovation into account when they listen to their customers' complaints to improve the product or service they offer and when they systematically take advantage of the suggestions of improvement provided by their clients. The Oslo Manual defines an innovative company as one that has developed products or processes that incorporate technological improvements of a radical or incremental nature in a given time of reference. According to this research, it can be said that SMEs in Montemorelos are *somewhat innovative* according to the questionnaire used for this research.

For this work, it was found that business type and education level do not make a significant difference to innovation compared to the results of Basurto Gutiérrez (2016), and analyzed managers from SMEs in Monterrey, Nuevo Leon and did not find a significant difference in turnover and Schooling. In this study, as in Danilda and Thorslund (2011), it was found that gender is important for innovation and problem solving because they comment that teams with balanced participation of women and men duplicate the possibilities of overcoming Performance expectations, compared to only male or female groups.

CONCLUSIONS

In this research the relationship between the gender, business tpye and education level of managers with respect to SME innovation was studied, it was found that business type and education leve are not significant for SMEs to be innovative and that most SMEs take into account the complaints and suggestions of their customers to improve their products or service. Managers were defined as "*somewhat innovative*". It can be summarized that it is necessary to promote innovation in SMEs because it is a fact that in order to compete in the market we need to improve what we do. There is a need for innovations that promote greater productivity for the growth of SMEs and that the work teams have the variety of gender, which consequently determine the growth of SMEs and consequently of the country. Evaluating innovation in SMEs helps identify the areas of opportunity that enable them to improve their ability to offer better products to the market, efficiently using information and technology to improve processes. Finally, this research presents a documentary support that seeks to account for the importance of innovation in the achievement of SMEs' objectives, since it is a way of boosting revenues, relations with stakeholders and maximizing the execution of Processes.

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FACTORS INFLUENCING OPERATIONAL PERFORMANCE OF SMALL AND MICRO ENTERPRISES (SMEs) IN THE TEXTILE AND CLOTHING SECTOR: CASE STUDY

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ABSTRACT

The textile and clothing industry plays a crucial role in the SA economy. It creates opportunities for South African citizens. However, opportunities do not go without operational challenges. Hence, this paper examines the factors influencing operational performance of Small and Micro Enterprises (SMEs) in the textile and clothing manufacturing sector in the eThekwini District Municipality.
Of the 94 SMEs that were identified, 80 participated in the study. The owners of SMEs were the target population. One-sample statistics and correlation tests were used to analyse the three objectives, that is, to examine the extent of operational performance in SMEs; to evaluate whether innovative processes influence the operational performance of SMEs; and to investigate if the extent of physical environment influences operational performance for SMEs. The results indicate that SMEs apply innovative processes in order to improve their operational performances. The extent of the physical environment has an influence on the operational performance of SMEs in the textile and clothing sector. The original value of this paper is its approach in uncovering strengths and weaknesses of SMEs in the textile and clothing sector on operational performance in the eThekwini District Municipality. It provides the initial baseline data upon which to base future work.

KEYWORDS: Smes, Innovative Processes, Operational Performance, Ethekwini District Municipality, Physical Environment

LEL: L26 Entrepreneurship

INTRODUCTION

Globally, small, micro and medium enterprises (SMMEs) are generally known as devices of development and growth (Gill and Biger 2012: 657). However, they encounter challenges that hinder their growth. Urban and Naidoo (2012: 147) add that SMMEs come across an extensive range of limitations, which affect them in getting and upholding a competitive position in their relevant activities. For instance, of the small businesses established, two out of every five will live on for six or more years, and a small number will accomplish considerable growth throughout the first four years (Perks 2010: 220). As if this is not enough, China and India influenced the situation in the manufacturing sector through their low-priced manufactured products (Terziovski 2010: 892-893). Hence, SMMEs in South Africa (SA) are experiencing difficulty in creating proper methods of competing with these countries. In SA, small business is described as a distinct and separate business unit, together with cooperative enterprises and non-governmental businesses, controlled by one or more owners. It is categorised as a very small, small, a micro or a medium enterprise (Mbonyane and Ladzani 2011: 550-551). Whilst the focus of the study is on the small and micro enterprises, the following Table 1 illustrates the schedule of size standards in SA.

Table 1: Schedule of Size Standards of Smes in SA

Type of Firm	Number of Employees	Turnover (Maximum Rand Values)
Micro	1-5	R300 000
Small	1-49	R13 million

Source: Olawale and Garwe (2010a).

SMMEs are fundamental to the growth of national economies (Manuere, Gwangwava and Gutu 2012: 1142). Dalberg Global Development Advisors (2012: 4) states that SMMEs play an important role in the economic fabric of developing countries through furthering growth, innovation and prosperity. However, the low rate of success amongst SMMEs in SA indicates that there are factors hindering SMMEs from operating efficiently (Turton and Herrington 2012: 48). These include the lack of skills and expertise to carry out their operational performance efficiently (Urban and Naidoo 2012: 147). According to Thompson, Williams and Thomas (2013: 934) SMMEs must innovate to enhance their growth. Jorosi (2010: 224) claim that SMMEs neither have proper infrastructure nor enough resources to be consistently competitive in areas they operate. Most SMMEs are susceptible in that they operate in sectors where they have little control over suppliers for their necessities (Achanga, Shehab, Roy and Nelder 2006:460). As a result, they work in a reactive way in response to such conditions.

Developing countries have recognised that the growth and competitiveness of SMMEs is compromised by the limitations of their access to different methods of skills (Migiro and Wallis 2006: 2). Challenges such as market access, skills and networks as well as an enabling environment further threaten their operational performance for growth (Dalberg Global Development Advisors 2012: 5).
However, this study investigates factors influencing operational performance of SMEs in the textile and clothing industry in the eThekwini District Municipality. It is designed along the three objectives. That is, it examines the extent of operational performance of the textile and clothing SMEs; evaluates whether the innovative processes influence the operational performance of the textile and clothing SMEs; and investigates if the extent of physical environment influences operational performance of the textile and clothing SMEs.

LITERATURE REVIEW

This section discusses the operational performance of SMMEs, overview of the innovative processes in SMMEs and the extent of physical environment that influence SMME operations.

Operational Performance of Smmes

Operational performance is the measurement of a business's performance against established or set indicators (Liker and Franz 2011: 2). These include standard times, reliability, quality, labour indices, inventory control and Just-In-Time (JIT). Sousa and Aspinwall (2010: 477) state that SMMEs should determine performance measurements in their businesses in order to detect difficulties and improve the efficiency of detailed responsibilities and measure customer satisfaction. This is undertaken to ensure that goods that are manufactured satisfy customers' needs and are of good quality, competitively valued and delivered alongside outstanding customer services (Urban and Naidoo 2012: 149). Policy makers perceive SMMEs as important to the growth and development of the SA economy (Urban and Naidoo 2012: 146). Hence, operations play an important role in any business. Therefore, it is indispensable for SMMEs to improve skills in all operational areas.

Overview of Innovative Processes in Smmes

SMMEs' innovation rates are comparatively high, with small enterprises recording the top innovation rate (Booyens 2011: 67). However, the competency for innovation is low in SMEs compared to big businesses.

Terziovski (2010: 892) suggests that SMEs should emulate big manufacturing businesses with regard to proper planning and organisation in areas of innovation. The innovative culture and strategy are closely associated and they tend to enhance the performance of SMEs. Laforet (2008: 753 - 754) advises that SMEs should be inventive in order to develop innovative products. This will subsequently improve their competitive advantages. Nedelko and Potocan (2013: 36) contend that enhancing the level of innovativeness in business is highly reliant upon suitable functioning and conduct of management. Management and staff uphold suitable settings for innovative functioning of business. Thus, SMEs should shift from old-style functioning to innovative thinking. On the same note, Kariv (2012: 169) suggests that the employees should be encouraged to utilise more innovative processes and to accept change on an ongoing basis. These include time to innovate, openness of managers to new ideas, the role of rewards on innovation, taking risks, and financing of innovative projects.

The Extent of Physical Environment That Influences SMME Operations

The physical environment in this paper refers to the touchable and physical setting that can interfere with people and their activities, such as social interaction, in different ways. Okpara and Kabongo (2009: 8) reveal that SMEs that use old-fashioned technology have insufficient working places and lack appropriate training facilities intended to meet their requirements. In a business environment typified by instability, complications and deep societal cleavages, the business managers' perception of risk and indecision will be increased (Van Wyk, Cabaret and Michael 2004: 262). Some businesses appear to be able to swiftly improve and execute innovative responses to threats and opportunities that occur in their physical environment (Bititci 2011: 852). By contrast, other businesses appear unable to act on this even when they perceive and identify the same threats and opportunities. Businesses with well developed, established processes that allow horizon scanning, monitoring and control, as well as constant enhancement and evolution, are more likely to outdo their rivals and sustain their performance (Harmon 2010: 55). Small businesses are driven by investment and economic returns. They look largely at economic reasons for locating in a particular area (Van Eeden 2013: 136). As a result, most small businesses operate in urban areas because of the advantages it has, such as the infrastructure and quick services. The components of infrastructure include the information communication technologies (ICT), the internet, roads and electricity.

METHODOLOGY

The method for this research will be discussed under the following headings, namely: the target population, the location of SMEs that participated in the study, data collection as well as the measurement and analysis.

Target Population

The population for this study comprised 94 SME owners in the textile and clothing industry.   These companies were operating in the eThekwini District Municipality. Of the total SMEs identified for participation, 54 per cent were small and 46 per cent were micro businesses. The location of SMEs that participated in the study Table 2 presents the location of textile and clothing SMEs that participated in the study.

Table 2: the Location of Smes That Participated in the Study

		Frequency	**Per cent**	**Cumulative Per cent**
Valid	Urban	70	87.5	87.5
	Rural	1	1.3	88.8
	Peri-urban	9	11.3	100.0
	Total	**80**	**100.0**	

Table 2 shows that 87.5 per cent of the participants had their businesses in urban areas while 11.3 per cent are in peri-urban areas. Only 1.3 per cent was located in rural areas.

Sample Size

The respondents were selected based on their size of business and had to operate within eThekwini District Municipality. The study focused only on textile and clothing businesses whose number of full-time employees ranged between zero and 50, as in Antonites, de Beer, Cant and Jacobs (2008:4-5). As a result, 80 SMEs participated in the study. Recruitment of respondents was undertaken with the aim of ensuring a representative spread of SMEs in the textile and clothing sector. A simple random sampling method was used and each textile and clothing SME in the eThekwini District Municipality had an equal likelihood of being selected (Welman, Kruger and Mitchel, 2011).

Data Collection

Data had to be collected from 94 textile and clothing SMEs owners. This was achieved through a team effort of two research assistants who had to distribute and retrieve the questionnaires. The distribution and retrieval of the questionnaires were done within a three-month period. On average, each participant completed the questionnaire within three days. Eighty questionnaires were collected by the research assistants, representing an 85.1 per cent response rate, considered high compared with the norm for survey responses (Baruch and Holtom, 2008). The main reason for this high response rate was due to the invitation letter sent to the participants and consistently following up the questionnaires through telephone calls.

Measurement and analysis: In line with research framework, the study measured 27 variables using the questionnaire. The study employed a Likert scale, ranging from 1 (strongly agree) to 5 (strongly disagree). Analyses were done on the operational performance of the business, the innovative processes as well as the physical environment as an influence on operational performance of SMEs.

Operational performance of the business : One-sample statistics was used to test whether a sample mean of a normally distributed variable changes meaningfully from a theorised value. For each variable, the mean score was calculated and then tested against the neutral score of 3. This was done to test the significant agreement or disagreement of the statements. If the score is greater than the mean score of 3, this implies a significant agreement of the variable.

The innovative processes and physical environment: The measurements relating to the innovative processes in the business as well as the physical environment were analysed using one-sample statistics and the bivarate Pearsons correlation. The correlation was used to examine the strength of the identified association between variables (Dawson, 2009). These tests were used to find any significant relationship between the study variables. Correlation can reveal the significance of the correlation; if significant, whether it is positive or negative (that is, the direction of the correlation) as well as the strength of the correlation.

RESULTS AND DISCUSSIONS

Operational performance of the business One-sample statistics was used to test the significance of the variables against a neutral score of 3. *One-sample statistics* Table 3 presents the mean value results of the one-sample statistics for the operational performance of the business.

Table 3: Operational Performance of the Business

Statements	N	Mean	Std. Deviation	Std. Error Mean
Operators work within a set of standard times to perform a task	80	3.91	0.750	0.084
There are measurable goals to measure the reliability of a product for customer usage	80	4.01	0.665	0.074
Standards to measure the quality of a product are monitored	79	4.09	0.644	0.072
There are sets of measurements to monitor how often the business sells and replaces its inventory	80	3.88	0.769	0.086
There are labour indices for examining expenses in order to take business decisions	79	3.91	0.835	0.094
The JIT that ensures that the customer is supplied with the product they want in time and in the correct quantity, is applied in the business	80	3.83	0.925	0.103

All the mean score values in Table 3 are greater than 3. This implies significant agreement that SMEs achieve their performances. Participants agreed that the operators work within a set of standard times to perform a task at 3.91; have measurable goals to measure the reliability of a product for customer usage at 4.01; monitor the standards to measure the quality of a product at 4.09; have a set of measurements to monitor how often the business sells and replaces its inventory at 3.88; the businesses have labour indices to examine expenses in order to take business decisions at 3.91 and they are using the JIT system at 3.83. Innovative processes in the business One-sample statistics was used to test the significance of the variables against a neutral score of 3. One-sample statistics Table 4 presents the mean value results of the one-sample statistics for innovative processes of the businesses.

Table 4: Innovative Processes in the Business

Statements	N	Mean	Standard Deviation	Standard Error Mean
Problems are investigated before working on improvements	80	4.19	0.658	0.074
The need to improve processes through innovation is identified	80	4.14	0.707	0.079
Risks are taken in order to have positive impact on improvement processes	79	4.00	0.877	0.099
The manner in which things are done motivates our employees to be innovative	80	4.20	0.770	0.086
Our work environment supports innovative process which allows employees to gain respect among themselves	80	4.20	0.719	0.080
Financial resources are assigned to support innovative process	80	4.21	0.758	0.085
Our work settings allow for innovative process	80	4.13	0.624	0.070
The innovative process is tested before implementation	80	4.20	0.644	0.072
Employees are involved in the process of experimentation	80	4.16	0.737	0.082
There is time for innovative process	79	4.11	0.816	0.092
Business policies allow employees to be freely innovative	80	3.94	0.959	0.107
There is ongoing communication between the manager(s) and employees on problem solving	80	4.38	0.624	0.070
Rewards (for example praise, promotions, etc.) are given for innovative practice	80	4.05	0.745	0.083

The mean score values in Table 4 are greater than 3. This implies the significant agreement from the participants that the business achieves its operational performance through innovative processes. Participants agree that the business investigates the problems before working on improvements at 4.19; identifies the need to improve processes through innovation at 4.14; take risks in order to have a positive impact on improvement processes at 4.00; the manner in which processes are done motivates employees to be innovative at 4.20; the business has a work environment which supports the innovative process and allows employees to gain respect among themselves at 4.20; it assigns the financial resources to support innovative processes at 4.21; it allows the work setting which supports the innovative process at 4.13; it

tests the innovative process before the implementation at 4.20; involves employees in the process of experimentation at 4.16; has time for the innovative process at 4.11; have policies that allows employees to be freely innovative at 3.94; has an ongoing communication between the managers and employees on problem solving at 4.38 and gives rewards for innovative practise at 4.05.

Correlation: Innovative processes and the operational performance: The correlation was also used to examine the strength of the association between innovative processes and the operational performance of the business. Table 5 presents the results of the correlation between the innovative processes and the operational performance of the business.

Table 5: Correlation Results between Innovative Processes and the Operational Performance

	Variables	Operational performance	Innovative process
Operational performance	Pearson Correlation	1	0.193
	Sig. (2-tailed)		0.047
	N	80	80
Innovative process	Pearson Correlation	0.193	1
	Sig. (2-tailed)	0.047	
	N	80	80

+++A (*) correlation is significant at the 0.05 level (2-tailed). A correlation (**) is significant at the 0.01 level (2-tailed).

Table 5 shows that there is a positive correlation between innovative processes and the operational performance at a significant coefficient r-value of 0.193. These variables have a p-value of 0.047 which is less than 0.05. This shows a medium correlation between the variables. Therefore, the innovative processes have influence on the operational performance of the business.

Physical environment as an influence on operational performance of the business: One-sample statistics was used to test the significance of the variables against a neutral score of 3.

One-sample statistics: Table 6 presents the mean value results of the one-sample statistics on the extent of the physical environment as an influence on operational performance of the business.

Table 6: Physical Environment as an Influence on Operational Performance

Statements	N	Mean	Std. Deviation	Std. Error Mean
Our business location allows for productive dealings	80	4.40	0.587	0.066
We are closely located to the raw material supplies	80	4.26	0.868	0.097
Our business location allows us to use the suppliers of our choice	79	4.34	0.714	0.080
The location of our business makes it easy for our customers to reach us	80	4.40	0.648	0.072
We are connected to the internet	80	4.40	0.836	0.093
We access the main roads	79	4.49	0.638	0.072
We have electricity in our business	80	4.56	0.592	0.066
We have access to telecommunication services in our business	80	4.49	0.729	0.082

All the mean score values in Table 6 are greater than 3. This implies the significant agreement from the participants that the physical environment influences business's operational performance. Participants agree that the business location allows for productive dealings at 4.40; the location is close to raw material supplies at 4.26; business location allows the use of suppliers of choice at 4.34; the location of the business is easy for customers to reach at 4.40; the business is connected to the internet to support its operations at

4.40; the business can access the main roads for its operations at 4.49; there is electricity in the business at 4.56 and the business has access to telecommunication services at 4.49.

Correlation: Physical environment and the operational performance: The correlation was also used to examine the strength of the association between physical environment and the operational performance of the business. Table 7 presents the results of a correlation between the objectives of the physical environment's influence and operational performance.

Table 7: Correlation Results between Physical Environment and Operational Performance of the business

	Variables	Operational performance	Physical environment
Operational Performance	Pearson Correlation	1	0.229*
	Sig. (2-tailed)		0.041
	N	80	80
Physical Environment	Pearson Correlation	0.229*	1
	Sig. (2-tailed)	0.041	
	N	80	80

+++A (*) correlation is significant at the 0.05 level (2-tailed). A correlation (**) is significant at the 0.01 level (2-tailed)

Table 7 shows that there is a positive correlation between physical environment and the operational performance of the business at a significant coefficient r-value of 0.229. These variables have a p-value of 0.041 which is less than 0.05. This shows a medium correlation between the variables. Therefore, the extent of physical environment has an influence on the operational performance of the business.

CONCLUSION

SMEs in the textile and clothing sector of the eThekwini District Municipality apply innovative processes in their businesses. They function in a favourable physical environment. Thus, this should indicate a stable or high rate of success amongst SMEs in the textile and clothing manufacturing sector in the eThekwini district. Nonetheless, other factors could be the reasons of low rates of success amongst SMEs in South Africa.   In an attempt to improve the performance of SMMEs in the textile and clothing sector, the government of SA provides the financial incentives to them. Future study should determine the influence of government financial incentive schemes (GFISs) on SMEs' operational performance in this sector. The study will review the monitoring and evaluation of the application of government financial incentive schemes (GFISs) to enhance operational performance in SMEs.

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RAUL PREBISCH AND THE CURRENT STATE OF ECONOMIC DEVELOPMENT OF GUATEMALA

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ABSTRACT

The article compares the economic development of the Republic of Guatemala from 1945 to 2015 against the theories of the economic development of Latin America as promulgated by the famous Argentinian economist, Raul Prebisch. Prebisch indicated that the obstacles against economic development in Latin America were the non-acceptance of foreign technology by all economic sectors, uncoordinated application of technological development upon the economic sectors, anti-competitive practices of foreign/global business organizations operating in Latin America, lack of sufficient savings, limited availability of credit, purchase of foreign goods and services instead of domestic ones, rapid increase of the population and the inability of the labor market to incorporate the increasing population in productive employment, and the concentration of land ownership in the hands of a small percentage of the population. The economic development of Guatemala is still suffering from uncoordinated technological applications in the sectors of the economy, anti-competitive practices are extant, and a small percentage of the entire population controls most of the land. However, strong signs of development have taken place in the increases of foreign investment, availability of internal credit, the consumption of domestically produced goods and services, the gross domestic product, gainful employment, internal consumption of goods and services, and the availability of credit in the private sector and household earnings.

JEL:

KEY WORDS: Raul Prebisch, Economic Development of Latin America, United Nations Commission for Latin America and the Caribbean, Centros y Periferias /Centers and Peripheries, Native and Alien Technologies, Republic of Guatemala, Economic Development, John Maynard Keynes, Diseconomies of Scale, Economies of Scale, Agricultural Industries, Mining, Extraction of Raw Materials, Anti-Competitive Practices, Productive Employment, Underemployment.

INTRODUCTION

Raul Prebisch (1901-1986) was one of the best economic thinkers of the previous century and his works paralleled those of John Maynard Keynes. Being a Latin American (Argentine), Prebisch dedicated the majority of his work to the economic development of Latin America. He taught economics and economic development in various Latin American universities and became Director of *La Comisión Económica para la América Latina y el Caribe (CEPAL)* which is also known as the *United Nations Commission for Latin America and the Caribbean*, established in 1948. He wrote a large number of articles and books and made innumerable presentations in conferences and symposia, mostly dedicated to the economic development of Latin America.

LITERATURE REVIEW

This section summarizes previous works pertinent to Raul Prebisch's publications and those of other scholars in the economic development of Latin America in general and specifically for the Republic of Guatemala.

Prebisch's Economic Philosophy on the Development of Latin America

In reference to economic development, Prebisch divided the countries around the world as *centros y periferias* or centers and peripheries. The centers were the developed nations, mainly the English-speaking ones, and the peripheries consisted of the underdeveloped and developing countries, with a strong emphasis upon Latin America (Prebisch, 1981). The precipitants and forces, according to Prebisch, that deterred the economic development of Latin America are being discussed in the following paragraphs. Prebisch witnessed the ever-developing technologies that appeared after the end of World War II and their applications in Latin America and emphatically presented the fact that such technologies were not *native* to Latin America but came from the developed centers and were based on different cultures that gave birth to those technologies. Therefore, *alien technologies* were not accepted, in most cases, by the cultural idiosyncrasy of Latin America and their applications caused turmoil and impeded emerging native technological developments (Mayobre, Herrera, and Prebisch, 1969).

Although alien technologies had found fertile ground in some sectors of the economy, such as in the sugar, bananas, coffee, and mining industries, in the remaining sectors of the economy they made limited inroads. On the contrary, in the developed nations technologies were well coordinated when applied to all sectors of the economy, from agriculture and the production of raw materials to advanced industrial production (Prebisch, 1963). Furthermore, there were insufficient funds in the economies of Latin America that could be used to meet the cost of imported technologies. Only those business organizations that had sufficient funds (and there were not many of them) were able to selectively buy the necessary technologies for the sustenance and development of their operations (Maraginos, 1991).

Another strong obstacle to the development of Latin America was the tendency of the people to imitate the way of life of the center nations in the demand and consumption of goods and services; such as, basic necessities, entertainment, education, and other products that resulted from the culture and the high economic standards of the center nations (Prebisch, 1970). Good examples include expensive imported foods, garments, vehicles, and vacations to expensive resorts in Europe or North America. Needless to say, only the rich classes in the region (whose percentage in the economies of Latin America had been traditionally low) were able to benefit from such luxuries.

The rapidly increasing number of the population was another strong impediment to the economic development of Latin America. According to Prebisch, such an increase did not allow for the economic development of the region since more and more people demanded the same scarce goods and services provided by the anemic national economies (Prebisch, Gatung and Iglesias, 1983). Furthermore, the rapidly growing population was engaged in underemployment, mainly in agriculture, domestic services, and small businesses whose revenues were slightly over the cost of their operations (Prebisch, 1986b). In other words, the working population was engaged in low productivity tasks because the imported technology was not accepted by the majority of the jobs engaged in the production and distribution of goods and services (Prebisch, 1974). In addition, firms engaged in agricultural, mineral, and raw materials exports (on which all Latin American economies depended) were not capable of hiring more persons from the unemployed labor force that characterized their national economies. The final obstacle to economic development was the opposition against it emanating from the large and medium classes of landowners who feared the loss of power and money caused by industrialization (Sotillo, 1986). For this reason, Prebisch supported the strong presence of the government in the economies of Latin America in order to regulate economic activities, spread technological development in all economic areas, and assist in the overall development, both economic and social (Reyno, 1990).

The Republic of Guatemala

In continuing his research in the region of Latin America, the author of this work examined the extent to which Guatemala has overcome the impediments to economic development as specified by Prebisch in the previous section of this article, and noted the success (and non-success) this nation has made from 1945 to 2015 in the area of economic development. The Republic of Guatemala is located in the northern part of Central America and has coastal areas facing both the Pacific Ocean and the Caribbean Sea. Guatemala was inhabited by the Mayas and became a Spanish colony in the middle of the 1500s and remained under Spanish control until its independence in 1821. It was a part of the United Provinces of Central America which were dissolved shortly after independence resulting in the creation of five states in the region, one of which is Guatemala. Since its independence, Guatemala has witnessed several uprisings, revolutions, and civil wars, the worse of which was the civil war of 1960-1996. Beginning with the turn of the current century, the country has experienced steady economic development under democratic administrations. It has the largest population and the largest gross domestic product in the region; the land is fertile and provides an abundance of agricultural products and raw materials (Schneider, 2014).

The 1945-199 Period

This period started with the end of World War II and the strong appearance of Prebisch's contributions to the economic development of Latin America and ended with his last publications, some of which were posthumously published. It also coincides with the end of the civil war in Guatemala. The entrance of limited technology in Guatemala appeared after the Industrial Development Law was finalized by the government at the end of the 1950s. Imported technology was used by the small number of economically powerful elite in the sectors of coffee, bananas, sugar, and mining. Such elite were familiar with the culture of developed countries. In the following decade, sizeable investments from the United States in the area of agricultural products augmented the entrance of related technology (Way, 2012). On the other hand, individual farmers operated under strong diseconomies of scale due to the utilization of limited land and capital and an over-supply of manual labor (Golas,1972). In the remaining sectors of the economy—such as industrial production-- any type of incoming technology was viewed with suspicion by the weak and underdeveloped stakeholders that characterized such sectors.

Guatemala received several assistance packages from international organizations, but only a small portion went to increase economic activities. There was practically no accumulation of savings in the private sector and very limited government funds were available to be used for paying for imported technologies conducive to the development of the country (Yañez, 1991). In this period, especially during the last decade of the previous century, the tendency of the Guatemalans to imitate the life style of advanced nations increased. Only a small percentage of the buyers had sufficient disposable income to buy such expensive goods and services. The wealthiest 10% of Guatemalans earned, on average, 63 times more income per person than those among the poorest levels (Booth, Wade & Walker, 2010). Instead of purchasing less expensive domestic goods, even the poor, when they could, purchased imported goods and services (Nelson, 1999). The purchase of expensive imported goods and services inhibited the appearance and development of local industries from producing such products domestically.

Between 1950 and 2000 the population of the country increased from three to eleven million inhabitants. Such an increase inhibited economic development and the needed quality of life because more and more people demanded goods and services from their limited availability on the market (Rivedeneira, 2001). The exportation of agricultural products slightly increased due to the addition of fruits, vegetables, and flowers that were exported to developed nations in North America and Europe. A small percentage of the labor force, especially in rural areas, was employed by the added agricultural exporters of the above-cited products (Hodara, 1987). Guatemala faced the increasing power of landowners who became the leading class in the economy and who had strong connections with international monopolies that also controlled

the economy of the nation ("La Economía De Guatemala Ante El Ajuste," 1998). The people were deprived of having their own land to produce and sell agricultural products, either as proprietors or partners of small agricultural business enterprises.

The 2000-2015 Period

This period coincides with the initial recuperation of the nation after the bloody civil war and with the strong signs of economic development. Lamentably, economic development did not take place in a coordinated effort in order to include all sectors of the economy (Romero and Gonzales, 2006). Imported technologies continued to favor the agricultural industries— mainly coffee, sugar, and bananas -- that were controlled by powerful economic forces (Theodore, 2015). A good example was the additional development of the sugar industry, which in the previous period was characterized by low productivity and poor labor conditions, to a high productivity industry with vividly improved labor conditions (Fuentes, 2014). Another example was mining and the extraction of other raw materials that constituted 46.8% of the economic activities, whereas manufacturing—a highly important economic sector—remained low with 3.2% of the total economic activities ("Estudio económico de América Latina y Caribe, 2015. Anexos Estadísticos", 2016).

Guatemala did not receive sufficient assistance from foreign governments whose large business organizations engaged in anticompetitive practices in the country. Therefore, this nation could not reduce such practices that militated against the interests of local and national organizations that were attempting to develop their technologies and thus provide domestic products for domestic and exported consumption at competitive rates (Romero and Gonzales, 2006). Foreign investment has increased since 2006 and the average salaries have gone up by 6.0% since 2010, thus increasing the propensity to save ("*Panorama Fiscal de América Latina,*" 2014). The availability of internal credit increased since 2011 and maintained its stability with minimal fluctuations. Consumer prices have declined since 2011 and maintained their stability with minimal variations, thus increasing the consumption of higher quality domestically produced goods and services at competitive prices leading to the reduction of the consumption of their imported counterparts ("Estudio económico de América Latina y Caribe, 2015. Anexos Estadísticos," 2016).

Despite the increase of the population, the gross domestic product showed a continuous and steady increase from 2006 to 2015. Productive employment has also increased since 2006 in the sectors pertinent to domestic consumption and to exports whose volume had shown a large increase due to the high demands from developed nations ("Estudio económico de América Latina y Caribe, 2015: Guatemala", 2016). Unemployment in the last two years of this period was 3.0%. Internal consumption, the availability for credit in the private sector, and household earnings increased, too ("Estudio económico de América Latina y Caribe, 2015. Anexos Estadisticos", 2016). Despite the fact that foreign, private, and governmental institutions with investments and financial interests in Guatemala demanded the realignment of land ownership, a small percentage of the population controlled two thirds of the arable land, thus opposing the national government's efforts for land distribution that was initiated with the *Economic and Social Reactivation Program of 2004* ("Balance preliminar de las economías," 2016). Furthermore, small landowners sold or were forced to sell their land to African-palm planters, cattle ranchers, and to other powerful economic forces in the economy (Wolford et. al., 2013).

METHODOLOGY

The present writer has a doctoral specialization in Latin American Studies and has consulted, taught and lectured in a number of Latin American universities, colleges and private organizations for several decades. For the purpose of this article, the author collected secondary materials published during the last six decades

in the form of books, articles and presentations emanating from the works of Prebisch and from other scholars specializing in Latin America. Such materials were published in both Spanish and English. Secondary materials were also collected for the economy of Guatemala in the form of books, articles and reports from governmental and private organizations in Spanish and English.

RESULTS AND DISCUSSION

During the 1945-1999 period in Guatemala, imported technologies were accepted by the powerful stakeholders of the coffee, banana, and sugar industries; the remaining sectors of the economy, that were weak, considered such technologies as alien to the cultural idiosyncrasy of the Guatemalan people. Savings in the private sector were limited and consumers, with the exception of the rich, had limited or no access to credit. All economic stratifications of the Guatemalan people had the tendency to buy imported goods and services, a tendency that caused tremendous financial strain upon the poor socio-economic class and inhibited the formation and development of domestic industries producing such products. The rapidly increasing population participated in the consumption of the already scarce goods and services, thus adding an additional burden to the constrained economic development. Finally, economic development was further inhibited by landowners who considered such development as threatening to their economic and political power in the country.

During the 2000-2015 period economic development did not take place in a coordinated effort in order to include all sectors of the economy. Imported technologies continued to favor the agricultural industries and those of the extraction of other raw materials that were controlled by powerful economic forces. Anti-competitive practices by foreign business organizations, whose presence had increased, continued to militate against the interests of national organizations producing similar products. On the other hand, foreign investment, availability of internal credit, and the consumption of domestically produced goods and services increased. The gross domestic product was augmented due to the rapidly increasing manpower and employment showed gains due to increased exportation of agricultural products and minerals. Internal consumption, the availability for credit in the private sector, and household earnings increased, too. Finally, landowners who were a small percentage of the population, still controlled two thirds of the arable land and continued to oppose the government's efforts for land distribution conducive to economic development.

CONCLUDING COMMENTS

Therefore, it has been detected that Guatemala's economic development, based on Raul Prebisch's economic concepts, has made progress in certain areas but it is still being inhibited by a number of deficiencies that are specified in this article.

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BIOGRAPHY

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EMPIRICAL ANALYSIS OF REAL CREDIT RISK DATA

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ABSTRACT

One of the crucial aspects of credit risk frameworks is the analysis of rating transitions and default rates. This consists of the examination of changes of the rating that international organizations give to firms agreeing to be inspected. Given the availability of the historical Standard & Poor's (S&P) database referring to the years from 1922 to 2008, in this paper real credit risk data are used in order to compute the actual cumulative default rate evolution which depends not only on the starting rating class assessed to the firms analyzed but also on the elapsed time in a given rating class. The first part the paper points out at the essentials of the credit rating and at some of the descriptive statistics of the S&P historical database. Next the paper shows the actual cumulative default rates of the financial instruments recorded by means an empirical model able to take into account two fundamental facts the standard reports do not contain: the time elapsed in a given class before a rating change and the case of the rating class assessment named NR (No Rating) which represents the biggest class of rating in the considered database of real data.

JEL: G11; G21; C11; C33

KEYWORDS: Standard And Poor's Rating Data, Empirical Model; Default Rate; Rating Transitions.

INTRODUCTION

This paper essentially deals with the computation of the actual Cumulative Default Rate evolution (CDR) through the analysis of the rating transitions by using the biggest database in the world containing real data on credit risk: the historical file from Standard and Poor's company. The file contains a huge amount of data that, in order to reach our aim, has to be approached as described in the following. The CDR evolution depends not only on the starting rating class assessed to the firms analyzed but also on the elapsed time in a given rating class, then the backward time factor and the problem of the rating withdrawals are considered in this empirical analysis. First of all an overview of the essentials of credit rating is necessary and a detailed description of the data used, through the variables and other fundamental elements involved, is performed. Moreover some descriptive statistics of the rough data that may be useful for pure economic considerations are presented.

LITERATURE REVIEW

The default rate is without any doubt the most important indicator of credit risk. Credit risk traces its origin back to 1860 (Poor and Varnum ,1860) In 1975 the United States Securities and Exchange Commission (SEC) fixed a set of regulations down on paper. In particular, a methodology for credit quality evaluation was made in 1909 by John Moody and the first credit ratings where published in 1916 by Poor's Publishing Company. Afterwards the US Securities and Exchange Commission (1975) established that the safety of securities held by entities has to be reflected in their credit ratings. These can be determined by a number of domestic and foreign agencies identified as nationally recognized statistical rating organizations (NRSRO). The trend to the identification of rating agencies was reinforced by the works of Basel Capital Accord (2001), the Sarbanes-Oxley Act of 2002, the Credit Rating Agency Reform Act of 2006 and its updates of 2007 and 2008. It is possible to find more details in the Website www.sec.gov/divisions/marketreg/ratingagency. These days the set of people aware of the importance of credit ratings is larger and larger. More details on such types of credit can be found for example in Chacko et al. (2006). As a general rule, the higher the measure, the lower the interest rate the issuer has to pay to

attract investors. Conversely, an issuer with a lower credit risk measure has to pay a higher interest rate to balance the greater risk assumed by investors. The topic of computation of the rating transitions has been copiously investigated in literature and the interested reader can refer to books by Chacko et al (2006), Lando (2004) and Bluhm et al (2002) or to papers by Carty and Fons (1994), Nickell et al (2000), Bangia et al (2002), Hamilton and Cantor (2006).

DATA DESCRIPTION

The file contains a huge amount of data that, in order to reach the proposed aim, has to be managed as described in the following. Used data are taken out from the S&P rated universe. The database refers to files concerning the entity ratings history, instrument ratings history and issue/maturity ratings history. The histories of the rating at our disposal cover the period 1922-2008. Anyway the period from 1981 up to 2008 is considered as time horizon. The main variables used include:

the **entity** (any kind of issuer or enterprise able to sell pieces of paper that have any money value, that is stocks or bonds); the **instrument** and **issue/maturity** (any kind of individual debt issue by the entities at a particular time and refers to specific maturities and/or programs); the **sector (**belonging of each record to Global Issuers, Structured Finance, Public Finance and Managed Funds); the **subsector** (corporate and structured finance, that is the belonging of the entity or the instrument to Corporations, Insurance companies, Financial Institutions, Utilities, Governments (local or regional), Public Finance (U.S.), Servicer Evaluations and Sovereigns); the **region** (belonging of entities or instruments to Asia-Pacific, Australia/New Zealand, Canada, Emerging Markets, Europe/Middle East/Africa, Latin America or United States); the **rating** (long term credit rating assessed by S&P to entities and instruments, that is an opinion of an agency specialized in evaluating credit risk about the ability and willingness of an entity to meet its financial obligations in full and on time); the **date** (day, month and year of the assessment of the long term credit ratings by S&P). A record is the basic information needed to implement the mathematical analyses made by the model presented in this paper. Each piece of information represents a first rating assessment or a rating check made for the entities and the debt instruments considered.

Empirical Model

In order to appropriately consider rating transitions evolution it is necessary to introduce the backward time $b(t)$, that is the time elapsed in a given state. The agencies regularly produce reports based on credit risk data that they own. They include: all types of transition matrices, default rates, conditional and unconditional default probabilities and so on. But unfortunately all these credit risk indicators take into account neither the starting time in a given rating class nor the elapsed time within the same rating class, denoted as backward time: $b(t) = t-b$, where b represents the time on the entrance in a given rating class. In other words the backward time denotes the time elapsed since the last transition. In order to carry out an empirical analysis the following variables have been considered: instrument id; long term rating; assessment date. In order to make the analysis more readable, as usual, the rating classes from CCC to C have been merged, then the following rating values have been considered:

$$E' = \{\text{AAA, AA, A, BBB, BB, B, CCC, D, NR}\} \tag{1}$$

The term **investment grade** is referred to issuers and issues ranked up to BBB key. This term is broadly used to describe entities and instruments with relative high levels of creditworthiness and credit quality. By contrast **non-investment** or **speculative grade** refers to debt securities where the issuer has the ability to repay but faces significant uncertainties that could affect credit risk. The related ratings are BB or lower. Obviously this higher default risk is compensated by a higher possible return. The "**NR**" key is relevant. An **issuer** designated NR is not rated. In other words, at some point during the rating history, its rating is

withdrawn and is removed from consideration. Since the reasons for an NR assessment may be both positive and negative, a splitting of the NR state into two new states denoted by NR1 and NR2 is recommended (D'Amico et al, 2010). In the empirical analysis an instrument is rated NR1 when it enters state NR coming from an investment grade. In contrast, an instrument is rated NR2 when it enters state NR coming from a speculative grade. Then the space set considered here is the following:

$$E = \{\text{AAA, AA, A, BBB, BB, B, CCC-C, NR1, D, NR2}\} \qquad (2)$$

In the following a one quarter time scale is considered. Anyway, since data in our possession are recorded as month/day/year, the following time transformation is required:

$$t = \left\lceil \frac{4d}{365} \right\rceil \qquad (3)$$

where d is a measure in days, $\lceil x \rceil$ represents the lowest integer greater than x and t is the corresponding quarterly measure. According to Altman (1989), for each rating category, a pool of issuers having the same initial rating status is formed. Then the eventual defaults of the issuers on a quarterly time scale are observed. In correspondence of each time, a fraction of the pool has defaulted and represents the marginal default rate in that time interval. The actual CDRs were computed using the relation

$$CDR_i(t;b) = 1 - \prod_{s=1}^{t} \left(1 - \hat{\lambda}_i(s;b)\right), \ i \in \{AAA, AA, A, BBB, BB, B, CCC - C\} \qquad (4)$$

where $\hat{\lambda}_i(b;t)$ is given by the ratio between the number of defaulted at time t and the number of survivals at time t-1, both computed conditionally on the occupancy at the current time of the rating class i with a duration in this state equal to b:

$$\hat{\lambda}_i(t;b) = \left(\frac{nr \ of \ defaulted \ at \ time \ t}{nr \ of \ survivals \ at \ time \ t - 1} \Big| b \right), \ i \in \{AAA, AA, A, BBB, BB, B, CCC - C\} \qquad (5)$$

The value of b is computed taking into account the number of trimesters from the first assessment up to the first rating change by means of the formula:
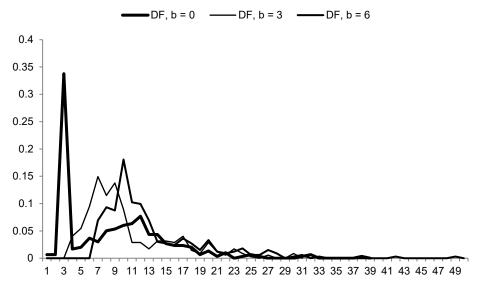
$$b = \left\lceil \frac{d_{fc} - d_{fa}}{365 / 4} \right\rceil - 1 \qquad (6)$$

where d_{fc} is a measure in days the first change of rating from class i and d_{fa} a measure in days the first assessment in the rating class i.

RESULTS AND DISCUSSIONS
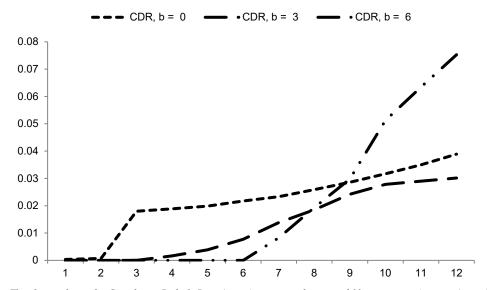
In this section some of the results of the computations are summarized in the following graphs. Anyway the interested reader can ask the author for the graphs related to all starting rating class.

Figure 1: Default Frequencies from Rating aaa

This figure shows the Default frequencies (y-axis) on a time horizon of 50 trimesters- (x-axis) of the financial instruments that defaulted from the rating class AAA and remaining within the state for 0, 3 and 6 trimesters respectively.

Figure 2: Cumulative Default Rate from rating aaa

This figure shows the Cumulative Default Rate (y-axis) on a time horizon of 12 trimesters -4 years- (x-axis) of the financial instruments that defaulted from the rating class AAA and remaining within the state for 0, 3 and 6 trimesters respectively.

Figure 1 shows the default frequencies of the financial instruments starting from the rating class AAA defaulted on a time horizon of 50 trimesters and remaining within the state for 0, 3 and 6 trimesters respectively. The entrance in the default state includes the case of the entrance in the "bad no rating class", that is in the NR1 rating, as above explained. The highest frequencies occur for the financial instruments entered rating AAA in the same trimester, in which default occurred, as the bold line shows. After the fifteenth trimester the three lines are very close. On the contrary, between the fourth and fifteenth trimester,

the frequencies of the instruments which defaulted three or six trimesters after the entrance in state AAA are higher than those of the instruments which defaulted in the same trimester.

Figure 2 shows the Cumulative Default Rate of the financial instruments starting from AAA defaulting on a time horizon of 12 trimesters and remaining within the state for 0, 3 and 6 trimesters respectively. In the first part of the time horizon, up to the ninth trimester, the CDR values of the financial instruments starting from the rating class AAA and defaulted in the same trimester (small dotted line) dominate those which defaulted three or six trimester after they entered the AAA rating. After the ninth trimester the highest CDR values occur for the instruments that remained in AAA for 6 trimesters before defaulting (pointed-dotted line). In any case the conclusion is that both Default Frequencies and Cumulative Default Rates frequencies are strongly dependent on the backward values.

CONCLUSION

The number of people aware of the importance of credit ratings is becoming bigger and bigger. Indeed the number of individuals, enterprises and public entities that borrow money directly from investors instead of taking a loan from a bank, is increasing. Moreover the number of investors and market participants that need to raise money in the capital markets thanks to the interests coming from the capital invested is increasing too. Then an accurate analysis of actual cumulative default rate is strongly recommended.
This article fills the gap in the literature by examining the actual cumulative default rate for different backward time values. Real credit risk data from S&P historical database are used.
The results show that the actual CDR is strongly dependent on the backward values.

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BEST PRACTICES FOR VALIDATION
FOR AN UPGRADE OR NEW ERP SYSTEM

Mitch Kramer

ABSTRACT

This paper discusses best practices for validation for an upgrade or new Enterprise Resource Planning (ERP) system. Topics include ERP financial and system document reports, SQL command scripts and database design.

JEL: G0

KEYWORDS: Enterprise Resource Planning (ERP), Structured Query Language (SQL), Pass-Through Query, ODBC, Databases, Financial Reports, General Ledger (G/L)

INTRODUCTION

The majority of organizations use large accounting or Enterprise Resource Planning (ERP) systems to manage the needs of their organization. You are responsible for planning, implementing and testing the functionality before going "LIVE" with a new ERP system or an upgrade to an existing system. There are certain steps that you need to take before you go "LIVE" with the system. Here are some recommendations for reports and SQL Command Scripts to run. This will enable you to confirm your data has not changed. In your ERP system, run the following reports before going "LIVE" and after the update has been installed:

ERP Financial and System Document Reports

Trial Balance
Balance Sheet
Income Statement
Accounts Payable Aged Report
Open Purchase Order Report
Accounts Receivable Aged Report
Open Order Entry Report
Item Master Listing
Inventory Transaction History

Confirm these reports match and balance. I would also recommend confirming that the reports print and export (if applicable) successfully. If there is a difference you need to investigate why they are out of balance. The out of balance may be caused by the upgrade process or if there were transactions that were completed after your validation reports were run.

Sql Command Scripts

Run the SQL Queries before the system has been upgraded. Once the system is back up after the upgrade, run the SQL queries again to verify all data has been converted successfully. In the past, I have created an Access database in order to run my SQL queries to compare the data. There are many reasons for creating a database:

Verification: compare counts and totals (these must match before the system is ready to go "LIVE").
Audit: in case your CPA firm asks if there have been any significant changes to your ERP system you can confidently say that the data has been converted successfully. The database is proof! This database can be used repeatedly when there are significant patches or upgrades It makes your job less stressful by making it a smooth process.

You can run the SQL queries on many different modules including but not limited to:
Asset Management: compare total count and total assets by company.

Accounts Payable (Receivable): compare total batch invoice count & amount (if applicable) and invoice count & amount by company.

Postings to General Ledger: compare system counts by Fiscal Year for each module that was posted to the General Ledger. You can modify the script for each Fiscal Year and save it as a new script (for each year that you run).

Here are a few examples of some SQL scripts, based on Infor Lawson tables, to use to retrieve the data.
General Ledger Transactions Count by Fiscal Year, Company and System:

Select Company, System, Count(Company) As Count From Gltrans Where Fiscal_Year = 2016 And Company = 1000 Group By Company, System Accounts Payable Invoice Count By Company:

Select Company, Count(Company) As Count From Apinvoice Group By Company
Asset Management Total Summary Count With Company Totals That Are Active:

Select Company, Count(Asset) As Count, Sum(It_Tot_Csttran) As Total From Amasset Where Status = 2 Group By Company

Database Design

Here are a few important steps to follow when creating the SQL Upgrade Database:

Make sure that you have an ODBC connection to the **old** and **new** server.

In Access, you can either link the tables from your ERP System or use Pass-Through ODBC Connection String to create your SQL queries.

Create a Query Type: Make a Table with using your SQL queries.

Once the data has been upgraded, append the data to the table with a different field name.

Create a Query comparing the two fields. See Example below.

Example: The General Ledger query will have the Company, System, Before Count and New Count and Differences. The Differences should be zero

Company	System	Before Count	New Count	Difference BC - NC
1000	AM			
1000	AP			
1000	AR			
1000	GL			
1000	IC			
1000	PO			
1000	PR			
1000	RJ			

As the person responsible for checking the data, there will likely be numerous verification scripts that you will need to run. Having a keen eye for detail is a beneficial skill for this job.   The steps shared above are the ones that I have determined to be the most beneficial to include in order to successfully validate an upgrade.

CONCLUDING COMMENTS

After the successful completion of the upgrade or new system, remember, the users will need time to adjust. Patience is key! They are looking to the expert (you) for assistance.

BIOGRAPHY

Mitch Kramer's experience includes six years as a Senior Financial Systems Analyst. Additionally, he has worked for ten years as a Business Analyst/Project Manager with different ERP Systems. His educational background includes a Bachelor of Commerce in Accountancy and a Certificate in Management. He lives, with his wife, Michelle, in Florida.

HOW TO BE A SUCCESSFUL SENIOR FINANCIAL SYSTEMS ANALYST
Mitch Kramer

ABSTRACT

In this paper, I discuss different ways to achieve success in the role of a Senior Financial Systems Analyst. The areas discussed are: knowledge is power, understand your objectives, be a good listener, know your audience – good communication skills, excellence in time management, documentation, total customer experience, dealing with people, learning and leadership.

JEL: G0

KEYWORDS: Financial Systems, Accounting, Information Technology (IT), Learning, Collaboration and Leadership

INTRODUCTION

Being a successful Senior Financial Systems Analyst means you have to have a variety of different skills and be adaptable to a changing environment. Every Senior Financial Systems Analyst will bring their unique blend of skills and experience to the role, of course, but I've highlighted below what I think are the most important skills that are needed to be a successful Senior Financial Systems Analyst.

1a. KNOWLEDGE IS POWER – ACCOUNTING

A successful Senior Financial Systems Analyst has strong knowledge of finance-related responsibility. You need to know more than what GL stands for, what a debit and credit is. You have a lot of responsibility for the ERP System what is entered and posted in the system so you have to have a strong background in Accounting.

1b. KNOWLEDGE IS POWER – INFORMATION TECHNOLOGY

Able to analyze the programmed functionality of the computer system. A majority of organizations use large accounting or enterprise resource planning (ERP) systems to manage their organization. You need to know about databases, how to retrieve data out of the system, weather you use Access, Crystal Reports, ACL, or SQL Management Studios you need to be able to pull the data out and create custom queries, reports or other data mining tools or business intelligence views.

2. UNDERSTAND YOUR OBJECTIVES

Being able to interpret direction is important. If you don't fully understand what and, more importantly, why you are being asked to do something, there is a risk that you won't deliver what's required. For example, you given a task to create a report you are trying to solve a problem. You have to understand the objective and what is expected. Don't be worried about asking for further information if your task isn't clear. There is never a dumb question.

3. BE A GOOD LISTENER

Listening skills are key to being a successful. You must be able to listen and absorb information. This will allow you to analyze thoroughly the information gathered to specify requirements. It's important that you don't just listen to what's being said, but are able to understand the context of what's being said. You need to understand where the information comes from and what the end result should be.

4. KNOW YOUR AUDIENCE - GOOD COMMUNICATION SKILLS

Communication is key to succeed in your career. Communication can be either verbal, written or even emotion. You have to communicate with all party stakeholders. The stakeholders can be the CEO to Management or Staff level with different knowledge and experience of finance, project management, or systems. This skill is essential since you will be training users on how to use the ERP System, custom reports and queries.

5: EXCELLENCE IN TIME MANAGEMENT

As the senior financial systems analyst you have to have excellent time management skills. You can need to plan work your work day. Yes there are interruptions during the day however you have to plan out what you are working on. This will increase effectiveness, efficiency and productivity. Task lists are excellent ways to have excellent time management skills. This will allow you to organize what works needs to be accomplished. This will help you priorities what work should come first before another.

6: DOCUMENTATION

Documentation is an important skill since this is relied upon when creating flow charts, presentations, technical writing and training documents. As well, you need to create updated notes on your monthly tasks. Training documents are needed so you can train the users on the system. This will allow you to focus on the necessary steps in order for them to succeed in their jobs. Technical writing is essential when creating a custom Access Database or Reports. This document will be useful since it will give you the necessary information about the database or report, in case changes need to be made.

7: TOTAL CUSTOMER EXPERIECE

Total customer experience is what I call you are there for all users of the system. You will help users with their issues and find solutions for their work problems. It takes the above skills to develop into a successful Senior Financial Systems Analyst. With this title you need to know both Finance and Information Technology, you bridge the gap between Accounting and IT. Remember you are the trusted person to do quality assurance of the systems before end users. You need to understand where the users are coming from and what they expect out the system (database or report).

8: DEALING WITH PEOPLE

You are interacting with many different people, including: co-workers, vendors, clients or attending a conference. Everyone has a different personality, therefore, you need to be adaptable.

9: LEARNING

Welcome any opportunity to learn and gain experience. There are many ways to learn: either through education, training, experience or co-workers sharing their knowledge. Self-improvement is invaluable.

10: LEADERSHIP

Leadership is also an extremely important part of being a Successful Senior Financial Systems Analyst. You need to lead by example, give guidance on processes, bring people together for collaboration and help others succeed.

BIOGRAPHY

Mitch Kramer's experience includes six years as a Senior Financial Systems Analyst. Additionally, he has worked for ten years as a Business Analyst/Project Manager with different ERP Systems. His educational background includes a Bachelor of Commerce in Accountancy and a Certificate in Management. He lives, with his wife, Michelle, in Florida.

HIGH GROWTH FIRMS IN SPAIN: AN ANALYSIS DURING THE PERIOD 2011-2014

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ABSTRACT

In national economies, there are a group of organizations which have high growth rates in short periods of time, so-called high-growth firms (HGFs). Such companies are characterized by dynamism, competitiveness and ability to create jobs. This paper analyzes the high growth Spanish firms and the main objective is to show the main features of these organizations. To achieve this objective, the paper uses the SABI-Informa data base and the period 2011-2014 is analyzed, where there are found 2.494 high growth firms. The results show as high growth firms are small and medium enterprises (SMEs), young firms, which are classified primarily in the area of "trade, transportation and hospitality", and jointly engaged in import and export. By analyzing its ownership structure is observed as most of them are family firms or companies controlled by a single owner.

JEL: M13, M15, O4

KEYWORDS: High growth firms, Family firm, Growth

INTRODUCTION

In economies there are a few percent of companies which exhibit high growth (Birch, 1987), contributing to job creation (Birch, Haggerty and Parsons, 1994; Henrekson and Johansson, 2008). In addition, this type of companies exhibit high levels of productivity and profitability (Acs, Parsons and Tracy, 2008), internationalization and contribute to the growth of regions (Birch, 1981; Amat, 2011; Decker, Haltiwanger, Jarmin and Miranda, 2016). These companies are the denominated high growth firms.

In 2007 Eurostat and OECD (Organization for Economic Co-operation and Development) proposed a definition of high-growth firms, as measured by employment (or by turnover). They are enterprises with average annual growth in employees (or in turnover) greater than 20% a year, over a three-year period, and with ten or more employees at the beginning of the observation period (OECD, 2007).

In this paper a study of Spanish high growth companies is carried out for the period 2011-2014. This is a descriptive work whose objective is to present the main characteristics of this type of companies. To do this, first database is presented, and then the main results are shown.

DATA AND METHODOLOGY

The study uses the SABI-Informa data base. The initial sample consists in 805.029 Spanish companies active during the year 2015. We have information from 334.428 companies during the period 2011-2014. According to the OECD-Eurostat criterion, which requires that companies have an average sales growth of 72.8 percent (equivalent to a 20 percent annual growth), the sample is reduced to 30.806 companies. Considering that the date of creation of the companies must be before December 31.2010, and discarding those companies classified in financial and insurance sectors, as well as those controlled by state entities,

the sample is reduced to 26.188 companies. Finally, companies are required to employ a number of workers equal to or greater than ten, making a final sample of 2.494 companies.

The applied methodology is the descriptive study of the main characteristics of high growth companies: size, age, sectorial analysis, international activity and last owner. In the paper the percentages corresponding to each one of these variables are analyzed.

RESULTS

The Table 1 shows how high growth firms are mainly in sectors "Trade, Transportation and hospitality" (32 per cent), "Manufacturing" (22.65 per cent) and "Other service activities" (22.45 per cent). Only 23 high growth firms (0.92 per cent) are in sector "Electricity, gas, energy and waste management".

Table 1: Sectorial Classification of High Growth Firms

Sector	N	%
Agriculture, forestry and quarrying	138	5.53%
Manufacturing	565	22.65%
Electricity, gas, energy and waste management	23	0.92%
Construction and real estate activities	410	16.44%
Trade, transportation and hospitality	798	32.00%
Other service activities	560	22.45%
Total	**2.494**	**100.00%**

The table shows the number of high growth firms and their percentage according to the sector of activity. The column labeled SECTOR indicates the sector of activity where the high growth company is classified. The columns labeled N y % indicate the number and percentage of high-growth companies according to the sector of activity.

Table 2 shows how high growth firms are mainly small and medium-sized companies according to European Union recommendation. First, by measuring the size of the company according to staff headcount, we found in 2011 that 87.87 percent of high growth firms are small-sized companies (less than 50 workers), 10.76 per cent are medium-sized companies (from 51 to 249 workers) and only the 1.37 percent of high growth firms are large-sized companies (250 workers or more). In year 2014 these results are maintained, although there is an increase in the number of medium and large sized companies: 19.25 percent of medium-sized companies and 3.43 per cent of large-sized companies. These results are similar for firm size variables turnover and balance sheet total: high-growth firms are mainly small-sized companies, and during the period 2011-2015 there is an increase in the percentage of medium and large-sized companies.

Table 2: Size of High Growth Firms: Small, Medium and Large-Sized Companies (In Percentage)

Size	2011	2014	2011	2014	2011	2014
	Staff Headcount	Staff Headcount	Turnover	Turnover	Balance Sheet Total	Balance Sheet Total
Small	87.87 %	77.32 %	91.58 %	79.91 %	88.09 %	82.16 %
Medium	10.76 %	19.25 %	7.14 %	16.08 %	9.06 %	13.47 %
Large	1.37 %	3.43 %	1.28 %	4.01 %	2.85 %	4.37 %

The table shows the percentage of high growth firms according the definition of small, medium or large-sized company. The column labeled SIZE indicates the size of the company according the criterion of European Union recommendation. The column STAFF HEADCOUNT indicates the percentage of high growth firms classified as small, medium or large-sized companies according to the number of employees. The column TURNOVER indicates the percentage of high growth firms classified as small, medium or large-sized companies according the turnover. Finally, the column BALANCE SHEET TOTAL indicates the percentage of high growth firms classified as small, medium or large-sized companies according the total balance sheet.

Table 3 shows how the age of more than half of high growth firms is comprised between 11 to 25 years. Considering that 27.36 percent of high growth firms are very young (less than 10 year), only a 20 percent of high growth firms are older than 26 years. Table 3 shows how the high growth companies are young companies

Tabla 3: Classification of High Growth Companies by Age (In Percentage)

AGE	%
Less than 10 years	27.36 %
From 11 to 25 years	52.43 %
From 26 to 50 years	18.93 %
51 years or older	1.28%

The table shows the percentage of high-growth companies according to different age brackets. The column labeled AGE indicates the age brackets. The column labeled % indicates the percentage of high-growth companies of age bracket.

Table 4 shows the import/export activity of high growth firms. Only a third of the companies carry out activities with other countries. Within that group, are the firms that import and export jointly the most numerous (15.48 per cent). Only the 7.18 per cent of high growth firms export and only the 6.13 per cent of them import.

Table 4: International Activity of High Growth Companies (In Percentage)

International Activity	%
Import or export	28.79%
Only export	7.18%
Only import	6.13%
Import and export	15.48%
No import no export	71.21 %

The table shows the international activity of high-growth companies. The column labeled INTERNATIONAL ACTIVITY indicates when the firm imports, exports, imports or exports or both. The column labeled % indicates the percentage of high-growth companies.

Table 5: Sectoral Classification of High Growth Firms According to the Nature of Last Owner

Sector	Single Owner		Family		Non-Family		Total	
	N	%	N	%	N	%	N	%
Agriculture, forestry and quarrying	44	5.18%	69	6.97%	25	3.82%	25	5.53%
Manufacturing	177	20.82%	253	25.56%	135	20.64%	135	22.65%
Electricity, gas, energy and waste management	4	0.47%	8	0.81%	11	1.68%	11	0.92%
Construction and real estate activities	178	20.94%	163	16.46%	69	10.55%	69	16.44%
Trade, transportation and hospitality	248	29.18%	365	36.87%	185	28.29%	185	32.00%
Other service activities	199	23.41%	132	13.33%	229	35.02%	229	22.45%
Total	**850**	**34.08%**	**990**	**39.70 %**	**654**	**26.22 %**	**654**	**100.00%**

The table shows the number of high growth firms and their percentage according to the sector of activity and the nature of last owner. The column labeled SECTOR indicates the sector of activity where the high growth company is classified. The columns labeled N y % indicate the number and percentage of high-growth companies on total according to the sector of activity (SINGLE OWNER, FAMILY, NON FAMILY AND TOTAL)

Table 5 shows how high growth firms owned by family members are the most numerous (39.70 percent). The second most numerous are companies controlled by a single owner (34.08 percent), and finally the high growth companies owned by non-family agents (26.22 percent). Family companies are mainly in sectors "Trade, transportation and hospitality" (36.87 percent) and "Manufacturing" (25.56 percent). High growth firms owned by an individual are more numerous in sectors "Trade, transportation and hospitality" (29.18 percent) and "Other service activities" (23.41 percent). Finally, non-family companies are mainly in sectors "Other service activities" (35.02 percent) and "Trade, transportation and hospitality" (28.29 percent). Regardless of the last owner, the high growth firms are less numerous in sectors "Electricity, gas, energy and waste management".

In summary, the results show as high growth firms are small and medium enterprises (SMEs) (Amat, 2011), young firms, which are classified primarily in the area of "trade, transportation and hospitality", and jointly engaged in import and export (Henrekson and Johansson, 2008). By analyzing its ownership structure is observed as most of them are family firms or companies controlled by a single owner (Galve y Hernández, 2007).

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ACKNOWLEDGMENTS

CLIMATE CHANGE, GLOBAL INTERDEPENDENCE AND BARGAINING LEVERAGE: A REALIST CRITIQUE OF WHY SOUTH KOREA ADOPTED A CARBON CAP AND TRADE SYSTEM

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ABSTRACT

South Korean diplomatic bargaining leverage is enhanced through South Korea acquiring global leadership positions in promoting sustainable development. Global governance trends in addressing the greenhouse gas emission causes of climate change create opportunities for South Korea to benefit in terms of its power capabilities. They include diplomatic bargaining leverage deriving from South Korean representatives' high profile in supporting multilateral treaty initiatives and their implementation organizations. South Korea benefits diplomatically from increasing global awareness of political economic interdependence for national sustainable development. Competition for influence by the United States and China in the post-Cold War international environment includes vying for leadership in global sustainable development initiatives. South Korea's location at a nexus where US and Chinese focus their competition creates greater opportunities as well as dangers. South Korea aims to direct their competition into global sustainable development promotion with South Korea a leading proponent of these initiatives. As a lesser power, South Korea must accommodate this competition, while seeking to mitigate it to avoid regional and global interdependence from being undermined. This diplomatic bargaining leverage focus facilitates elaboration of the concept of hedging and soft-balancing in response to the rise of China.

INTRODUCTION

South Korea adopted a carbon cap and trade system, entering into effect on January 12, 2015 ("South Korea Power Report" 2015). South Korea is an East Asian state leader, initiating a national emissions trading scheme (ETS) before many of its competitors (World Bank Group, 2015, 12). South Korea declared its intentions to reduce greenhouse gas emissions by 30% by 2020 ("Country Report," 2015, 34). South Korea launched its ETS 22 months before the 12 December 2015 Paris Agreement came to effect on November 4, 2016 (Bradsher, 2016). The 21st Conference of Parties to the United Nations Framework Convention on Climate Change (UNFCC) adopted the Paris Agreement. The 1992 United Nations Conference on Environment and Development held in Rio de Janeiro, the "Earth Summit," adopted the UNFCC, which entered into force in 1994 ("Briefing: The Paris Agreement," 2016). The Paris Agreement requires developed states to formulate and adopt policies to limit and reduce further their carbon emissions from 2020, earlier than for developing states. The Paris Agreement builds upon the 1997 Kyoto Protocol to the UNFCC, with the Kyoto Protocol terminating in 2020. Chinese officials have spoken of establishing a Chinese carbon market by 2017 (Wong and Buckley, 2015). South Korea is less wealthy per capita in comparison with Japan or other industrialized states adopting or considering greenhouse gas emission market-based restriction systems.

Realist perspectives are the most appropriate theoretical framework for critical strategic analysis of international regime mechanisms for global environmental protection. Its relevance is evident in the rise of

populist nationalism and intra-state conflict worldwide amidst globalization-driven state restructuring with the internationalization of capital (Oguz, 2015). In the European Union, the leader in global efforts to address global climate change, this rise of populist nationalism takes the form of national Euro skepticsm (Zeff and Piro, 2015, 2).

Alternative viewpoints include liberalist, global governance perspectives (e.g Cho, 2013). Critical constructivist critiques, which have been characterized more as an approach, have also been applied (Viola, Franchini and Ribeiro, 2013). These applications include a focus on narratives of national security and international environmental cooperation regarding South Korea (Watson, 2012). At the international systemic level, neorealist and neoliberal approaches to political economic cooperative regimes are likely most appropriate (e.g. Scott, 2010, 73). Conflating international economic cooperation and environmental protection regimes, as this study in fact advocates, is appealing because they seem harmonious (e.g. Nathan and Scobell, 2013). Neoliberal and neorealist critiques do not appear to be so applicable to ethno-sectarian civil war conflicts like those raging in the Middle East. Even within established nation states, nationalism rises, e.g. in the United Kingdom with the Brexit vote, leading to more economic suboptimal outcomes. The rise of nationalism implies understanding global environmental cooperation by approaching it from the more traditional, and realist, viewpoint. International environmental law combines national law applied to domestic environmental problems with international law that deals with international development issues. It consists of international agreements, rules of customary international law, general principles of law and non-binding legal instruments.

Soft, Hard and Smart Power

Soft, or attractive, power is getting others to want what the initiator state wants. It can have its foundations in the ability to set the political agenda such that it shapes the preferences of others that they express. It can also rest on the appeal of one's ideas. Smart power is the capacity to know when to apply hard power, when to apply soft power, and when and how to combine the two (Nye and Welch, 2017, 47-49). Capacity includes social science, i.e. intersubjectively validated social science knowledge, including knowledge/awareness of interdependence. As highlighted below, a source of diplomatic bargaining leverage includes the importance of knowing and realizing that state actors are interdependent. This interdependence has always been true. A task of social science is to remove obfuscation so that this understanding composes part of the diplomatic bargaining context. South Korea with its commitment to green politics in its foreign policy is attempting to boost its soft and power capabilities by shaping global interdependence awareness. Its international political strategy includes highlighting its technological prowess to meet these challenges, in particular in negotiating with the developing world.

South Korea is a state that still is fighting to win the Korean War in the post-Cold War era by unifying Korea on Seoul's terms. As rising China significantly adopts and adapts the South Korean model, it serves to further undermine the leverage of North Korea. Smart power is power conversion (Nye and Welch, 2017, 46). It involves converting resources into effective influence over other countries' behavior. It is the generation of bargaining leverage for subsequent application. The critical importance of the issue of climate change generates significant opportunities for generating particular forms of hard and soft power for subsequent smart power ("Park calls for efforts for launch of new deal on climate change," 2015). South Korea's commitment to global leadership in addressing global climate change is evident through it being chosen as the host nation headquarters for the Green Climate Fund.

As its web portal states, The Fund is a unique global initiative to respond to climate change by investing into low-emission and climate-resilient development. GCF was established by 194 governments to limit or reduce greenhouse gas emissions in developing countries, and to help adapt vulnerable societies to the unavoidable impacts of climate change. Given the urgency and seriousness of the challenge, the Fund is mandated to make an ambitious contribution to the united global response to climate change ("Green

Climate Fund"). Songdo, South Korea, is the host city for the GCF. The GCG is a UN "financial body … attached to the United Nations Framework Convention on Climate Change," as a channel for directing $100 billion annually to assist developing countries ("The first eight projects financed by the Green Climate Fund," 2015).

Table 1: Effect on Diplomatic Bargaining Leverage of the December 2015 Paris Agreement in Terms of Relative Increase Or Decrease in Efficacy in South Korea-China Dyadic Relationship
(Cottam and Gallucci, 1978)

	South Korea	China
Diplomatic Bargaining lever		
Passive		
1. Perceived Public Attitudes		
2. Perceived possible great power involvement.		
3. *Awareness of interdependence*.	+	
4. Perceived long term power alterations.		
5. Perceived economic/and/or political stability.		
6. Perceived irrationality of leaders.		
7. Perceived adverse effect on friendship.		
8. Perceived likelihood of accidental war.		
Active		
1. Perceived ability to give or withhold aid.	+	
2. Perceived ability to influence 3rd countries.	+	
3. Perceived ability to use force.		
4. Perceived trade opportunities.	+	
5. Perceived ability to deal with domestic political dissatisfaction.		
6. Perceived transnational appeal of ideology. [*Nationalistic universalism relevant here, discussed below*]	+	
7. Perceived willingness to alter relationship type.		

Bargaining leverage involves perceived capabilities that are assumed to be stable for purposes of dyadic diplomatic case analysis. International political strategy includes policies that shape critical trends in a target polity that determine the comparative magnitude of this passive bargaining. The target polity(ies) can include one's own polity, as well as an external target polity(ies). Bargaining leverage that is active is so-called because its magnitude can be manipulated in the specific dyadic diplomatic case. South Korean strategy promotes global awareness of interdependence while also providing aid and target polity guidance as a leader mastering globalization's challenges for national development.

Effective political strategy adopts foreign and domestic policies that develop bargaining leverage capabilities so that they are available to be used. In the case of passive levers, they are assumed to be passive only insofar as the dyadic case of diplomatic bargaining occurs in a relatively constricted time frame. Hence, they are considered unalterable, although they may be quite substantive and effective. For example, perceived possible great power involvement depends upon the intensity of conflict among the Great Powers in a particular point in time. The more intense inter-Great Power conflict, the more interested the Great Powers will be in conflicts among third actors. This third actor conflicts impact on their respective perceived influence in the international political environment. They are more likely to be concerned about their influence if locked in intense conflict with each other. Of course, the intensity of Great Power conflict changes over years and generations. For analysis of a diplomatic case, such as persuading North Korea to cancel a pending nuclear weapons test, the intensity of conflict between the US, Russia and China is taken as given. An effective North Korean international political strategy would aim, however, to increase the intensity of conflict between the US and China. Thereby, the survival of the North Korea regime and state likely becomes more important to Beijing, which Pyongyang can use as diplomatic bargaining leverage towards Beijing.

The component policies of an effective political strategy that focus on increasing the magnitude of passive bargaining leverages orient towards influencing polity in the target state. The target state can be one's own polity. Strengthening domestic regime public support may be a focus, besides trends in constituency political perceptions, behavioral attitudes and motivational values in relevant foreign polities. As implied above, effective political strategies that cultivate passive bargaining leverage tend to have a longer time frame. Democratization of South Korea beginning in 1987 arguable serves this aim, among others. Global

environmental protection and trade agreements promote awareness of interdependence across polities in terms of trends in constituencies, as well as across governments. Indeed, strengthening passive bargaining capabilities can be understood as the broader context that creates greater magnitudes available for manipulation in active bargaining leverage. For example, polities that are perceived as having strong public regime support generally would be predisposed to have a higher degree of military morale.

Awareness of interdependence is a bargaining lever that increases in intensity for all states that may attempt to use it insofar as the international community recognizes it. The increasing salience and intensity of concern regarding greenhouse gas emissions threatening catastrophic global climate change for the entire planet is reflected in trends in international law. The development of global environmental law has accelerated rapidly since the end of the Cold War. The most notable development was the 1992 United Nations Conference on Environment and Development held in Rio de Janeiro. Subsequent global climate change mitigation milestones include the 1997 Kyoto Protocol (to the 1992 Rio de Janeiro Climate Change Convention) on Climate Change, and most recently, the 2015 Paris Agreement. The latter formally superseded the Kyoto Protocol (Clark, 2015). South Korea has attempted as a lesser power to play a high profile, leadership role in the most recent developments in global climate governance. Thereby, South Korea seeks to harness this rising level of global awareness of interdependence for its own, national security objectives in the Northeast Asian security context.

Development and usage of these levers may likely impact the magnitude of others. Rising awareness of global interdependence has hard and soft power implications for economic development aspirations and even for national public sympathies and ideological attitudes. Global climate change mitigation conferences are significant in that they start from the assumption of global interdependency. Consequently, awareness of global interdependency also becomes a foundation framework for progressively developing hard and soft power bargaining leverage in other categories. To rephrase, it creates opportunities for smaller states like South Korea to demonstrate high profile transformational leadership internationally.

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SOCIAL ENVIRONMENT AS A PART OF ORGANIZATIONAL BEHAVIOR IN FOUR INSTITUTIONS

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ABSTRACT

In this research the factor called social environment as part of the organizational climate in four institutions with the idea of providing information to describe how it influences the factor as part of the whole is analyzed. A representative sample of the spaces of analysis is used; the testing organizations are two schools from two different universities and countries, one Municipal Presidency and a government institution. The analysis method used starts with frequency analysis; correlation analysis continues and ends by comparing the results of different internal groups' analysis by chi-square tests. The results are presented in a way that allows discussions about it, it can be concluded that there are four factors that determine the conditions of action of the characteristics of the social environment that affect the organizational climate. The four institutions have very similar to each other results, the differences are really few. We note that the grouping of factors leads us to define the first has to do with the help they lend to each other members, the second with the conditions of conflict resolution, the third with the information that exists and the fourth with teamwork. As an added value of this research very similar between the questionnaires values are obtained, allowing validate the questionnaire designed by the researchers.

JEL: M140

KEYWORDS: Social Environment, Organizational Behavior, Universities, City Government

INTRODUCTIÓN

The author of this article has dedicated an effort in the last years to find the characteristics that make up the organizational climate. Several institutions of different size and condition have been studied to observe what each of them presents in the different aspects studied. The organizational climate has been tried to formulate through various factors and for this it has been divided in several parts in such a way that it is easier to study taking into account with more precision the aspects that it is necessary to emphasize to identify in the diverse organizations. This work takes one of the aspects that the author and his research team has called social environment factor, with this one tries to observe how it is that the coexistence with the others can improve or not the definition of the object of study. In this work four institutions have been taken that have made possible an analysis of the variability of this factor with respect to the organizational climate The organizations are two university schools, one in Zacatecas, Mexico and the other in Buenos Aires Argentina; the third institution of analysis is the Municipal Presidency of Zacatecas and the fourth is the Board of Conservation and Maintenance of Colonial Monuments and typical areas of Zacatecas, a dependency of the government of the State of Zacatecas. Obtaining this information is important from several points of view. The first one is the deepening of academic knowledge by reinforcing the theory of organizations, the second has to do with the importance of the impact that this factor has as part of a whole that tries to study the organizational climate and third to make a comparison between different organizations

Objective

Identify the differences existing in the various organizations with respect to the social environment factor

Hypothesis

The perception of the social environment by the various institutions is homogeneous.

LITERATURE REVIEW

We need to take into account that the social environment is a combination of different situations that make coexistence with the various people generate a working condition and a favorable and productive treatment, some researchers have checked some ideas about it, which allow us ratify or rectify these conditions. Tabak et al (2015) reported that there were differences in health behaviors and socio/organizational environment by gender, race, age, income, and worksite size, and said that there were agreement with the statement the 'company values my health' was highest among whites, older employees, and higher income workers. As worksite size increased, the frequency of reporting seeing coworkers doing several types of healthy behaviors (eat fruits and vegetables, doing physical activity (PA), and doing PA on breaks at work) increased.

These researchers suggest that social/organizational characteristics of the workplace environment, particularly feeling the company values the workers' health and to seeing co-workers engaging in healthy behaviors may be related to nutrition and PA behaviors and obesity. These findings point to the potential for intervention targets including environment and policy changes. In Brazil, it has been found that the general objective is to analyze the predictive power of the locus of control in the work on personal well-being in organizations, trying to evaluate whether the fact that the worker perceives himself or herself as the controller of a situation or Perceiving others as holders of this control interferes with their level of well-being. The results indicated that the interiority is able to positively predict the personal well-being in the organizations emphasizing its capacity of prediction on the indicator of identification with the work. The results contribute to a better understanding of the micro-organizational processes, starting from the identification of antecedents that can facilitate the planning of intervention strategies in work contexts to promote the well-being of the workers (Carneiro y Pereira; 2015)

The social environment generates an impact in the cultural conditions as it is proposed by Reyes Arellano because it explains that must be in the process of cultural evolution, these generate an immune system that attracts those practices, values and systems that are consistent with the central cultural system , While repelling those that are not in accordance. This generates real articulated systemic structures that seek the preservation of the system and the rejection of other ways of seeing, thinking and acting. An organization that arose from the need to meet the challenges of the industrial revolution, for example, is dysfunctional to the current challenges. Somehow, these organizations meet their adaptive purpose with an evolutionary purpose. These two forces are the paradoxical constant that the organization must overcome in order to succeed in the changing conditions of today's world (Reyes Arellano 2016)

In France, Parent-Rocheleau's team shows that the control locus has a moderating effect on the relationship between affective commitment and perceptions of procedural fairness and organizational pride, leading to more emotional engagement in People who believe they have control over their environment. The results point to the importance of the investigation of the interaction of individual and organizational factors in the prediction of work attitudes and behaviors. These results help to understand labor relations to better understand employees' reactions to the perception of organizational justice (Parent-Rocheleau et al 2016). In analyzing what happens with this type of conditions in Kuala Lumpur, the researchers led by Wong Sek Khin showed that there is a more participatory style of management by SMEs, because they have a less formalized organizational structure and the culture of the place of work Are healthier and have a positive influence on the effectiveness of communication within the organization. They also established that the relationship between supervisors and subordinates, known as Guanxi, has a positive moderating effect on the relationship between leadership style, organizational structure and workplace culture on one hand, and

the effectiveness of communication within of the organization on the other hand. They conclude that the attitude of management in the organization and participation of employees, the formalization of health structure and culture plays an important role in fostering effective communication and Guanxi relationship between supervisor and subordinate as Promotes communication (Wong Sek Khin et al, 2016).

It was found on other place that no significant relationship existed between home environment and social behavior. Therefore, it was concluded that all the variables of the study have no significant relationship with social behavior. The results show that home environment has no relationship with social behavior of the secondary school students which means that Home Environment and Social Behavior are not related with one another. The aim of the study was to examine the relationship of Home environment with social behavior of the students. The results of this study show that no significant relationship exists between home environment and social behavior of the students. It indicates that social development of the individuals is not polished in our schools. Probably parents are also not conscious about this important factor. It is also possible that psychological needs of the students are not fulfilled.

Regional and racial prejudices may be the reason also. Similarly, in our schools focus of attention is only on intellectual development. So the social aspect of the students may be given due consideration (Kamran Nawaz et al, 2015). Kasim e Indram have developed a framework for organizational justice can be used to understand how individuals within organizations respond to a variety of human resource practices and also can be used prescriptively in designing the procedures and enactment of such human resource practices. This study assesses the impact of organizational justice on job performance and job satisfaction of unskilled expatriate employees in the Arabian Gulf region. The paper investigates the impact of demographic variables such as nationality of workers and multicultural factors on organizational justice. They studied the impact on job performance and job satisfaction. Then explore various organizational models in order to identify the most suitable model for organizational justice in the region.

Given the findings reported in this study it can be argued that organizations and employers in the Middle East need to understand the significant role that justice plays in influencing employees' behavior and work outcomes. They further need to continuously ask questions such as whether or not the outcome of decision was fair, especially if the organization is undergoing change, downsizing or restructuring (Kasim; Indram, 2015) To change or improve their monitoring of the social environment and the extent of borders, organizations develop the use forecasting, futuristic, social audits, opinion polls and attitudes; They add constituents to the committees and the board of directors, and employ consultants and research institutes. Management's social values and objectives can be modified through training, organizational development activities, changes in reward structures and staffing practices, and the hiring and dismissal of managers (Strand, 1983) Trillo and Holgado in 2008 develop an index to measure the organizational culture, this index is formed according to the following criteria: Work environment, which calculates the average valuation of this work environment, is a means for knowledge management in the organizations. It should be noted that knowledge increases intellectual capital and, at the same time, the cohesion of the elements of the same through the culture of the company. The cultural power of companies together with the resources they have is the main source of value creation, which is significantly important in the deployment of strategic business actions (Trillo; Holgado, 2008).

Luhmann and his team in 2015 studied that feeling lonely motivates people to reconnect with others, but it can also trigger a vicious cycle of cognitions and behaviors that reinforces their loneliness. In this study, we examined the behavioral consequences of loneliness in a virtual social environment. Ascribed loneliness was not significantly related to the frequency of interactions with others nor to the frequency of solitary activities. These patterns held after controlling for ascribed positive affect. Participants' levels of loneliness were related to the level of ascribed loneliness only when the spouse was present but not when the spouse was absent. In sum, these findings suggest that the conditions that trigger the vicious cycle of loneliness are person- and situation-specific (Luhmann et al 2015). Peršič (2016) states the importance of the

introduction/implementation of standards of socially responsible management and their impact on the business performance of organizations as well as to confirm the correlations with the sustainable development of the broader social and natural environment. The research was in the fields of marketing services in the Republic of Slovenia, and confirmed a direct link of understanding the management standards in organizations with a larger number of employees and the achieved higher income from operations. The implementation of the principles of social responsibility has a positive impact on sustainable development and the financial indicators of the organization higher profits, business growth, productivity and cost-effectiveness in operations has been confirmed (Peršič and Peršič, 2016).

In the arabic culture Hejazi in 2016 examined the relationship between managers' cognitive style and their leadership type as moderated by organizational culture. The perceptions of subordinates were surveyed to explore the relationships. While the adaptive cognitive style could be a predictor of producer, hard driver, regulator, and monitor leadership types, the innovative cognitive style could not predict any leadership type. The findings of current research contribute to the study of behavioral complexity in leadership by introducing a new paradigm in which the effectiveness of managers originates from the coordination between their adaptive cognitive style and compete and control oriented leadership types (Hejazi, 2016).

DATA AND METHODOLOGY

The four study organizations are organizations that are in some way public institutions but of different levels. The largest is the Faculty of Economics of the University of Buenos Aires (FCE UBA), since according to official data it has an enrollment of 60,000 students and 5,000 teachers; Later the Academic Unit of Accounting and Administration of the Autonomous University of Zacatecas (UACA) has 2,200 students and about 100 teachers and 50 non-teaching workers; The third institution is the Municipal Presidency of Zacatecas (PMZ) with a staff of 1350 people and finally the Board of Conservation of Colonial Monuments and typical areas of the State of Zacatecas (JMC) with a staff of 60 individuals. The UACA as part of a university of 35,000 students and 3,500 teachers and 2,000 non-teaching workers is influenced by the actions of the interaction of members with other faculties such as Medicine, Engineering and mainly the language center.

The samples used for this work are diverse because they come from different survey moments and also different survey application options. In FCE UBA, despite the magnitude of the population, only 67 people were interviewed because of the difficulty of obtaining them, UAC interviewed 372, in the Municipal Presidency of Zacatecas 276 and in the JMC 49 of 60 employees. To avoid large differences the comparisons will be made using ANOVA that allows the homogenization of means and standard deviations. A questionnaire is used to measure the organizational climate of an organization. From this we only take into account the questions related to the factor analyzed in this research, the questionnaire has been designed by the researchers and has been applied and validated in the occasions that is mentioned. They are questions with Likert 5 scale and the answers are sorted from least to greatest on a scale of 1 to 5. The way to analyze the data is by means of a frequency analysis of the general data and analysis of correlations by means of the Spearman value as non-parametric data. The reliability value is high. Comparisons between groups are performed after they have met the normality levels required in each sample.

RESULTS

The gender is 43.8% Male and 56.2 % Female, Students and first level workers 68.1%, Faculty and second order workers 26.4% and higher level managers 5.5%. The Table 1 shows the frequency analysis where it is shown the different results of the variables that complete the factor social environment.

Table 1: Frequencies of Results that Integrate the Social Environment Factor

Variable	Minimum	Minor	Intermediate	High	Maximum
The level of help among partners is	5.6	4.8	17	29.7	42.8
The response to help is	3.1	5	19.1	28.5	44.2
Partnership influences on everyday activities	4.3	5.4	20.7	26.6	43.1
I let everyone assume the responsibility to solve problems	22	14.8	26.6	22.5	14.1
Before solving on disagreement are solved the agreements	7.3	8.2	34.7	29.3	20.4
The taken solutions are convenient to everyone	2.6	7.5	24.7	31.9	33.2
Its done whatever to avoid useless frictions	5.6	6.4	29.8	27.7	30.4
Dislikeable situations are avoided	4.3	8.1	21.1	31.4	35.1
The organization's media are well known	9.8	11.9	21.2	29.2	27.9
The information flows normally by institutional media	8.5	10.5	30.2	26.3	24.5
Organization's affairs are solved by teams	7.7	10.5	31.3	25.3	25.3
Its comfortable to work in team	4.6	3.5	18.1	28.5	45.3

Table 1: Shows the different options where the variables are spread the different choices, higher answers are in the maximum possible, so it may be seen that the results integrate a good social environment.

The help among partners has a maximum level of choice and has a 42.8%, so we may see that almost of all the people is willing to help his partners. When we asked how is the response to help the answers also were in the maximum choice with a 44.2 % this answer goes in the same percentage as the prior question, but is also higher which states that if the people asks for help gets a favorable answer. Partnership influences on every day activities has a 43.1% of choices in the maximum option, so, it seems that having a mutual goal as organization its very important to every day actions. To be willing to act when its necessary influences on the conduct of the people, so we asked that if they let the responsibility to others and the higher answer was in the middle choice having a 26.6 % of results, so it seems that the answer is dispersed all over the choices and not all the decisions are taken by themselves and they don´t take all the responsibility. A situation may be seen in many different ways, the people may disagree or agree on the decisions, how hard they discuss on the agreement before the disagreement?,

the answer was mainly in the intermediate option with a 34.7%, so we may see that the arguments are discussed no matter what are de agreements. After discussing any matter, the solutions are focused on the whole organization, when we asked about the decisions are taken in a way that are convenient to all parts the higher frequency is in the maximum choice with a 33.2 %. This result shows that the organization's interests come first than the personal needs.Discussing generates friction among parts, the persons answer to the question it is done as much as necessary to avoid friction choosing with a 30.4 % the maximum option, so we may say that people are discussing to solve subjects with respect to others, we may assume that the discussing is according to the organization goals. The people discuss carefully the matters, avoiding conflicts or dislikable situations; the higher choice is in the maximum situation with a 35.1 %. Again, discussing in these organizations doesn't have to lead to conflicts; they are doing their best to remain on favorable agreements and no conflicts.

The people in these organizations are connected by different media, so we asked if the integrates know which are those, the higher answer is in the high option with a 29.2 %. It seems that not all the media is known and it may be used to improve the organization skills. We asked about the flow of information, we may think that the formal ways are the main option; surprisingly we found that the higher option was the medium choice with a 30.2 %. We may see that information flows by different ways and it could be not good situation because the information could be misunderstood. Problems are not someone's matter, one of them may affect to several people. So we asked if the people work on teams and in that way the affairs may be solved. The answers were in the medium choice with a 31.3 %.

We may know that the grouping situation depends on the subject to that its solving. We ask if comfortable working in teams is, the answers were high in the maximum option with a 45.3% (the higher option in the

entire questionnaire). Due to the people works fine by teams the answer was according to the rest of the other questions.

After taking many decisions agreement is something that the people try to help everybody. The answer were higher in the maximum option with a 40.2 %, we may found that the decisions are taken after time, trying to find as much agreement among integrates. The main correlations are between the variables are shown in the Table 2 where we may find that all the variables have at least 9 high correlations to others with an average of 0.3 of spearman level. The highest correlations are between level of help and the response to that with a 0.65 having a 0.01 of p-value. After running some tests about reducing some dimensions we may found that using only coefficients higher of 0.5 we have a four component matrix with a variable reduction. Table 2 shows how the components are grouped in four main components, to achieve this matrix different conditions were analyzed.

Table 2: Rotated Component Matrix to the Variables That Integrate the Social Environment

	Component			
	1	2	3	4
The level of help among partners is			.794	
The response to help is			.796	
Partnership influences on everyday activities			.732	
I let everyone assume the responsibility to solve problems				.899
Before solving on disagreement are solved the agreements	.514			.511
The taken solutions are convenient to everyone	.681			
Its done whatever to avoid useless frictions	.776			
Dislikeable situations are avoided	.770			
The organization's media are well known		.839		
The information flows normally by institutional media		.876		
Organization's affairs are solved by teams		.699		
Its comfortable to work in team	.522			
The decisions are taken when everyone agrees	.629			

Table 2: Matrix Extracción Method: main components analysis. Rotation Method: Varimax with Kaiser normalization.

The value of Kolmogorov Smirnoff is 0.240 and a p value of 0.000 resulting a normal distribution, so ANOVA can be used to find some differences We tried to know if there are some differences between the different groups of analysis, so we ran some tests using normal tests to allow using ANOVA in the group comparison. The results can be found in Table 3 shown below

Table 3: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Sampling Adequacy		**0.860**
Bartlett's sphericity test	Aprox. Chi-square	3640.064
	gl	78
	Sig.	0.000

Table 3: Gives some results about the significance that allows apply the ANOVA tests.

After running the tests we selected the results where we find differences among the groups FCE, UACA, PMZ and JMC, Table 4 shows the variables where we could find statistical differences among the groups.

Table 4: Synthesis of ANOVA Comparisons Among Groups

Variable	Group	is Different to	Statistic Value	P-Value
The level of help among partners is	FCE	JCM	0.554	0.470
The response to help is	FCE	All	0.197	0.005
Partnership influences on everyday activities	UACA	PMZ	-0.395	0.001
I let everyone assume the responsibility to solve problems				
Before solving on disagreement are solved the agreements				
The taken solutions are convenient to everyone				
Its done whatever to avoid useless frictions	UACA	FCE PMZ	0.089	0.001
Dislikeable situations are avoided	UACA	PMZ	0.280	0.009
The organization's media are well known	UACA	All	0.187	0.000
The information flows normally by institutional media	UACA	FCE PMZ	0.167	0.000
Organization's affairs are solved by teams	PMZ	UACA JCM	0.541	0.000
Its comfortable to work in team				
The decisions are taken when everyone agrees	JCM	UACA	-0.455	0.035

Table 4: We may found that not all the variables show differences among the diverse groups, but UACA presents more differences to other groups. FCE is different to all other in response to help, and UACA is different to all about knowing the organization's media

CONCLUSIONS

All respondents are feeling great to help, and the response of it is very fine

Most variables are highly correlated among them

Four components are found and relate the subjects a) Help, b) responsibility, c) Discuss favorably and d) teamwork.

There are differences among groups the one with more differences is UACA, and the other groups have something that differentiates some from the others.

We don't have statistical evidence to reject the hypotheses.

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AN EMPIRICAL EVIDENCE OF OVER REACTION HYPOTHESIS ON KARACHI STOCK EXCHANGE (KSE)

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ABSTRACT

There is extensive international evidence that contrarian strategy yields positive abnormal returns for long-term periods. This topic has received scarce attention in Pakistan. This research study in line with DeBondt and Thaler (1985) examines the winner-loser anomaly on Karachi Stock Exchange (KSE) using cumulative abnormal returns (CAR) for a period of 2000-2015. Results show that both Equally Weighted and Value Weighted portfolios formed on CAR generates abnormal returns of 9.89% and 3.64% per annum in the long run on KSE. Further a system of equations based on Generalized Methods of Moments (GMM) showed that Capital Asset Pricing Model (CAPM) is mis-specified in case of KSE as it fails to explain the cross sectional variation in portfolios returns based on contrarian investment strategies but 3-factor and 5-factor Fama and French models have explained their risk-adjusted abnormal return.

JEL: G11, G12, G15

KEYWORDS: Efficient Market Hypothesis; Contrarian Strategy; CAPM; KSE

INTRODUCTION

A substantial part of the traditional finance theory is the Efficient Market Hypothesis (EMH). According to this hypothesis, share prices fully reflect all available information. Any new information that comes in is immediately and fully incorporated in its price, thus no chances of earning excess abnormal returns. In such a market the best strategy is to purchase and hold the market portfolio. The basic assumption behind this strategy is that markets are fully efficient and investors are rational and any arbitrage that arises is quickly removed. Over the past couple of decades, major critique has been subjected to EMH as the existence of anomalies has called the definition of market efficiency into question. Any evidence that contradicts the traditional finance theory is called an anomaly. Financial literature is replete with evidence of anomalies; see Fama and French (2008) for a list of anomalies. The winner-loser anomaly is also such an example; it was first discovered by De Bondt and Thaler (1985 and 1987). According to them, stocks that have performed poorly in the past 3 to 5 years have tendency to yield excess abnormal returns over the accompanying 3 to 5 years, and vice versa for winner stocks. This anomaly refers that a negative correlation exists between excess returns. They incorporated monthly data from the New York Stock Exchange from the time period 1926-1982 and discovered that in the 16 non-overlapping three year test periods, the loser portfolio outperforms market by an average of 19.6%. On the other hand the winner portfolio underperformed market by almost 5%, indicating 24.6% profitability from the contrarian strategy. The strategy is based on the belief that past performance will reverse and buying past losers and selling past winners will generate significant excess return. Persistence and presence of this anomaly has been proven in various financial markets however causes are still subjected to considerable disagreement. Various studies have been conducted in the developing markets of the world to detect the presence and causes of this anomaly; however no literature is available for Pakistan. This research study for the first time aims to fill this gap. The Pakistani market is still in its phase of transition and its history is full of surprises related to security returns and trading activities. Because this market is not fully developed there is a possibility

that fund managers are earning abnormal profits by following the contrarian strategy. This study incorporates all stocks registered in KSE from 2000 to 2015. To detect the presence of the overreaction effect Cumulative abnormal return (CAR) by DeBondt and Thaler (1985) is adopted. The remainder of this paper is organized as follows: The next section examines the related literature and develops the scope of this research study. We then describe our data and methodology and discuss the results of our empirical tests. The final section concludes.

LITERATURE REVIEW

The presence of this anomaly has brought forward plenty of related examination throughout the world. In the similar guidelines Richards (1997) applied the contrarian methodology on national indices and provided evidence of excess abnormal returns greater than 6%, with this tendency being greater in small capitalization markets. In US Conrad and Kaul (1997), Mun et al. (2000), Larson and Madura (2003) and Balvers and Wu (2006) documents significant contrarian returns. Statistically and economically significant returns have been reported in the UK stock market by Mazouz and Li (2007) even after taking into account for time-varying risk, firm size and seasonality. Further evidence of long run reversal in UK has been provided by Power and Lonie (1993), Capstaff et al. (1995), Campbell and Limmack (1997) and Dissanaike (2002). In a number of European Markets, Bird and Whitaker (2003) documents significant return reversals. Additional evidences have been recorded by Bacmann and Dubois (1998) in France, Baytas and Cakici (1999) in Italy, France, UK and Germany, Brouwer et al. (1997) for UK, France, Netherlands, and Germany, Schiereck et al. (1999) and Stock (1990) in Germany, Forner and Marhuenda (2003) and Alonso and Rubio (1990) in Spain. Additional evidence of the contrarian returns throughout the world surfaces from: China (Kang et al., 2002; Wang and Xie, 2010), Australia (Lo and Coggins, 2006), New Zealand (Bowman and Iverson (1998); Chin et al., 2002), Japan (Chou et al., 2007; McInish et al, 2008) and India (Locke and Gupta, 2009). Finally, Barros and Haas (2008) proved this anomaly in 15 developing markets report significant abnormal returns by applying the contrarian investment strategy.

However all evidence does not exist in support of this anomaly. In the Australian stock market, Allen and Prince (1995) and Brailsford (1992) found no evidence of this anomaly, while a similar conclusion was reached by Kyrzanowski and Zhang (1992) for the Canadian stock market. Multiple explanations of the causes for the winner-loser anomaly exist. According to the defenders of the EMH, the reason of the anomalous returns has to do with model misspecification. Fama and French (1996) argue that a multifactor asset pricing model explains the contrarian returns. Conrad and Kaul (1997) claim that measurement errors as well as microstructure biases of the market such as price discreteness bid-ask bounce and non-synchronous trading causes short term contrarian profits. In UK Clare and Thomas (1995) determine that the overreaction effect is subsumed by the size effect. The behavioral paradigm purports that psychological biases such as herding (Kang et al, 2002), overreaction (De Bondt and Thaler, 1985), over confidence and noise trading (Barros and Haas, 2008) may cause abnormal returns.

DATA AND METHODOLOGY

Data

The data set is collected through Thomson Reuters Data Stream and Karachi Stock Exchange from (Jan 2000- Dec 2015). The unit of analysis is (KSE) all index, both listed/delisted (dead or alive) companies. Mutual Funds, Unit Trust and ADR'S have been excluded from this study, (see Fletcher and Kihanda 2005 and Florackis et al. (2011). A screening criteria on the sample has been imposed, firms with any missing value for 24 consecutive months have been excluded as 24-month rank period return is necessary to calculate the CAR statistics. After screening number of companies available for the analysis are **655** for the period of 2000-2015. The reason to incorporate both dead and alive companies is to avoid the potential survivorship bias (see Kostakis et al. (2011). KSE value weighted index and Pakistan 6-month t-bill rates

are used as proxies for the market return and risk-free rate, respectively. To construct Small minus Big (SMB) we use Thomson Reuters Data Stream yearly market value (MV). To calculate High minus Low (HML) loading factor following Gregory et al. (2001), Hussain (1996) and Lin et al. (1999), we have used Thomson Reuters data stream common equity (WC03501) minus total intangibles (WC02649). For investment factor (RMW-robust minus weak) following Fama French (2016) we used Thomson Reuters data type total asset (WC02999) every year at the end of December 2000-2015. To calculate the profitability factor (CMA-conservative minus aggressive), operating profit (WC01250) minus dividends paid (WC04551), is used. (Details on construction of SMB, HML, RMW and CMA factor loadings can be provided on request).

METHODOLOGY

This research tests for the existence of the winner-loser anomaly in KSE, by adopting the CAR method. The CAR technique is identical to that of DeBondt and Thaler (1985) and has two steps. Firstly, firms with a complete set of returns from January 2000 to December 2001 are identified (rank period). Their monthly performance relative to the market is then calculated using the following formula:

$$u_{it} = R_{it} - R_{mt} \tag{1}$$

Where u_{it} is the market-adjusted excess return of stock i in month t, R_{it} is the monthly continuous return on stock i in month t, and R_{mt} is the monthly return of value weighted KSE All index in month t. At the end of the ranking period (December 2001), securities are arranged in ascending order based on their CAR.

$$CAR_i = \sum_{t=-24}^{0} u_{it} = \sum_{t=-24}^{0} R_{it} - \sum_{t=-24}^{0} R_{mt} \tag{2}$$

Where CAR_i is the cumulative market adjusted excess return for stock i over the period from 24 months prior to the start of the test period. Decile portfolios are constructed based on CAR, with the loser portfolio comprising of 10% stocks with the lowest CAR and the winner portfolio comprising of 10% stocks with the highest CAR. This process of formation of the winner-loser portfolio is repeated for 24 month non-overlapping periods for the rank periods, 2001-2, 2002-3, 2004-5.....2013-2014. For each of the rank period a non-overlapping 12, 24 & 36 months test periods for the decile portfolios have been defined. Average CAR of the winner and loser portfolio of the test periods are then calculated using the following formula:

$$ACAR_{wt} = \frac{1}{n} \sum_{t=1}^{n} \left(\sum_{t=1}^{24} R_{wit} - \sum_{t=1}^{24} R_{mt} \right) \tag{3}$$

$$= \frac{1}{n} \sum_{t=1}^{n} \sum_{t=1}^{24} R_{wt} - \sum_{t=1}^{24} R_{mt}$$

$$= ACRR_{wt} - CRR_{mt} \tag{4}$$

$$ACAR_{Lt} = \frac{1}{n} \sum_{t=1}^{n} \left(\sum_{t=1}^{24} R_{Lit} - \sum_{t=1}^{24} R_{mt} \right) \tag{5}$$

$$= \frac{1}{n} \sum_{t=1}^{n} \sum_{t=1}^{24} R_{Lit} - \sum_{t=1}^{24} R_{mt}$$

$$= ACRR_{Lt} - CRR_{mt} \tag{6}$$

Where $ACAR_{wt}(ACAR_{Lt})$ is average cumulated excess return of the winner (loser) portfolio during t months in the test period. $ACRR_{wt}(ACRR_{Lt})$ is average cumulative raw return of the winner (loser) portfolio in month t. CRR_{mt} is cumulative return of the value weighted market index up to month t. Difference between the average cumulative excess returns of the winner and loser portfolios can be defined as

$$ACAR_t = ACAR_{Lt} - ACAR_{wt} \tag{7}$$

$$= ACRR_{Lt} - ACRR_{Wt} \tag{8}$$

An important point to note here is that the cumulative return of the value weighted market index will not affect DACAR as it is deducted from both the winner and loser portfolio's return. Thus, the hypothesis is to test whether in the long run, the loser portfolio outperforms and the winner portfolio underperforms the market. That is whether $ACAR_{Wt} < 0 \ and \ ACAR_{Lt} > 0$, most importantly, is $ACAR_{Lt} - ACAR_{Wt} > 0$. If the winner-loser anomaly holds in the long-run, then the loser (winner) portfolio will outperform (underperform) the market and investors will be able to generate excess abnormal returns by constructing portfolios based on this contrarian strategy. We also use the following commonly used asset pricing models to see the risk adjusted performance of decile portfolios. Firstly, we estimate Jensen alpha from the CAPM:

$$R_{it} - R_{ft} = \alpha_{Jensen} + \beta_{i,MKT}(R_{mt} - R_{ft}) + \epsilon_{i,t} \tag{9}$$

Where: (R_i,) is the return of portfolio i in month t, (R_{ft}) is the risk-free rate for month t, captured by 6 months (T-bill rate) at time (t) monthly rate, (R_m) is the return on market portfolio, captured by Karachi Stock Exchange all index, (R_m, $- R_{ft}$) is the excess market portfolio return in month t, ($\beta_{i,MKT}$) is the exposure of portfolio i to the (market return). Secondly, we compute the Fama-French 3-factor alpha the intercept of the 3-factor Fama and French (1993) model:

$$R_{it} - R_{ft} = \alpha_{3-factor} + \beta_{i,MKT}(R_{mt} - R_{ft}) + \beta_{i,SMB}SMB + \beta_{i,HML}HML + \epsilon_{i,t} \tag{10}$$

Where, $\alpha_{5-factor}$ is the Fama-French 3-factor alpha, SMB is a size factor, HML is value risk factor, $\beta_{i,SMB}$ and $\beta_{i,HML}$ are coefficients, which captures the risk sensitivity of size and value factors. Thirdly, we estimate the Fama-French 5-factor alpha the intercept of the 5-factor Fama and French (2015) model:

$$R_{it} - R_{ft} = \alpha_{5-factor} + \beta_{i,MKT}(R_{mt} - R_{ft}) + \beta_{i,SMB}SMB + \beta_{i,HML}HML + \beta_{i,RMW}RMW +$$
$$\beta_{i,CMA}CMA + \epsilon_{i,t} \tag{11}$$

Where, $\alpha_{5-factor}$ is the Fama-French 5-factor alpha, RMW is investment factor, CMA is profitability risk factor, $\beta_{i,RMW}$ and $\beta_{i,CMA}$ are coefficients, which captures the risk sensitivity of investment and profitability factors. To test for the joint significance of the ten portfolio's alphas and to mitigate potential errors-in-variable problems, we use a system-based estimation. We report alphas estimated via Generalized method of moments (GMM) with Newey-West standard errors corrected for heteroscedasticity and serial correlation in non- normal data (Cochrane, 2005). Apart from the significance of the return differential among the extreme deciles, an interesting question is to what extent an asset pricing model can explain the time series behavior of CAR sorted portfolios. To evaluate the significance of the model's pricing errors, we test the joint significance of the estimated alphas of all portfolios. To this end, we use a Wald test which is equivalent to Gibbons et al. (1989).

RESULTS AND DISCUSSION

Preliminary Findings

Table 1 contains various descriptive statistics for each CAR portfolio for the whole sample period, January 2000- December 2015. The rank periods for these portfolios are 24 months and the test period is 36 months. We first report that there is a significant variation in average CAR across the ten portfolios, showing that CAR is a meaningful sorting criterion. Even though there is no particular size pattern across CAR portfolios, it is important to note that P10 (highest CAR shares) typically contains shares with significantly higher average market value relative to the remaining portfolios. Similarly, even though there is no gradient in the

portfolio returns betas, shares in P10 exhibit significantly higher betas than the counterpart shares in portfolio P1 (lowest CAR firms). As a result, according to the mean-variance framework, we would expect P10 to yield a higher average return relative to P1. Instead, the portfolio with the lowest shares (P1) yields a significantly higher average excess return relative to P10. The spread P1-P10 for the case of value- (equally-) weighted returns for a 36-month test period is equal to a statistically significant 3.64% p.a. (9.89 % p.a.). As the test periods are reduced (i.e. 24 & 12 months) these spreads disappear. In line with the findings of Mauzouz and Li (2007) for the UK market, our study provides strong support for the argument that contrarian anomaly persists in long run.

Risk-Adjusted Performance

Table 2 exhibits the alphas of 10 value-weighted portfolios formed on the basis of CAR. Results show that the contrarian premium we documented in Table 1 for 36-month test period remains intact even after adjusting for market risk factor of CAPM. The spread strategy P1–P10 yields an abnormal performance of 10.49% p.a. (t-value=1.68) under CAPM. However, under 3-factor Fama and French and 5-factor Fama and French models, the abnormal performance disappears as the alphas become statistically insignificant with 7.47% p.a. (t-value=0.92) and 4.99% p.a. (t-value=0.56) respectively. These findings support the argument that contrarian investment strategy is profitable only in long run (i.e. 36-months test period) and CAPM fails to explain this anomaly. However, more risk factors like SMB, HML, CMA and RMW are incorporated; the profitability of this investment strategy disappears. Apart from the significance of the return differential among the extreme deciles, an interesting question is to what extent an asset pricing model can explain the time series behavior of CAR portfolios. To evaluate the significance of the model's pricing errors, we test the joint significance of the estimated alphas of all portfolios. To this end, we use a Wald test which is equivalent to Gibbons et al., (1989). For CAPM, the Wald test rejects the null hypothesis of jointly zero alpha estimates. This result shows that portfolios constructed on the basis of CAR yield abnormal returns that cannot be accounted by CAPM. However, large values of Wald statistics for both 3-factor Fama and French and 5-factor Fama and French models support the joint hypothesis that there is no difference between alphas of portfolios formed on CAR 36-month investment strategy. As the test periods are reduced to 24 and 12 months, CAPM, 3-factor Fama and French and 5-factor Fama and French models all explain the profitability of the contrarian anomaly.

Similarly, Table 3 exhibits the alphas of 10 Equally Weighted portfolios sorted on the basis of CAR. Results show that the contrarian premium, we documented in Table 1 also remains intact even after adjusting for the commonly used risk factors in the long run (i.e. 36-months test period). Specifically, the spread strategy P1-P10 yields an abnormal performance of 10.71% p.a. (t-value=2.73) under the CAPM, 12.41% p.a. (t-value=2.42) under the 3-factor Fama and French model and 10.37% p.a. (t-value=1.87) under the 5-factor Fama and French model. It is evident from the results that contrarian strategy is profitable in the long run (i.e. 36 months) and above commonly used asset pricing models fails to explain this anomaly for 36-month test period. This is further confirmed by the Wald test, which is applied to test the joint significance of Alphas. These results are also in consistency with the results of VW returns, where CAPM unable to explain the contrarian profitability for 36-month test period. However, as the test period is reduced to 24 and 12 months results are different and commonly used asset pricing models explain the profitability of the contrarian anomaly.

CONCLUDING COMMENTS

The overreaction hypothesis proposed by DeBondt and Thaler (1985) has attracted a lot of attention from both academic and practitioners. In most studies, overreaction hypothesis has occupied a central place in asset pricing literature. In this regard, results of the CAR method indicate loser portfolios outperform winners in 36 months after portfolio formation in non-overlapping test period. The EW & VW returns of the hedge portfolio (P1-P10) are 9.89% and 3.64% respectively. For both EW & VW portfolio returns,

CAPM fails to explain this anomaly as it rejects the null hypothesis for 36-month test period. However, as more risk factors like SMB, HML, CMA and RMW of 3-factor and 5-factor Fama and French models are incorporated in risk-adjusted performance of portfolios formed on CAR, the profitability of contrarian anomaly disappears. It is evident from the t-statistics of the hedge portfolios and the Wald test of EW & VW returns of the test periods of 12 and 24 months that CAPM, 3-factor Fama and French and 5-factor Fama and French models, all explain the profitability of the contrarian anomaly. Therefore, we can conclude that contrarian strategy is profitable only in the long run on KSE.

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Table 1: Characteristics of CAR with Rank Period = 24 Months and Test Period = 12,24 & 36 Months in Deciles Portfolios of Sample, (2000-2015)

PANEL A: Test Period = 36 months						
	P1	P2	P3	P4	P5	P6
Average CAR	-1.26	-0.79	-0.55	-0.38	-0.22	-0.06
EW returns, % p.a.	-2.71	-5.26	-1.30	-3.94	-1.00	-11.36
VW returns, % p.a.	14.08	9.53	10.95	9.94	13.80	12.60
MV (Rs-M)	1341.16	3674.75	7836.50	11410.19	6084.48	7361.45
CAPM (beta)	0.80	0.83	0.86	0.95	0.87	0.90
PANEL B :Test Period = 24 months						
	P1	P2	P3	P4	P5	P6
Average CAR	-1.21	-0.79	-0.59	-0.40	-0.23	-0.10
EW returns, % p.a.	-3.78	-10.34	1.16	-3.58	0.78	-7.58
VW returns, % p.a.	0.02	0.00	0.01	0.01	0.01	0.01
MV (Rs-M)	1304.04	2336.18	4561.01	7781.69	16228.90	6597.80
CAPM (beta)	0.89	0.95	1.00	1.05	0.85	0.90
PANEL C :Test Period = 12 months						
	P1	P2	P3	P4	P5	P6
Average CAR	-1.31	-0.89	-0.63	-0.44	-0.27	-0.13
EW returns, % p.a.	4.23	-9.42	-3.24	-2.25	-3.36	-3.60
VW returns, % p.a.	9.09	-4.15	10.27	14.34	8.03	9.20
MV (Rs-M)	971.0	2300.6	4099.5	11322.4	18346.49	8209.53

CAPM (beta)	0.95	0.85	0.80	0.90	0.96	0.98

PANEL A: Test Period = 36 months

	P7	P8	P9	P10	P1-P10	T-values
Average CAR	0.06	0.20	0.45	0.86	-2.12	-131.13**
EW returns, % p.a.	-6.84	-5.88	-2.49	-12.60	9.89	2.70**
VW returns, % p.a.	3.20	12.35	7.19	10.45	3.64	1.61*
MV (Rs-M)	6342.29	10666.12	15297.88	11938.72	-10597.56	-11.83***
CAPM (beta)	0.95	1.05	1.03	1.05	-0.25	1.98***

PANEL B :Test Period = 24 months

	P7	P8	P9	P10	P1-P10	T-values
Average CAR	0.02	0.20	0.43	0.86	-2.07	-114.43**
EW returns, % p.a.	-13.20	-5.28	-3.62	-7.80	4.02	0.51
VW returns, % p.a.	0.01	0.01	0.01	0.01	7.21	0.79
MV (Rs-M)	10088.41	10021.69	12056.35	10699.09	-9395.05	-14.72***
CAPM (beta)	0.85	0.95	1.05	1.10	-0.21	1.74**
	P7	P8	P9	P10	P1-P10	T-values

PANEL C :Test Period = 12 months

	P7	P8	P9	P10	P1-P10	T-values
Average CAR	0.00	0.19	0.46	0.90	-2.21	-117.44**
EW returns, % p.a.	-9.73	-5.84	-0.60	-2.93	7.16	0.74
VW returns, % p.a.	0.49	12.12	9.63	17.06	-7.97	-0.79
MV (Rs-M)	8820.06	8837.07	13114.21	14323.95	-13352.92	-13.49***
CAPM (beta)	1.00	1.05	1.05	1.02	-0.07	1.90*

The table represents the characteristics of CAR with Rank Period = 24 months and Test Period = 12, 24 & 36 months in deciles portfolios from the period of Jan 2000-Dec 2015. All the shares listed in KSE during this time period are sorted at month (t) in ascending order and then they are divided in to 10 portfolios. P1 comprises of firms with the lowest CAR whereas, P10 represents the highest CAR companies. P1-P10 shows the level of spread between extreme adjacent portfolio which if results in positive significant value shows that the overreaction hypothesis exists in KSE. Equally Weighted (EW) returns are the annualized average monthly returns of EW portfolios. Value Weighted (VW) represents annualized average monthly returns of VW portfolios. MV represents the average market value of shares in each portfolio. CAPM beta shows the sensitivity of market risk which is an estimate of VW returns. The last column shows the t-statistics which represents the significance of each characteristic. Where, the single (*) means 10% chance of rejecting true null hypothesis that there exists no difference in means between the P1 & P10 characteristic. On the other hand (**) and (***) shows 5% and 1% respectively.

Table 2: Value Weighted Returns of CAR Rank Period = 24 Months and Test Period = 12,24 & 36 Months in Deciles Portfolios of Sample, (2000-2015)

PANEL A :Test Period = 36 months

	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P1-P10	Wald Test
CAPM	14.12	9.69	10.32	11.81	14.02	9.74	10.40	12.65	7.67	3.63	10.49	19.51
Alpha	(2.14)	(0.99)	(1.16)	(1.30)	(2.02)	(1.21)	(0.94)	(1.75)	(1.08)	(0.50)	(1.68)	0.03
3-Factor FF	15.16	10.49	10.28	9.64	10.84	14.24	9.13	12.84	11.67	7.69	7.47	12.97
Alpha	(1.77)	(0.83)	(0.86)	(0.83)	(1.18)	(1.35)	(0.61)	(1.34)	(1.28)	(0.83)	(0.92)	0.23
3-Factor FF	13.10	6.34	4.68	5.88	8.18	11.99	5.21	8.88	9.70	8.11	4.99	6.65
Alpha	(1.40)	(0.45)	(0.35)	(0.46)	(0.81)	(1.05)	(0.31)	(0.84)	(0.98)	(0.79)	((0.56)	0.76

PANEL B :Test Period = 24 months

	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P1-P10	Wald Test
CAPM	17.45	3.54	14.25	7.89	12.42	6.67	6.77	11.84	9.18	8.63	8.83	18.42
Alpha	(2.05)	(0.43)	(1.75)	(0.96)	(1.86)	(0.89)	(0.94)	(1.60)	(1.30)	(0.80)	(0.92)	0.05
3-Factor FF	20.50	8.31	17.19	6.28	11.20	8.79	5.24	10.75	12.95	6.30	14.21	12.97
Alpha	(1.85)	(0.79)	(1.56)	(0.59)	(1.25)	(0.91)	(0.56)	(1.11)	(1.42)	(0.43)	(1.09)	0.23
3-Factor FF	17.61	5.19	13.70	4.17	9.25	5.86	1.24	6.58	9.35	3.78	13.83	6.25
Alpha	(1.44)	(0.44)	(1.16)	(0.36)	(0.97)	(0.53)	(0.12)	(0.60)	(0.93)	(0.24)	(0.98)	0.79

PANEL C :Test Period = 12 months

	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P1-P10	Wald Test
CAPM	3.87	-4.37	10.14	16.03	8.08	10.13	0.49	12.02	10.07	16.78	-12.91	17.30
Alpha	(0.34)	(-0.50)	(1.16)	(1.83)	(1.19)	(1.51)	(0.08)	(1.54)	(1.50)	(1.98)	(-1.26)	0.07
3-Factor FF	-1.60	-1.55	10.63	13.94	5.78	14.87	0.63	17.57	14.76	18.34	-19.94	14.42
Alpha	(-0.11)	(-0.14)	(0.92)	(1.24)	(0.64)	(1.70)	(0.07)	(1.75)	(1.70)	(1.66)	(-1.45)	0.15
3-Factor FF	-8.09	-4.52	3.67	10.47	2.06	15.93	-0.84	16.05	13.26	14.30	-22.39	9.58
Alpha	(-0.49)	(-0.35)	(0.28)	(0.83)	(0.21)	(1.69)	(-0.09)	(1.46)	(1.41)	(1.19)	(-1.47)	0.48

This table reports the abnormal performance of the decile value-weighted CAR portfolios with Rank Period = 24 months and Test Period = 12, 24 & 36 months in deciles portfolios from the period of Jan 2000-Dec 2015. All the shares listed in KSE during this time period are sorted at month (t) in ascending order and then they are divided in to 10 portfolios. P1 comprises of firms with the lowest CAR whereas, P10 represents the highest CAR companies. P1-P10 shows the level of spread i.e. the hedge portfolio which if results in positive significant value shows that the overreaction

hypothesis does exists in KSE. Portfolios are rebalanced on monthly basis. CAPM alpha is the annualized alpha estimate derived from the Capital Asset Pricing Model. Three Factor Fama-French alpha is the annualized alpha estimate derived from the Fama-French three-factor model. Five Factor Fama-French alpha is the annualized alpha estimate derived from the Fama-French five-factor model. . T-statistics are reported in parentheses at 1%, 5% and 10% level respectively. The last column reports the chi-square statistic of the Wald test referring to the null hypothesis that the 10 portfolio alphas are jointly equal to zero; p-values are reported below the statistic

Table (3): Equally Weighted Returns of CAR Rank Period = 24 months and Test period = 12,24 & 36 months in Deciles Portfolios of Sample, (2000-2015)

PANEL A :Test Period = 36 months						
	P1	**P2**	**P3**	**P4**	**P5**	**P6**
CAPM Alpha	-2.92	-6.51	-1.89	-5.16	-0.76	-12.91
	(-0.52)	(-0.74)	(-0.30)	(-0.90)	(-0.13)	(-1.42)
Three Factor FF	0.35	-2.99	-1.71	-7.84	0.72	-9.31
	(0.05)	(-0.26)	(-0.20)	(-1.04)	(0.10)	(-0.78)
Five Factor FF	-1.51	-7.75	-6.05	-10.82	-1.63	-13.57
	(-0.19)	(-0.60)	(-0.63)	(-1.29)	(-0.20)	(-1.00)
PANEL B :Test Period = 24 months						
	P1	**P2**	**P3**	**P4**	**P5**	**P6**
CAPM Alpha	-4.37	-10.56	0.77	-4.21	0.60	-8.51
	(-0.67)	(-1.50)	(0.12)	(-0.67)	(0.10)	(-1.48)
Three Factor FF	-1.29	-10.23	1.29	-2.32	0.35	-5.35
	(-0.15)	(-1.12	(0.15)	(-0.28)	(0.05)	(-0.72)
Five Factor FF	-3.48	-12.89	-1.52	-3.93	-0.67	-7.68
	(-0.37)	(-1.26)	(-0.16)	(-0.44)	(-0.08)	(-0.92)
PANEL C :Test Period = 12 months						
	P1	**P2**	**P3**	**P4**	**P5**	**P6**
CAPM Alpha	2.35	-10.72	-4.11	-3.32	-3.03	-4.33
	(0.24)	(-1.40)	(-0.62)	(-0.54)	(-0.55)	(-0.79)
Three Factor FF	1.43	-11.09	-1.98	-6.41	-0.90	0.60
	(0.11)	(-1.11)	(-0.23)	(-0.80)	(-0.12)	(0.08)
Five Factor FF	-0.20	-14.97	-5.68	-10.73	-3.62	-0.35
	(-0.01)	(-1.31)	(-0.58)	(-1.21)	(-0.46)	(-0.05)
PANEL A :Test Period = 36 months						
	P7	**P8**	**P9**	**P10**	**P1-P10**	**Wald Test**
CAPM Alpha	-7.40	-6.13	-2.61	-13.63	10.71	22.59
	(-1.17)	(-1.01)	(-0.42)	(-2.50)	(2.73)	0.05
Three Factor FF	-7.10	-5.96	-1.32	-12.06	12.41	16.11
	(-0.87)	(-0.75)	(-0.16)	(-1.71)	(2.42)	0.09
Five Factor FF	-6.53	-8.19	-2.40	-11.88	10.37	17.33
	(-0.73)	(-0.94)	(-0.27)	(-1.52)	(1.87)	0.08
PANEL B :Test Period = 24 months						
	P7	**P8**	**P9**	**P10**	**P1-P10**	**Wald Test**
CAPM Alpha	-14.74	-6.03	-4.04	-8.51	4.14	13.36
	(-2.43)	(-0.93)	(-0.62)	(-0.94)	(0.49)	0.20
Three Factor FF	-13.31	-4.85	-1.09	-8.46	7.17	5.58
	(-1.68)	(-0.58)	(-0.13)	(-0.71)	(0.64)	0.85
Five Factor FF	-15.50	-8.93	-2.74	-10.31	6.83	7.50
	(-1.76)	(-0.96)	(-0.29)	(-0.79)	(0.56)	0.68
PANEL C :Test Period = 12 months						
	P7	**P8**	**P9**	**P10**	**P1-P10**	**Wald Test**
CAPM Alpha	-10.65	-6.23	-0.52	-3.10	5.45	7.63
	(-1.70)	(-0.95)	(-0.08)	(-0.45)	(0.53)	0.66
Three Factor FF	-8.61	-3.30	1.97	-2.45	3.88	3.38
	(-1.07)	(-0.39)	(0.23)	(-0.28)	(0.29)	0.97
Five Factor FF	-7.79	-5.70	1.51	-5.10	4.90	5.16
	(-0.87)	(-0.61)	(0.16)	(-0.53)	(0.32)	0.88

This table reports the abnormal performance of the decile equally-weighted CAR portfolios with Rank Period = 24 months and Test Period = 12, 24 & 36 months in deciles portfolios from the period of Jan 2000-Dec 2015. All the shares listed in KSE during this time period are sorted at month (t) in ascending order and then they are divided in to 10 portfolios. P1 comprises of firms with the lowest CAR whereas, P10 represents the highest CAR companies. P1-P10 shows the level of spread i.e. the hedge portfolio which if results in positive significant value shows that the overreaction

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IMPROVING BUSINESS STRATEGY TO ATTRACT THE URBAN MIDDLE-CLASS MILLENNIAL CONSUMER IN INDONESIA

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ABSTRACT

Predicted to be one of the economic leading country in the world, Indonesia will become the key market for every business companies. The biggest population group in Indonesia is the urban middle-class millennial population and their existence will determine Indonesia's future market condition. To win the big market share in Indonesia, the company should have a right business strategy to attract the urban middle-class millennial population. This study analyzed the reason of how the urban middle-class millennial consumer in Indonesia choose the product and how to shape the business strategy to attract this market. The study used critical analytical review by analyzed numerous published sources to evaluate, interprets, and explains the urban middle-class millennial characteristic in Indonesia in order to discuss about how to improve the business strategy. The study found that to improve the business strategy and attract the urban middle-class millennial consumer, the first thing to do is analyzing the target consumer characteristic. The finding of the urban middle-class millennial consumer main characters are creative, connected and confidence. Based on those findings, the company should shape their business strategy with more focus on consumer personalization, elaborate internet and social media to create a strong brand presence.

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KEYWORDS: Millennial, Urban Middle-Class, Business Strategy, Marketing

INTRODUCTION

Indonesia is predicted to be one of the economic leading country with GDP world rankings in 2030. IMF predicted that Indonesia would be in the fifth rank of the world. In addition, Indonesia will be one of the seven largest emerging market economies in 2050 (Pwc, 2015). Indonesia's economic is driven by the middle class population. McKinsey stated that Indonesia's middle class in 2012 was 45 million people and there is a prediction that there will be at least 141 million of middle class people in Indonesia (Alvara, 2016). With more than 240 million populations and 40 percent of the population or almost 100 million internet user, brings Indonesia to be the largest digital market in Southeast Asia. In 2015, more than 33% of Indonesian population was young population (15-34 years). This young generation is known as the millennial generation. Indonesia Central Statistic Agency, known as BPS revealed that Indonesia population is shifting from rural population to urban population. The country's cities are growing at a rate of 4.1% per year. This growing rate is faster than other Asian countries. It is predicted that 68% of Indonesia population living in cities by 2025 (Worldbank, 2016). This shifting is not only about the geographical changes, but also culture, value, and behavior changes. The combination of middle class, millennial generation and urban population in Indonesia will determine Indonesia's market in the future. In 2020 there will be 35 million people or 13% of Indonesian population of Indonesia urban middle-class millennial. The existence of this population will change how the business running Alvara (2016).

Referring to Michael Porter (2008) five forces that shape business strategy, the changes of one of the element can change how the company should shape their strategy. In this case, the rising of Indonesia's urban middle-class millennial can affect the power of customer force. Thus, to create a favorable business, it is important to shape the right business strategy. Accordingly, this study is critically analyzing the

characteristic of urban middle-class millennial consumer in Indonesia, how it will impact the business, and how to Improving business strategy to attract this consumer. Most of the existing research were focusing on millennial marketing, while business strategy is another essential factor to be considered. In addition, most of the study only look at the millennial consumer without a link it with the urban and middle class consumer characteristic. This paper will give a different view of the how to improving the business strategy by focusing on the urban middle-class millennial consumer in Indonesia.

LITERATURE REVIEW

Urban Population

According to the 2010 census, Indonesia's urban population increase from 85.2 million to 118.3 million or 49.7 percent of the total population. In other words, almost half of Indonesia's population is urban. It is because the city becomes the center of economic activity (The Jakarta Post, 2012). By 2020, the urban population is predicted to reach 56.7% of the total population. Alvara Research Center (2016) revealed that there are at least three reasons for the rate of urban population growth in Indonesia; the urban population growth, the urbanization, and the reclassification of rural villages into urban villages. The people with higher education is one of the major cause of urbanization because they looking for the job in cities area since there is lack of job opportunities in the rural area. The phenomena does not only change the statistic number but also the culture, behavior, social values and thinking patterns. In the term of consumer behavior, the urban consumer is more care about brand and style than the rural consumer. In addition, the urban consumer mostly relies on the internet to find the information they need (Singh et al., 2014)

Middle Class Population

A Large portion of Indonesia's low income consumer class entering middle income consumer class. The middle class consumer defined as a population with annual household incomes between IDR 36 million to IDR 120 million. It is predicted that the middle class population will become 141 million people in 2020 (Rastogi et al., 2013). The rising of middle class population in Indonesia might bring Indonesia to the optimistic economy performance in the future. Deloitte (2015) stated in their report that there is a shifting of this population habits and behavior. This population is becoming more sophisticated in their spending habits and product choice. In addition, they tend to be more connected than ever with utilize the internet technology and they are having a higher probability of making the online purchase. Most of the Indonesian middle class live in urban areas because the urban area is a center of industry and the number increased significantly. This number will increase because of the movement from the rural population to urban population. Middle class usually become the economic driver. Since the Indonesia economy is based on strong domestic consumption, the rising of the middle class in Indonesia can lead to a stronger economy condition (The Jakarta Globe, 2013).

Young Millennial Population

After the World War II, the demographic group is categorized into four generations; baby boomer, X generation, Y generation (millennial generation), and Z generation. Millenials are people between the ages of 16-34. BCG (2012) stated that the millennial generation is bigger and growing in influence. In the US, there are 92 million millennial generations in 2015. This generation is the biggest generation in US history. Millennials' has different expectations from the previous generation. Their characteristic changes the consumer behavior.

BCG and Barkley (2012) did a survey to 4,000 millenials and 1,000 non-millennials in the United States to identify the different behavior and attitudes between the millennial group and non-millennials group. The results revealed that the millennials are heavily influenced by technology. They are grown up with

technology and social media. Millennials consider technology as the part of their life and work. They adapt to the new technology faster than the non-millennial generation. Millennials use social media to broadcast their ideas, experiences and thoughts. They engage actively within give the product rating or product review. In addition, this generation highly appreciates the speed, efficiency, ease and convenience services. They also tend to trust the review over the internet than the corporate statement. Based on Indonesia Central Statistic Agency (BPS), the total millennial population in 2020 will be amounted to 34% of the total population and become the biggest population in Indonesia. Similar to US millennial Alvara Research Center (2015) found that Indonesia's millennials generation internet consumption is higher than the other generation. Millenials use the internet for communication and self actualization. There is no doubt about the importance of millennial shoppers. Millennials are prospective to be the larger consumer generation in history (Artun and Kelly, 2016).

The Characteristic of Urban Middle-Class Millennial in Indonesia

Based on the research, Alvara (2016) concluded that there are three main characters of the urban middle class millennial population; Creative, Connected and Confidence. This population is the people who are used to thinking out of the box with so many new ideas and competent to communicate the idea brilliantly. As an evidence, Indonesia has so many starts-up creative business and their founder is the youngster. Thus, one of the characteristics of this population is creative. The second character is connected. Millennial generation is attached to the social media like Facebook, Instagram, twitter, path, and other social media. The internet is their life. This generation is good at socializing, chatting and doing any other activity that makes them connect to each other. Indonesia itself is one of the most active countries in social media. The last character is confidence. The people from this generation has a high level of confidence. It is shown on their daily behavior when people braves to express their opinion and argue in the public, especially in social media discussion. The existence of this population will have implications on many things.

Business Strategy

Strategy is defined as the tools for an individuals or organization to achieve their objectives. Business strategy is the idea that strategy consists of critical actions that implies consistency, integration or cohesiveness to achieve certain goals. It is concerned about the way of the company competition to win at a specific market or industry. It is important for the company to build a competitive advantage over its rivals (Grant, 2012). To make business strategy, it is important for the company to analyze the environment of their market or industry. It essentials for the company to understand what their market want and how to obtain the market. Michael Porter (2008) determined the five competitive forces that shape strategy. The forces can impact the long-run profitability of any industry. The five forces consist of bargaining power of suppliers, the threat of new entrants, the bargaining power of buyers, and the threat of substitutes. Strategy can be seen as a defense against the competitive forces to achieve the goal. The company strategy will determine how the various company functions such as marketing, operations, finance, technology or R&D will support the company. However, to sustain in the dynamic market, the company must have an innovation strategy. Without an innovation strategy, the company can not design a system to fit the specific competitive needs (Pisano, 2015).

As time goes by, the business strategy is changing to adapt to the environment. Rampton (2015) argued that there are 5 business strategies to know in this millennials population age; Think mobile first, improve the customer experience, go back to the basics, content will be treated like a product, and invest in training and education. It will be better to consider some of those five business strategies to innovate the business strategy in the information technology era.

DATA AND METHODOLOGY

As mention before that Indonesia has a huge market to grab, especially the urban middle-class millennial market. Improving the business strategy is important to success in attracting those market and be a market leader. This study explores about urban middle-class millennial characteristic in Indonesia and how the business strategy should be shaped based on those characteristic. Some studies have found some characteristic and behavior of the urban middle-class millennials in Indonesia. A study from Alvara Research Center (2016) about the urban middle-class millennials will be used as the theoretical framework. Finally, in the light of literature, these hypotheses are proposed:

H1: Technology influences the urban middle-class millennials buying behavior

H2: Company business strategy should consider the personalized strategy to attract the middle-class millennials consumer.

RESULTS AND DISCUSSION

BCG (2012) mentioned in their report that millennials are known for their affinity with technology. BCG research identified some of the millennial's behaviors and attitudes. The most obvious behavior of the millennials is their instant culture. The millennials want to do and get everything quickly. This makes them value the speed and efficiency aspect. In addition, the millennials trust the review. Since they are a social media user, they believe that a quality of a product is depended on the people review through any media. That behavior and attitudes not only visible at the millennials generation but also at the urban middle class population. The urban middle class population is the internet active user and they really like to share their idea, thought, or review about something on their social media. This characteristic creates the implications on many segments especially in marketing and business.

How Does the Urban Middle-Class Millennials Consumer Choose the Product?

The urban middle-class millennials consumer has a unique characteristic. Online and mobile shopping website are important for the millennials. The millennials want specific information about the product they need. In addition, checking the product ratings and reviews is one of their common activity as a process to choose the product (Accenture, 2016). The millennials know that advertising is not authentic. Those, they tend to find out another way to search about the product. The millennials are more believe to the people review than the company information, so they will utilize the internet to find out the authentic look of the product they looking for. They value authenticity as more important than content (Schawbel, 2015). As mentioned before that the urban middle-class millennials consumer are the population group with high education. This generation was taught how to create the world to be a better place. Therefore, this consumer will concern with the product impact to the environment. They tend to choose the product with a vision to create a social end environment sustainability (BCG, 2012). Stein (2013) argued that millennial is the generation with the high level of narcissistic. They are fame-obsessed and they like to feel special. This characteristic impact on how they choose the product. The product with more personalization aspect will have a higher level of attractiveness for the millennial. In addition, since the urban middleclass group willing to pay more, they will buy the product which can make them look good and prestigious. In a brief view, the urban middle-class millennial consumer will consider all of the things are mentioned above to choose the product they need.

Improving the Business Strategy to Attract the Urban Middle-Class Millennial Consumer

As mentioned by Porter, the company should determine the five force to shape the strategy. One of the forces that related to the consumer is bargaining power of buyers. The good strategy is shaped after the

deep analysis about the target market characteristic and behavior. Thus, to improving the business strategy to attract the urban middle-class millennial consumer can be based on the characteristic of the consumer. According to the urban middle-class millennial consumer characteristic and how they make the decision to choose the product, the company can shape and improve the business strategy to attract this group market. First, to attract the urban middle-class millennial consumer required a strategy that makes them fell special and personal. The business strategy should extend to the individual level rather than addressing broad demographics. This personalization should be implemented in the company marketing strategy or product development (Artun and Kelly, 2016).

Secondly, utilizing the technology user characteristic, build a digital media e-commerce is an important strategy to attract the urban middle-class millennial consumer. As explained before, this group is a social media user and active internet user. Elaborate the technology as a business strategy to market the product can build more engagement with the consumer. As the fifth most active market for Twitter and the fourth largest market for Facebook, Indonesia becomes one of the world's most frequent social media user. This platform is the place where the people share their thought and review about a product or brand (Deloitte, 2015). So, create a strong positive presence and engage in social media can attract and gain the loyalty of the urban middle-class millennial consumer. Third, the business strategy needs to be more focus on company information technology. To establish a strong presence in social media and create an online shop website, it is essential to build it on multiple technology devices because this consumer group is using multiple technology devices. Last, do not forget to gives something back to society because the urban middle-class millennial consumer expects the brand to give positive impact to the society. Try to create the business strategy with the positive impact to the world. For example, market the brand with the environment friendly certification. This value can show the consumer that the company not only making a profit but also build a sustainable world (Schawbel, 2015).

CONCLUDING COMMENTS

This study expects to provide new insight on how to improve the business strategy to attract more urban-middle class millennial group in Indonesia. The study has observed that the millennial group has a unique characteristic. The urban middle-class group has the power to determine the economic condition. Moreover, this group population is the largest population in Indonesia and it makes them as a potential market for every business. The study found that to improve the business strategy and attract the urban middle-class millennial consumer, the company should shape the strategy with more on consumer personalization, elaborate internet and social media to create a strong brand presence, mastering multiple technology platforms to reach more consumer and branding with the positive social impact. However, there are still some limitations in this study. Firstly, this study did not consider the gender variables. Female and male might have a different characteristic in buying decision behavior. Secondly, the study did not refer to the specific industry. It will be better to be more specific about what kind of industry that can apply this theory. To validate the study of how to improve the business strategy to attract more urban middle-class millennial group in Indonesia, the next thing to do is doing the research using primary research. The primary research can give more specific and real data.

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CORPORATE SUSTAINABILITY: DO EXECUTIVES AND INVESTORS CARE?- AN EMPIRICAL STUDY

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ABSTRACT

This research examines the association between corporate sustainability reporting score (ESG) and financial performance, Executive compensation. Empirical analysis is performed on S&P 500 and S&P/TSX firms.. Regression method is used to test the impact of ESG score of a year has an impact on ROE and Executive compensation next year .Empirical evidence suggests that ESG scores of an year has an impact on ROE of the following year during the period of investigation 2011 to 2015, whereas ESG scores showed similar impact on Executive compensation from the year 2013 onwards suggesting executive compensation is tied to corporate sustainability performance.

JEL:G3,M2

KEYWORDS: Sustainability, ESG, ROE, Executive Compensation

INTRODUCTION

Sustainability development is defined as "Development that meets the needs of the present without compromising the ability of future generations to meet their own needs".(Hubbard 2008).The primary objective of any organization is to maximize wealth of the shareholders which necessitates management to take decisions resulting in higher dividend yield and increase in market price of the shares. Market price is an indicator of progress, prosperity, profitability, productivity and prospects of a business enterprise. It's important that firms board of directors and top executive team understand investor interests and other stake holders. Based on their understanding organization's leadership align corporate strategy and behavior to achieve investor's short term and long term expectations. However sustainability philosophy hypothesize that we move beyond the narrow version of classical economic theory and evolve corporate strategies beyond maximizing shareholders wealth and thus evolve strategies in addressing the demands of diverse group of stakeholders (Lopez et al 2007). A corporation which accommodates triple platform

Environmental, Social and Governance (ESG) contributes to sustainable development (Ngwakwe 2008) If executives perceive that their investors focus on short-term profits, they will tend to organize sales, and cost management, to maximize such profits rather than make certain long-term investments. MIT Sloan Management Review-BCG survey 2016 found that the Seventy-four percent of all surveyed investors believe that sustainability performance matters more than it did three years ago. According to the survey (Gregory et al 2016) greater number of investors making investment decisions based on sustainability performance, it is time for corporate leaders to recognize that an increasing number of shareholders are invested in whether a company's ESG activities connect with its financial success. How should corporate leaders respond to this growing interest in sustainability among mainstream investors? One way is to compensate executives based on sustainability scores. According to Strandberg (2013) survey 57% of TSX 60 companies consider sustainability in annual incentive plan of which 24 companies awarded bonus for annual sustainability performance.

LITERATURE REVIEW

Followers of conventional view argue that environmental initiatives impose additional costs on corporations whereas Wagner (2010) and Ameer and Othman (2012) suggest such a sustainability efforts create a "win-win situation" by enriching performance and social welfare whereas Wagner(2001) challenges both these views and supports an inverse U shaped relationship. Other research challenges both the views and supports an inverse U-shaped relationship (Lankoski, 2000; Wagner, 2001) and some other researchers supports neutral association between firms' responsible behavior and resulting benefits (McWilliams and Siegel, 2001). The inconsistency in results is also evident from the comparison of other empirical findings (Earnhart and Lízal, 2007).A survey conducted by Mckinsey in February 2010 from 1,946 executives across industries and regions concluded that more than 50% of CEOs factored corporate sustainability as "very" or "extremely" important for overall corporate strategy. For this purpose, this research analyses the sustainability reports of firms traded in S&P 500 and S&P/TSX to study the relationship between sustainability scores (ESG) and ROE, Executive compensation.

DATA AND METHODOLOGY

According to Sustainalytics "the portfolio Sustainability Score is an asset-weighted average of normalized company-level environmental, social and governance (ESG) scores with deductions made for companies involved in controversial incidents, such as environmental accidents, fraud, or discriminatory behavior.This research focuses on studying relationship between environmental, social and governance (ESG) score and financial performance (ROE), executive compensation in the firm listed in S&P500, S&P/TSX markets for the years 2011 to 2015. ESG scores of the firms were extracted from Sustanalytics, a global leader in sustainability analysis selected on the basis of their performance on environmental, social and governance (ESG) indicators.. Financial data ROE, Executive compensation were extracted from sustanalytics data base. Regression analysis is used to study the relationship between Sustainability score (ESG) as independent variable and ROE, Executive compensation (EXCOMP).

Regression model:

ROE $_t$ = constant + β* ESG $_{t-1}$
EXECOMP $_t$ = constant + β* ESG $_{t-1}$
The following hypotheses are tested using the data:
H1: ESG scores in a year has a positive impact on ROE next year
H2: ESG scores of a year has a positive impact on Executive compensation next year.

RESULTS AND DISCUSSIONS

Table 1: Regression Results Showing Impact of Environmental, Social and Governance Score on Return–on-Earnings

Model	C	Beta [T Value] (Sig)	R^2	F (Sig)
1 ROE $_{2012}$ = constant + β* ESG $_{2011}$	9.649	0.121 [3.107] (0.002)***	0.015	9.651 (0.002)***
2 ROE $_{2013}$ = constant + β* ESG $_{2012}$	12.566	0.066 [1.715] (0.087)*	0.004	2.942 (0.087)*
3 ROE $_{2014}$ = constant + β* ESG $_{2013}$	12.382	0.150 [2.373] (0.018)***	0.008	5.631 (0.018)***
4 ROE $_{2015}$ = constant + β* ESG $_{2014}$	7.297	0.242 [2.529] (0.012)**	0.009	6.395 (0.012)***
5 ROE $_{2015}$ = constant + β₁* ESG $_{2011}$ + β₂* ESG $_{2012}$+ β₃* ESG $_{2013}$+β₄* ESG $_{2014}$+ β₅* ESG $_{2015}$	10.25	0.825 [2.506] (0.013)** -0.623 [-1.351] (0.177) 0.031 [0.064] (0.949)* 0.180 [0.474] (0.635)	0.022	0.048**

***, **, and * indicate significant at 1% ,5% and 10% levels.

As the F statistics, coefficients are significant ESG score has a significant impact on ROE for the years 2012, 2013, 2014, and 2015.

H1: ESG scores has positive impact on ROE is supported
However the model 5 is fit as F statistic is significant collective cumulative effect ESG 2011,2012,2013,2014 and 2015 on ROE 2015 is not significant.

Table 1: Regression Results Showing Impact of Environmental, Social and Governance Score on Executive Compensation

Model	c	Beta [t value] (sig)	R^2	F (Sig)
EXECOMP$_{2012}$ = constant + β₁* ESG$_{2011}$	1822717	-11469.96 [-0.923] (0.357)	0.006	0.852 (0.357)
EXECOMP$_{2013}$ = constant + β₂* ESG$_{2012}$	1098493	12545 [2.524] (0.012)**	0.010	6.369 (0.012)**
EXECOMP$_{2014}$ = constant + β₂* ESG$_{2013}$	1118682	13827 [2.878] (0.004)***	0.012	8.284 (0.004)***
EXECOMP$_{2015}$ = constant + β₁* ESG$_{2014}$	1393271	11532 [2.386] (0.017)**	0.009	5.694 (0.017)**

***, **, and * indicate significant at 1% ,5% and 10% levels.

As the F statistics, coefficient are insignificant at 5% level ESG2011 has a no significant impact on EXECOMP2012.

H2: ESG scores has positive impact on Executive compensation is not supported for the year 2012
However the hypotheses is supported for the years 2013, 2014 and 2014

CONCLUSIONS AND RECOMMENDATIONS

This research paper focuses on sustainability reporting score (ESG) and its impact on investors return & executive compensation. Regression method is used to study impact of lagged ESG score on next year's ROE and executive compensation. Investigation suggests that ESG score of a year has an impact on next year's ROE. But the past scores of ESG collectively have no impact on ROE suggesting investors are not keen about historical scores of ESG but immediate near sustainability performance. ESG scores of 2011 did not have any impact on executive compensation on 2012. However 2012, 2014 and 2015 has significant impact on executive compensation on subsequent years 2013, 2014 and 2015 respectively. This suggests that executives' pay is tied to achieving better suitability score otherwise executives are sustainable conscious are rewarded from 2012 onwards, looks like corporations start recognizing significance of achieving sustainability.
More such research is encouraged using other investor's performance measures.

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THE RISE OF HR ANALYTICS: A PRELIMINARY EXPLORATION

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ABSTRACT

In recent years, HR analytics has risen greatly in popularity among practitioners and consultants in the field of human resource management. To this date, however, HR analytics has not been subject to much scrutiny from academic researchers. The aim of this paper is therefore to examine the rise of HR Analytics over the last few years through the theoretical lens of management fashion theory. This theoretical lens places particular emphasis on how different supply-side actors involved in the human resource management field have developed and positioned HR analytics as a necessary solution to contemporary challenges.

JEL: M10

KEYWORDS: HR Analytics, Human Resource Management, Management Fashion, Big Data

INTRODUCTION

The term "HR analytics" (HRA) has different meanings to different people (Bassi, 2011, p. 15). In a recent article, HRA is defined as "the systematic identification and quantification of the people drivers of business outcomes, with the purpose to make better decisions" (van den Heuvel & Bondarouk, 2016, p. 4). In other words, HRA is about analyzing human resource (HR) related data in a systematic way to make better business decisions. HRA is currently one of the biggest buzzwords in the field of human resource management (HRM). Commenting on the phenomenon of HRA, several authors have noted that there currently is a lot of hype and buzz, and that it is generally seen as something organizations "must have" (Platanou & Mäkelä, 2016; van den Heuvel & Bondarouk, 2016). However, despite all of the buzz, academics have largely been absent from the debate and have only to a very limited extent scrutinized the HRA phenomenon (van den Heuvel, 2016; van den Heuvel & Bondarouk, 2016).

Against this background, the purpose of this paper is to examine more closely the rise of HRA, and to explore how and why HRA in a relatively short period of time has gained this "must have" status in the HR field. This paper uses management fashion theory (e.g. Abrahamson, 1996) as a theoretical lens through which to view the popularity trajectory of HRA. In particular, this theoretical lens puts emphasis on how different fashion-setting actors have developed and positioned HRA as a "must have" solution to contemporary HR challenges. To the best of the authors' knowledge, management fashion theory has not previously been used in the context of HRA. However, the management fashion perspective has been shown to have some explanatory value in the context of other popular HR ideas and practices such as Talent Management (Iles, Preece, & Chuai, 2010; Preece, Iles, & Chuai, 2011). In the broader HR literature, researchers have pointed out that actors in the HR field are not immune to institutional pressures (Boselie et al., 2009; Ewerlin & Süß, 2016; Gooderham, Nordhaug, & Ringdal, 1999; Paauwe & Boselie, 2003, 2007). As Paauwe and Boselie (2003, p. 64) note, fads, blueprints, and mimetic mechanisms are influential in the HR field. In light of these findings, we argue that the management fashion could be a promising theoretical lens to shed new light on the rise of the HRA phenomenon.

The paper proceeds as follows. Section 2 sets the stage by providing a brief historical overview of the emergence and evolution of HRA, as well as a discussion of its relation to other ideas and practices in the HR field. In Section 3 we briefly introduce the management fashion perspective, which will be used to analyze the rise of HRA. In Section 4 we describe and analyze the roles and activities of different supply-side actors involved in the HRA field. In Section 5 our findings about the rise of HRA are discussed in light of management fashion theory. Finally, in Section 6 we conclude, discuss limitations, and outline areas for future research on HRA.

Hra: Emergence and Evolution

Although HRA only recently has become a big buzzword, HRA builds heavily on ideas and practices that have existed in the HR field for a long time. As noted by Bassi (2011), metrics and measurements were discussed as far back as the late 1970s. More than 30 years ago, HR researchers grappled with issues related to the measurement of human resource management (Fitz-Enz, 1984). Although the origins of the field of HRM can be traced back to Peter Drucker's writings from the 1950s, HRM got its big breakthrough during the mid-1980s (Beer, 2015; Kaufman, 2015; Marciano, 1995). During the 1990s, the focus shifted to viewing people as a valuable organizational resource and capability that can create competitive advantage (Barney & Wright, 1998; Huselid, 1995; Pfeffer, 1994; Ulrich, 1997; Ulrich & Lake, 1990; Wright, Dunford, & Snell, 2001). As a result, human and intellectual capital became key buzzwords in both academic research and in the management community at large (Edvinsson, 1997; Stewart, 1997; Ulrich, 1998).

In the years that followed, much attention was directed at developing new techniques for calculating the return on human and intellectual capital (Bontis & Fitz-Enz, 2002; Fitz-Enz, 2000). During the first half of the 2000s, new ideas such as HR Scorecards and Workforce Scorecards were developed (Huselid, Becker, & Beatty, 2005; Ulrich & Beatty, 2001), tools that would allow organizations to measure the impact of HR activities and practices on organizational performance. During the mid-2000s, there were many calls for more scientific and evidence-based approaches to HR (Boudreau & Ramstad, 2007; Pfeffer & Sutton, 2006; Rynes, Colbert, & Brown, 2002; Rynes, Giluk, & Brown, 2007).

In previous contributions, it has been noted that HRA has existed as a research topic for about 15 years (Angrave, Charlwood, Kirkpatrick, Lawrence, & Stuart, 2016). In addition, HRA relatively early become a topic of discussion in journals focusing on HR and people strategy (e.g. Feather, 2007; Fink, 2010; Levenson, 2005, 2011; Waber, 2013). In the last few years, HRA has received considerable attention in influential practitioner-oriented management outlets such as Harvard Business Review, and in a string of reports written by global consulting and technology giants.

The topic of HRA is currently the subject of much debate in the HR literature (Rasmussen & Ulrich, 2015; Ulrich & Dulebohn, 2015). Currently, a main focus of the research on HRA is how to use HRA as a decision support tool predict future events, so-called "predictive analytics" (Fitz-Enz & John Mattox, 2014; van den Heuvel & Bondarouk, 2016, p. 8). In addition, it is evident that the profileration and availability of Big Data has paved the way for HRA, as much of the thinking around HRA has been developed in the aftermath of the introduction of Big Data (Angrave et al., 2016). Big Data makes it possible to use large amounts of data to support HR-related decision making processes (Angrave et al., 2016; Shah, Irani, & Sharif, 2016).

A Management Fashion Perspective on HRA

In this paper, we take a management fashion perspective (e.g. Abrahamson, 1996; Kieser, 1997) on the rise of HRA. A key focus of management fashion research is to understand why some management concepts become popular, while others do not (Madsen & Stenheim, 2013). A management concept is, in the words of Benders and Verlaar (2003, p. 757), a "more or less coherent, prescriptive vision on (aspects of)

organization design." In the HR field, there are many examples of management concepts, e.g. HR Scorecard (Becker, Huselid, & Ulrich, 2001), HR Transformation (Ulrich, Allen, Brockbank, Younger, & Nyman, 2009), Performance Management (Smither & London, 2009) and Talent Management (Michaels, Handfield-Jones, & Axelrod, 2001). However, not all new HR management concepts end up as HR fashions. Jung and Kieser (2012, p. 329) suggest that management fashions are "management concepts that relatively speedily gain large shares in the public management discourse." In the management fashion literature it is pointed out that the actors involved in the "management fashion arena" (Jung & Kieser, 2012; Klincewicz, 2006) play key roles in the popularization and rise of management fashions. For example, supply-side actors (e.g. consulting firms, technology firms and management gurus) create awareness and a wave of interest, triggering bandwagon effects. In the next section, the focus will turn to the various actors involved in the HRA field.

The Supply Side of HRA

A wide range of supply-side actors are involved in the HRA field, e.g. consulting and technology firms, management gurus, business school professors, conference organizers and professional organizations. These actors offer various types of products and services aimed at helping potential consumers of HRA (i.e. organizations and managers) implement and apply HRA in their organizations. In the following, we will analyze the roles of several types of actors that we deem to have been particularly influential in shaping the evolution and popularity trajectory of HRA: 1) consulting firms, 2) technology firms, 3) professional organizations, 4) conference and seminar organizers, 5) business media organizations, 6) business schools, 7) management gurus, and, finally, 8) social media.

Consulting Firms

In the literature on management concepts and ideas, it is emphasized that consulting firms play key roles in the diffusion and dissemination of new management concepts (Heusinkveld, 2013). Management consulting firms have also had a strong involvement in the HRA field. During the last few years, HRA has become an important practice area for most global management consulting firms, and the concept is heavily marketed via these firms' websites. Just in the last two or three years, a number of reports have been published by leading consultancies such as McKinsey (Fecheyr-Lippens, Schaninger, & Tanner, 2015), Boston Consulting Group (BCG, 2014), Accenture (Accenture, 2014), KPMG (KPMG, 2015), and Deloitte (Deloitte, 2015, 2016).

Technology Firms

Technology firms play important roles in creating software solutions for new management fashions, in particular in relation to more technologically infused management concepts such as Knowledge Management (Klincewicz, 2006) and Customer Relationship Management (Madsen & Johanson, 2016). As noted earlier, HRA draws on heavily on recent technological advances such as Big Data. Therefore, it comes as little surprise that technology firms have played leading roles in the development of the HRA field. In addition, technology firms are commercial actors who have sensed a lucrative market opportunity in relation to HRA. After all, the market for HR related software is massive, estimated at about \$14 billion (Bersin, 2016a). A number of well-known technology and software firms have developed software solutions for HRA and people analytics. For example, firms such as Oracle, IBM and SAP offer solutions that help generate statistics and overviews of a number of different HR processes (Angrave et al., 2016, p. 5). In addition, Google has been heavily involved in the development of the HRA field (Bryant, 2011; Sullivan, 2013), by introducing its people analytics function (Davenport, Harris, & Shapiro, 2010).

Professional Organizations

Professional organizations have many functions in relation to new management concepts and ideas, e.g. licensing, training, certifications, and professional development. In addition, professional organizations monitor and discipline the behavior of their members (Greenwood, Suddaby, & Hinings, 2002). Professional organizations shape what are seen as rational and legitimate management practices. In the context of HR, it has been noted that professional organizations have a key function in creating legitimacy for HR practices (Farndale & Brewster, 2005). Professional organizations have also played an important role in relation to HRA. For example, local HR associations in countries such as Norway (www.hrnorge.no), England (www.cipd.co.uk) and US (www.shrm.org) have placed HRA high on their priority lists, e.g. by arranging conferences and meetings where HRA gurus and spokesmen have been invited to speak and present their solutions.

Conference Organizers

Conferences and seminars are important arenas where new popular management concepts are introduced and discussed (Kieser, 1997). Usually other supply-side actors such as consulting firms, management gurus and software firms actively partake in these conferences and seminars as speakers and exhibitors. There has been a growth in the number of conferences related to HR and people analytics, in addition to analytics-related streams at other more general HR conferences (Green, 2016). It should be noted that several of these conferences have been co-hosted and/or sponsored by well-known technology firms (e.g. IBM) or business schools (e.g. Wharton).

Business Media

Different types of business media are influential in the diffusion of management concepts (Alvarez, Mazza, & Pedersen, 2005; Sahlin-Andersson & Engwall, 2002). For example, management books geared toward managers are influential in spreading new management ideas and practices (Furusten, 1999; Røvik, 2002). Just in the last few years, a large number of books about HRA have been published (e.g. Bassi, Carpenter, & McMurrer, 2010; Davenport, Harris, & Morison, 2010; Fitz-Enz, 2010; Isson & Harriott, 2016; Sesil, 2013; Soundararajan & Singh, 2016).

Business Schools

In the management fashion literature it is pointed out that business schools play an important role in legitimizing and circulating new management concept and ideas (Sahlin-Andersson & Engwall, 2002), by integrating them in courses and educational programs. The network around Harvard Business School has played a role in legitimizing HRA. For example, articles have been published in Harvard Business Review (Davenport, Harris, & Shapiro, 2010) as well as a special Harvard Business Review Report (HBR, 2014). A number of business school professors have been involved in the propagation of HRA, by publishing books and speaking at conferences. Business school professors may also play a different role, by carrying out a due diligence function. However, relatively few academics have scrutinized HRA from a critical outsider perspective. As mentioned in the introduction, academics have largely been absent from the debate on HRA (van den Heuvel, 2016; van den Heuvel & Bondarouk, 2016).

Management Gurus

Management gurus are "thought leaders" that are influential in shaping the popularity of new management ideas and practices (Huczynski, 1993; Jackson, 2001). In the broader HR field there are many thinkers and gurus (HR Magazine, 2016). Jac Fitz-Enz may be considered the main guru in the HRA field

(www.drjacanalytics.com). However, other HR thinkers have also established a high profile in relation to HRA. In North America, one example is Josh Bersin, a principal at Bersin by Deloitte. Bersin frequently contributes to the media discourse around HRA. For example, he has a Forbes column, as well as a website (www.joshbersin.com) with commentary on HRA related issues (e.g. Bersin, 2016b). Bersin is also active on social media platforms such as Twitter and YouTube. In Europe, Professor Nick Holley at Henley Business School is frequently used by professional organizations as a speaker on HRA (e.g. by HR Norge in Norway). Like Bersin, Holley is actively contributing to the discourse about HRA on social media platforms such as Twitter. Next, we will turn to the role of social media in the rise of HRA.

Social Media

In recent years, the Internet and social media have emerged as important channels for the diffusion and dissemination of new management concepts and ideas (Madsen & Slåtten, 2015). There is a number of websites and online blogs about HR issues that are visited and read by HR professionals (Jensen-Eriksen, 2016). Examples of important websites and blogs include HR.com, HRN Blog, and GlobalHRU.com.
Social media platforms such as Twitter and LinkedIn have enabled much of the discourse about HRA. Today there is a heavy presence of HRA actors on social media platforms such as LinkedIn, Twitter and YouTube. On LinkedIn there is a number of relevant groups such as "HR Analytics", "People Analytics" and "Workforce Planning and Analytics." Twitter has also become an important channel for news and debate about HRA. A number of HRA spokesmen are actively tweeting using HRA related hashtags (e.g. #HRanalytics, #PeopleAnalytics, #HRtech, #BigData). Finally, a search for "HR analytics" on YouTube results in several thousand hits, and many of the videos feature the aforementioned HRA gurus.

Discussion

The brief historical review has shown that HRA has intellectual roots within the field of HR that date back several decades. Measurements and metrics have a long history in the field of HR, and the recent technological advances, such as the profileration and availability of Big Data have paved the way for the development and popularization of new approaches such as HRA. However, some of the ideas and practices associated with HRA are not new, which means that HRA, at least some extent, can be considered a repackaging and relabeling of existing HRM practices using new rhetoric (cf. Legge, 2005).
It is clear that HRA in a relatively short period of time has risen to prominence in the HR community. What may explain the widespread appeal of these new ideas? As Kieser (1997, p. 61) points out, timing plays a key role in the popularization and rise of management concepts, as new concepts have to hit the "nerve of today's managers." Concepts that fit well with the current zeitgeist will stand a greater chance of becoming fashionable. In this regard, HRA benefits from the strong position of the evidence-based movement in the social sciences (see e.g. Rousseau, 2012; Young, Ashby, Boaz, & Grayson, 2002) and the historical and ongoing quest within the field of HR to play a more important and strategic role within the organization (Guest & King, 2004; Kaufman, 2014).

Therefore, an important question pertains to whether HRA can be considered a management fashion. If we use the definition by Jung and Kieser (2012, p. 329), HR fits the definition of a management fashion since it is a concept that quickly has gained large shares of public management discourse, particularly in the HR sphere. The analysis of the supply-side of HRA has shown that a wide spectrum of actors have been involved in the popularization and rise of HRA. In particular, consulting and technology firms have spearheaded these efforts. There is also much discourse about HRA on the conference scene and in management books. Similar to what has been seen in the case of Big Data (Madsen & Stenheim, 2016), much of the discourse around HRA is taking place on social media platforms. This is an indication that social media play an important role in the diffusion of contemporary management fashions (Madsen & Slåtten, 2015).   Another issue pertains to the future popularity trajectory of HRA.

Platanou and Mäkelä (2016) note that the hype around HRA has been so strong that it currently is seen as something organizations "must have". In addition, these authors note that "the usefulness of big data and analytics in HR is sometimes implicitly taken for granted" (Platanou & Mäkelä, 2016, p. 23). In other words, HRA currently is viewed as legitimate and socially appropriate. The supply-side actors in the field of HRA have contributed to the diffusion and institutionalization of HRA by carrying out what Perkmann and Spicer (2008) label "institutional work" (e.g. publishing books, educating users, and creating user networks). It is difficult to speculate about the future popularity trajectory of HRA. However, judging by the hype and rhetoric surrounding HRA, it is reasonable to assume that the expectations with respect to the performance enhancing effects of HRA are currently very high. If the perceived effects should fall short of the expectations, the result could be disillusionment among users. This could over time "wear out" the HRA label (Benders & Van Veen, 2001). HR researchers have warned that the current wave of interest in HRA may not be sustainable, and that it may wane. For example, Rasmussen and Ulrich (2015) argue that it is important that HRA is grounded in real business challenges. Therefore, the HR function needs be involved from the beginning and provide the rationale for gathering data and conducting analyses. If not, there is a risk that organizations end up with large amounts of data that are not really needed, and not used to solve actual organizational problems.

CONCLUSION

In this paper we have provided a needed critical examination of the HRA phenomenon, a concept that van den Heuvel (2016) points out has not received much attention by HR researchers. Furthermore, we have examined the rise of HRA using the management fashion theory as a theoretical backdrop. Although this theoretical lens has been used in previous HR research, it has not been used specifically in the context of HRA. In our view, the management fashion lens sheds new light on the rapid rise in popularity of HRA. The analysis has shown that a number of supply-side actors have played influential roles in the HRA field. In particular, the roles of consulting and technology firms stand out. However, professional organizations have had a key role in legitimizing HRA in local markets. Furthermore, the important role of social media in the popularization of HRA is also notable, and it is appears that the dissemination and diffusion of technologically infused management concepts such as HRA and Big Data is increasingly happening online. The approach taken in this paper has been explorative in nature. Therefore, our conclusions should be viewed with a level of caution. First of all, we have only viewed the rise of HRA from a supply-side perspective, and we do have any data about how and to what the extent HRA is used by actors on the demand-side of the market. A follow-up study should combine both supply and demand perspectives on HRA. Data about how and the extent to which HRA is used by actors on the demand-side could be gathered using surveys and/or interviews.

Another limitation is related to our choice of management fashion as a theoretical lens. Viewing HRA through the lens of management fashion does not mean that the authors are ruling out that adopting and implementing HRA practices can have real effects. We recognize that if used to solve actual organizational problems, HRA can be very useful (Rasmussen & Ulrich, 2015). In our view, the main contribution of the fashion lens is that it puts the spotlight on the rise and fall in the popularity of management concepts and ideas, as well as directing our attention to the field of actors involved in diffusing and popularizing new management concepts and ideas. Finally, in our study we have only taken a broad macro view of the rise of HRA at the international level. In future studies, researchers could carry out detailed case studies of the popularity trajectory of HRA in different countries or regions, which could involve tracking the activities of the actors involved in national markets, e.g. local consulting firms, HRA gurus and HR associations.

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THE IMPACT OF OWNERSHIP STRUCTURE AND BOARD COMPOSITION ON WORKING CAPITAL MANAGEMENT

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ABSTRACT

The purpose of this paper is to investigate the relationship between Working Capital Management and Ownership Structure. A sample of 103 Small and Medium French enterprises is considered. Two analyses have been applied, ANCOVA and Multiple Correspondence Analysis MCA. The first one aims to find the influence of WCM and ownership structure on profitability, using a set of quantitative and qualitative explanatory variables. Board structure variables are too used. The second has the purpose to find the linkages between WCM and ownership structure qualitative variables. In the first analysis, we found that the Return on Assets ROA has a negative relationship with Net Trade Cycle. Moreover, we found a negative relationship between ownership concentration and profitability, in addition to a significant positive relationship between managerial ownership and profitability. Thanks to the MCA, we could define four WCM and ownership structure groups.

JEL: G32, D23

KEYWORDS: Working Capital Management, Ownership Structure, Board Composition, SMEs

INTRODUCTION

Working capital management (WCM) efficiency is one of the most important challenges facing small to medium enterprises SMEs. Therefore, they need to particularly control and monitor their working capital because of being generally associated with a higher proportion of current assets relative to large firms, less liquidity, volatile cash flows, and a reliance on short-term debt (Peel et al., 2000). Evidence suggests that few small firms utilize basic working capital management (WCM) routines and are characterized by a greater prevalence of subjective working capital decision-making (Nayak and Greenfield, 1994; Khoury et al., 1999; Howorth, C., & Westhead, P., 2003). If the manager managed the working capital improperly, allocating more than enough of it will render management non-efficient and reduce the benefits of short-term investment. On the other hand, if working capital is too low, the company may miss profitable investment opportunities or suffer short-term liquidity crises, leading to degradation of company credit, as it cannot respond effectively to temporary capital requirements. (Chiou J.R., Cheng L., WU H. W., 2006). Many are the empirical studies that have been done in the field of WCM (Singh, S. Kumar, 2014). The most popular measure of this last, that has been used by previous researchers, is the Cash Conversion Cycle (CCC) i.e. the time lag between the expenditure for the purchases of raw materials and the collection of sales of finished goods.

The longer this time lag, the larger the investment in working capital. A longer CCC might increase profitability because it leads to higher sales (Deloof, 2003, Raheman and Nasr, 2007, García-Teruel and Solano, 2007, Baños-Caballero et al, 2012 and Aktas et al, 2014). Furthermore, the study of the relationship between firm profitability and ownership structure constitutes also a privileged and old theme of economic literature that finds its origin in the work of Berle and Means (1932) and the identification of issues raised by the separation of company ownership and managerial decision-making. The recognition of this separation has led to the development of managerial particular conceptions of the firm where leaders are

expected to pursue objectives other than maximizing the market value of shareholders wealth (Baumol, 1959, Marris, 1964, Galbraith 1967 and Williamson, 1964).

Actually, financial management of SMEs differs significantly from large firms due not only to size, but also to the way in which small business owner-managers make decisions (Abdulsaleh and Worthington, 2013). However, a surprisingly small number of researchers have concentrated on exploring SMEs in this context and investigating the impact of board composition and ownership structure on the profitability of SMEs. The existing research literature content to focus on various determinants of WCM but has left the behavioral aspect and biases of corporate treasures in managing working capital (Singh and Kumar, 2014). In addition, previous studies are, often, descriptive and focus on one type of ownership structure. Surveys, sent to owner-managers of a sample of SMEs, are the most common data used in this field (Abanis et al., 2013, Orobia et al., 2013, Mungal and Garbharran, 2014 and Amoako, 2013).

The aim of this study is to address the gap on the WCM link to the board composition and ownership structure of SMEs. Thus, we want to investigate how WCM and ownership structure influence simultaneously SMEs profitability. Which characteristics of the firm, the ownership structure and board composition can influence the WCM and how? In order to answer these two main questions, our empirical study is based on two analysis; Analysis of Covariance ANCOVA and Multiple Correspondence Analysis MCA. We considered a sample of 103 French non-listed SMEs and used ownership characteristics and financial statements of the year 2015. The paper proceeds as follows. First, we explore the literature. Second, we present data and methodology used in the empirical analysis. Third, we present and discuss the results of the empirical analysis. Finally, we conclude and highlight the contributions.

LITERATURE REVIEW

Working Capital and Profitability

Most researchers have concluded that working capital is the lifeblood of any firm (Padachi, 2006). Smith (1980) suggests that working capital management (WCM) is important because it affects firm's profitability and risk. In fact, many researchers have established a relationship between WCM and profitability. The cash conversion cycle (CCC) is used as a popular measure of WCM used in many studies like Deloof (2003), Raheman and Nasr (2007), García-Teruel and Solano (2007) and Afrifa and Padachi (2016) for measuring the effect of WCM on profitability of firm. CCC is the time difference between purchase of raw materials and getting finished goods paid. Longer this cycle means more investment in working capital. Reducing CCC to a reasonable minimum, generally, leads to improved profitability (Karaduman et al., 2010; Jose et al., 1996). Deloof (2003), with the sample of 1,009 Belgian firms, found significantly negative relation between the gross operating income and number of receivable accounts and inventory. He also found negative relation between cycle time of accounts payable and corporate profitability. The study conducted by Raheman and Nasr (2007) tried to find the relationship between WCM practices and its effects on profitability.

They established a strong negative relationship between the CCC and profitability. There was also a strong negative association between liquidity and profitability. On the side of control variables, size of the firms had positive while leverage had a negative relationship with profitability The aim of the study conducted by García-Teruel and Solano (2007) was to present the experimental evidence of the effects of Working Capital Management on the profitability. These effects were tested by using Panel data Methodology by doing Univariate and Multivariate analysis. They established a strong negative relationship of number of Account Receivable days and number of Inventory days with SMEs profitability but no significance found between Return on Assets and number of Account Payable days.

They suggested SMEs to reduce Cash Conversion Cycle in order to enhance profitability.

H1.a: There is a negative relationship between the cash conversion cycle and profitability.

H1.b: There is a negative relationship between the number of days accounts payable and profitability.
H1.c: There is a negative relationship between the number of days accounts receivable and profitability.
H1.d: There is a negative relationship between the number of days inventories and profitability.

Ownership Structure and Profitability

Many researchers (Khamis et al, 2015; Wahba, 2014 and Charreaux, 1991) have studied the relation between ownership structure and firm performance intensively. As a result, three main conceptions of the link between performance and ownership structure seem to face, the thesis of the convergence of interests, the thesis of neutrality and finally the thesis of entrenchment. According to the first theory, and initially supported by Berle Means (1932) then by Jensen and Meckling (1976), the more the percentage of capital is held by the leaders, the more the deviation from the traditional objective of maximizing value is weak. The thesis of neutrality in its most pure form is that of Demsetz (1985), that the capital ownership structure is an endogenous response of profit maximization process, according to the operating characteristics of the firm and pressures exerted by the environment (external markets); that is, all the structures are equivalent. Finally, the thesis of entrenchment, argues instead that the leaders who have a great majority of the capital can become out of control and can manage in a contrary view to maximizing value. The effect of ownership concentration on firms' capital structure and, therefore, on firms' performance was suggested for the first time by the agency theory of capital structure (Jensen & Meckling, 1976). According to this theory, at firm level, there are conflicts of interests between managers and shareholders generating the agency costs (Jensen & Meckling, 1976). A solution for preventing managers' inappropriate behavior is to contract more debt, because this will limit the amount of money available for the managers (Jensen, 1986).

Concerning recent findings we review Khamis et al (2015) who studied the relation between ownership structure and corporate performance; the sample of the study included 42 out of 48 companies of all sectors in Bahrain Bourse in five years from 2007-2011. Two different measurements of performance were used (ROA and Tobin's Q). They found that ownership concentration have a negative effect with statistical significance on company performance. Managerial ownership had no significant effect on company performance; however, they found that managerial ownership has a positive effect on performance only in the case of declining ownership concentration.

H2.a: There is a significant negative relationship between ownership concentration and profitability
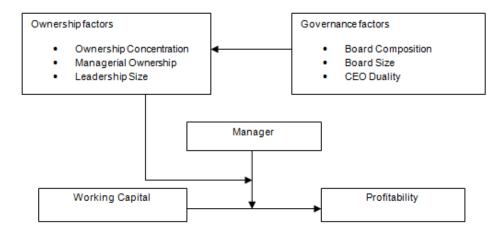
H2.b: There is a significant positive relationship between managerial ownership and profitability

Working Capital and Ownership Structure

The study of John D. Obradovich (2015) and Tsagem et al (2015) are among the fewest who look for the relation between the ownership structure and working capital. The first one investigates the relationships between promoter ownership and working capital management efficiency of Indian manufacturing firms. Results indicate that changes in promoter ownership play a role in changing working capital management efficiency of Indian manufacturing firms by reducing their CCC and by improving cash conversion efficiency. The second ones investigate the impact of WCM, family ownership and board size on the profitability of small and medium-sized entities in Nigeria. The results suggest that SMEs owners-managers need to give more emphasis to efficient management of their limited resources by managing their account receivables, accounts payable, inventories and cash effectively to improve profitability. Another important point is the corporate governance that plays an important role in controlling the working capital management through regulating policies (Jamalinesari and Soheili, 2015). According to Gill and Biger (2013) the size of the board of directors, the independence of the board of directors, managerial ownership, duality status and audit committee all have an impact on the WCM.

H3: There is a positive impact of Board composition on working capital's components

Figure 1: Research Design

Our research design, as represented in Figure 1, summarizes the factors that we expect, according to the literature review, to have an impact on the relation between WCM and profitability. Therefore, we considered the ownership structure factors, which have a direct impact on the manger. In addition, we called the governance factors that have an impact the ownership structure and then on the manager.

DATA AND METHODOLOGY

SMEs play a crucial role in fostering growth and employment in many countries. According to governmental statistics, firms with less than 250 employees concentrate 55 % of all the employees working in the French private sector and are responsible for 42 % of the value-added creation in France (OSEO, 2007). In 2011, 243 large enterprises and 5 000 medium-sized companies are present on French territory. Among small and medium enterprises, 138 000 are SMEs not micro-enterprises and 3 million are micro-enterprises. SMEs are thus virtually all businesses operating in France, respectively 4% for non-SMEs microenterprises and 95% for micro enterprises (Lemasson, 2014).

Sample

The sample, studied for the last year 2015, consists of 103 firms, which employ less than 250 employees, but more than 10 employees, have a maximal annual turnover of 50 million euro but also a minimum of 2 million euro, and have a maximal annual balance sheet of 43 million euro and also a minimum of 2 million euro. With setting these conditions, we exclude micro enterprises and keep only small and medium ones. We excluded too companies that are active in the financial and insurance sector. Then, firms which are owned at more than 50% by large industrial companies, banks and insurance, venture capitalists, hedge funds, firms under government supervision or ownership. The financial information about the sampled French SMEs were collected from the DIANE database.

Variables

A set of categorical variables was considered. The first one is the managerial ownership concentration OCP that can take the value 1 to express the absence of concentration or take 5 for 100% concentration. We noticed that more than 70% of our enterprises have a concentration of more than 50%. We also considered the block holder's manager share BHMS to see how many shares are held by the board of directors, this variable has been chosen to shed the light on the separation or not of ownership and control. In addition,

the managerial ownership dummy MOD is used to check the separation or not between ownership and decision, 60% of our enterprises are manager owned and thus have no separation between ownership and decision. Two other size-measuring variables have been used, which are the number of block holders BHN and the number of directors on board DOB. The duality dummy DUD has been considered to notice the separation (1) of functions of the president of board director from those of the manager. Only 33% of our firms made this separation. The last ownership structure measure that has been took into account is the BvD Independence index BVD computed by Diane Data base. This index represents the degree of independence of a company with respect to its shareholders. The database assigned this Independence Indicator BvD to each company following certain logic.

These Indicators can take the values A, B, C, D and U. The notation + or - is not related to a better or a worse degree of independence but the reliability of it. First," A" means that none of the shareholders holds a direct or total participation higher than 25%. Second, "B are businesses for which no informed shareholders directly holds total or "calculated total" over 50% but has one or more shareholders having an interest (direct or total) exceeds 25%. Third, "C" refers to any business that has a shareholder populated with a total percentage or total calculated percentage above 50%. Fourth, it is "D" and refers to any company that has a shareholder inquired with a direct percentage above 50%. Finally, "U" indicates an unknown level of independence. Companies with this last observation have been excluded from our sample. B and D are the most dominant categories in our data.

Other firm's characteristics categorical variables have been considered like Market MKT, where 68% are national. Legal Form LF is took into account too, where 60% are SAS, also, Industry IND where Wholesale and retail trade sector is the more frequent. Firm Age FA, where 62% of our firms are aged more than 12 years. The dummy; Number of Employees FED, which allows us to make the difference between small (65%) and medium (35%) firms reflects the size. Another dummy, Dividend DIVD is used to see which ones give dividends to its shareholders, and we found that only 16% did. One last qualitative variable is the Cash Conversion Cycle Groups; it is the CCC in days and divided its values to groups so we can study it in our qualitative study MCA. We can say that 0 to 100 days is the CCC trend in our data. A set of quantitative variables is considered too. The Table 1 shows the details of their calculation in addition to descriptive statistics. Profitability measured by the Return on assets ROA, that is an indicator of how profitable a company is relative to its total assets. The CCC is used as a comprehensive measure of WCM. Its calculation is simply: number of days accounts receivable + number of days inventory - number of days accounts payable.

The average CCC is 42.47 days (median is 39.65 days). Firms receive payment on sales after an average of 62.05 days (the median is 61.53 days). It takes on average 44,686 days to sell inventory (median is 24.5 days) and firms wait on average 64,268 days to pay their purchases (median is 53.59 days). Another measure of WCM that we used is the Net Trade Cycle. Shin and Soenen (1998) used the NTC as a comprehensive measure of WCM.

Table 1: Descriptive Statistics of Quantitative Variables

Variable	Calculation	Abbreviation	No. of Observations	Minimum	Maximum	Median	Mean	Standard Deviation (N)
Days Inventory Outstanding	[inventories x 360]/cost of sales	DIO	103	0.000	248.634	24.498	44.686	53.092
Days Sales Outstanding	[accounts receivable x 360]/sales	DSO	103	0.418	212.609	61.533	62.053	47.683
Days Payable Outstanding	[accounts payable x 360]/purchases	DPO	103	7.158	394.138	53.591	64.268	49.507
Cash Conversion Cycle in Days	DIO + DSO - DPO	CCCD	103	-314.854	298.091	39.648	42.471	77.563
Size	Ln Total Assets	SIZE	103	7.714	10.429	8.704	8.748	0.608
Leverage	Total Debts/Total Assets	LEV	103	0.085	2.489	0.564	0.584	0.292
Net Trade Cycle	[WCR x 360]/Sales	NTC	103	-240.714	245.894	30.293	35.412	68.273
Return on Assets	Operating income /Total Assets	ROA	103	-2.586	0.322	0.056	0.030	0.276

METHODOLOGY

Our methodology is divided into two analyses. The aim of the first analysis is to find the relationship between ownership structure and WCM. To do so, we chose the Multiple Correspondences Analysis, which its results could shed the light in connections that have not found in previous studies. In this analysis, all the qualitative variables that we introduced before have been used to see the entire possible variables/population gathering. Hence, here the CCCG is used as the measure of WCM to try to find its relationship with the ownership structure categorical variables. The second analysis aims to find the relationship between WCM, Ownership structure and profitability. We chose to use ANCOVA because we have to model a quantitative dependent variable (ROA) by using quantitative (DIO, DSO, DPO, SIZE, LEV, NTC) and qualitative dependent variables (OCP, BHMS, MOD, DOB, DUD, BHN and BVD) as part of a linear model. In fact, for this regression we kept only the ownership structure categorical variables and those that the MCA confirmed their significance in explaining the model.
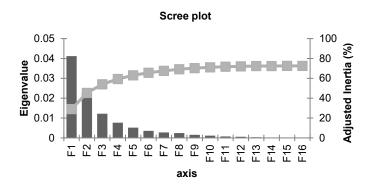
RESULTS AND DISCUSSION

Multiple Correspondences Analysis

MCA is a method that allows studying the association between two or more qualitative variables. It is to qualitative variables what Principal Component Analysis is to quantitative variables. The first results that we have to explain are the Eigen values. They correspond to the variance extracted by each factor (dimension). The quality of the analysis can be evaluated by consulting the table of the Eigen values or the corresponding Scree Plot.

Figure 2: Eigen Values and Percentages of Inertia

	F1	F2
Eigen value	0.260	0.212
Inertia (%)	9.092	7.428
Cumulative %	9.092	16.520
Adjusted Inertia	0.041	0.023
Adjusted Inertia (%)	29.072	16.248
Cumulative %	29.072	45.320

Scree plot

In order to determine the number of dimensions to retain in the MCA solution, the elbow criterion is applied. Cattel (1966) has proposed this scree test for use within the context of factor analysis. The output of MCA provides Eigen values plotted by increasing dimensionality, resulting in a falling curve. The point at which this curve flattens out (the 'elbow' of the curve) indicates the right dimensionality. According to Figure 2, the correspondence analysis in our case is of good quality as the sum of the first two Eigen values adds up to 45,32% of the total inertia. Thus, we selected these two factors F1 and F2 and summarized in Table 2 the categories that are higher than the mean contributions (100% / 54 (the number of categories) =1.85%) and it allows us to draw the following table.

Table 2: Multiple Correspondences Analysis Results Summary

F2		F1	
Negative	*Positive*	*Negative*	*Positive*
OCP-5 (2.59%, 0.11)	OCP-1 (4.39%, 0.14)	OCP-4 (3.44%, 0.18)	OCP-1 (10.4%, 0.40)
BHMS-1 (7.47%, 0.35)	BHMS-2 (3.79%, 0.12)		OCP-2 (2.73%, 0.12)
MOD-0 (5.72%, 0.29)	MOD-1 (3.94%, 0.29)	BHMS-4 (5.60%, 0.31)	BHMS-1 (5.80%, 0.33)
DOB-3 (3.06%, 0.16)	DOB-4 (2.42%, 0.09)		BHMS-2 (4.18%, 0.16)
DUD-0 (3.59%, 0.32)	DUD-1 (7.28%, 0.32)	MOD-1 (4.14%, 0.37)	MOD-0 (6.02%, 0.37)
BHN-2 (5.05%, 0.21)	BHN-4 (1.95%, 0.09)		DOB-4 (10. 47%, 0.45)
	BVD-1 (2.58%, 0.09)	BVD-4 (2.17%, 0.13)	BVD-1 (9.49%, 0.40)
	MKT-1 (1.99%, 0.07)	MKT-1 (2.92%, 0.12)	
	LGF-1 (6.43%, 0.22)		LGF-5 (4.98%, 0.20)
IND-6 (2.69%, 0.09)			LGF-6 (4.76%, 0.18)
FED-1 (4.56%, 0.20)	FED-0 (2.45%, 0.20)		
FA-1 (3.35%, 0.12)	FA-2 (2.33%, 0.09)		
CCC-3 (2.89%, 0.09)	CCC-2 (5.11%, 0.16)		
Total Inertia	85,65%	Total Inertia	76,74%

Variable-Category (contribution, Cos²)

In this analysis, our quantitative variables have not been used in the first calculations they are considered as supplementary data and it is the only way to integrate quantitative variables to a MCA. As we said before we adopted this method to explore more our qualitative data, but especially to look for the possible gathering that could make the link between the WCM and the ownership structure. The CCC groups are therefore the ones that we have to look for and see which connections they have. Table 2 summarizes the MCA results. F1 seems to have fewer categories that explain it. Nevertheless, we are more interested by F2 especially because two categories of the CCC variable are well represented in this dimension. Thus, in the positive side we find the firms that have CCC between -100 and 0 days. These companies are characterized by low concentration ownership (less than 20%), managerial ownership and Duality that means separation of decision from control. While, in the negative side we find companies that have CCC between 0 and +100. These firms, in the contrary, characterized by ownership concentration, no managerial

ownership and no duality which means at this level of CCC companies are more likely to have no separation between decision and control. The low significance of the other characteristics of the firm (legal form, age and market) leads us to exclude them from the next regression.

Ancova

ANCOVA (ANalysis of COVAriance) can be seen as a mix of ANOVA and linear regression as the dependent variable is of the same type, the model is linear and the hypotheses are identical. In reality, it is more correct to consider ANOVA and linear regression as special cases of ANCOVA. One of the features of ANCOVA is to enable interactions between quantitative variables and factors to be taken into account. The main application is to test if the level of a factor (a qualitative variable) has an influence on the coefficient (often-called slope in this context) of a quantitative variable.

Goodness of the Model

Before exposing our model parameters, let us have a look and check on the reliability of this model. The R^2 (coefficient of determination) indicates the percentage of variability of the dependant variable which is explained by the explanatory variables. The closer to 1 the R^2 is, the better the fit. In our case, 66 % of the variability of the ROA is explained by our quantitative and qualitative variables and this bring us more confidence in our model. It is important to examine the results of the analysis of variance. The results enable us to determine whether the explanatory variables bring significant information to the model. The Fisher's F test is used. The probability corresponding to the F value in our model is lower than 0.0001, it means that we are taking a lower than 0.01% risk in assuming that the null hypothesis (no effect of the explanatory variables) is wrong. Therefore, we can conclude with confidence that all our explanatory variables do bring a significant amount of information.

Model Parameters

The following Table 3 gives details on the model. Three quantitative variables are significant: Leverage, Days Inventory Outstanding and Net trade cycle. We also found five modalities of five qualitative variables which are significant: Ownership Concentration Percentage Category-2 i.e. the levels from 20% to less than 50%, Block holders Manager's Share Category-1 i.e. no shares detained in the company, Managerial Ownership Dummy Category-0 i.e. no owner manager, Block holders number category-3 i.e. has three shareholders and BVD Independence index Category-2 that refers to the B level.

The second significant explanatory variable is the Days Inventory Outstanding. It, first, confirms the existence of the relationship between profitability, however according to our hypothesis this relationship must be negative whereas in our case it is positive. To understand this difference we should consider all the significant variables to find to which type of enterprises this case (positive DIO) could bring more profitability to the firm. The third quantitative significant explanatory variable is the net trade cycle. The good point is that the expected negative influence of the NTC on the firm's profitability is verified; however, the weight of this influence is too low. The ownership structure categorical explanatory variables have too their impact on SMEs profitability. According to these results, SMEs profitability is in one hand negatively influenced by low ownership concentration between 20% and 50%, by no share detention of block holder's managers and by ownership detention by three shareholders. In the other hand, profitability positively is influenced by the absence of managerial ownership and the belonging to the level B of independence index, where none of the shareholders has more than 50% of total shares.

Table 3: Model Parameters with Return on Assets as Dependant Variable

Source	Value	Standard Error	T	Pr > |T|
Intercept	0.203	0.356	0.572	0.569
SIZE	-0.008	0.036	-0.229	0.819
Leverage LEV	**-0.736**	0.078	-9.403	**< 0.0001**
Days Inventory Outstanding DIO	**0.032**	0.012	2.694	**0.009**
Days Sales Outstanding DSO	0.017	0.018	0.945	0.348
Days Payable Outstanding DPO	0.041	0.039	1.064	0.291
Net Trade Cycle NTC	**-0.001**	0.000	-2.045	**0.044**
OCP-1 Less than 20%	-0.097	0.131	-0.742	0.460
OCP-2 [20%-50%[	**-0.194**	0.074	-2.618	**0.011**
OCP-3 [50%-75%[	-0.047	0.070	-0.664	0.508
OCP-4 [75%-99,99%[	-0.038	0.054	-0.713	0.478
OCP-5 Equals 100%	0.000	0.000		
BHMS-1 None	**-0.292**	0.115	-2.528	**0.014**
BHMS-2 [0,01%-20%[	-0.155	0.118	-1.313	0.193
BHMS-3[20%-50%[	-0.041	0.066	-0.626	0.533
BHMS-4 More than 50%	0.000	0.000		
Managerial ownership dummy MOD-0	**0.216**	0.105	2.053	**0.043**
Managerial ownership dummy MOD-1	0.000	0.000		
Number of directors on board 1	0.147	0.078	1.872	0.065
Number of directors on board 2	-0.071	0.081	-0.870	0.387
Number of directors on board 3-5	-0.027	0.072	-0.374	0.709
Number of directors on board more than 5	0.000	0.000		
Duality dummy DUD-0	0.090	0.046	1.964	0.053
Duality dummy DUD-1	0.000	0.000		
Number of block holders 1	0.042	0.068	0.618	0.538
Number of block holders 2	-0.024	0.065	-0.369	0.713
Number of block holders 3	**-0.158**	0.068	-2.331	**0.022**
Number of block holders more than 3	0.000	0.000		
BVD Independence index A+,A-, A	0.139	0.114	1.216	0.228
BVD Independence index B+, B-, B	**0.154**	0.056	2.740	**0.008**
BVD Independence index C+, C	0.153	0.149	1.028	0.307
BVD Independence index D	0.000	0.000		
R²	0.664			
Adjusted R²	0.561			

CONCLUDING COMMENTS

The aim of this paper was to find the influence of WCM and ownership structure on profitability and then to find the relationship between WCM and ownership structure. Two empirical studies have been used. The results, of our regression, showed that there is a negative relationship between Net Trade Cycle and profitability. We also found, and contrary to the hypothesis a significant but positive relationship between number of days inventory and profitability. In addition, a significant negative relationship has been found between the profitability and leverage. At the same time, a set of qualitative ownership structure variables has been used. The first significant one was the negative relationship between ownership concentration and profitability. The second that we have found is significant positive relation between managerial ownership and profitability. We also used a new variable, which is the BVD independence index; we found a significant positive relationship with the profitability. In the other analysis, we found two WCM and ownership structure groups gathering in our symmetric plot. Thus, in the positive side of F2 we found the firms that have CCC between -100 and 0 days. These companies were characterized by low concentration ownership, managerial ownership and Duality that means separation of decision from control. While, in the negative side we find companies that have CCC between 0 and +100. These firms, in the contrary, characterized by ownership concentration, no managerial ownership and no duality, which means at this level of CCC companies, are more likely to have no separation between decision and control. Our paper brings with its results and methods new sights to the ownership structure and WCM literature. In fact, in the empirical side our data are new ones from 2015 and our methodology have not been used in this field before. The previous studies have often been done thanks to surveys, we did not relay on that and avoided

the biases that could be brought with questionnaire-based data. Moreover, MCA, that we have used, shed the light on new connections between WCM and ownership structure.

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RESEARCH AND DEVELOPMENT CAPITALIZATION, FAIR VALUE AND EARNING MANAGEMENT: A STUDY OF FRENCH LISTED COMPANIES

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ABSTRACT

This paper investigates whether French listed firms use research and development as tools for earning management. One controversial accounting issue concerning Research and Development is that Research and Development capitalization could be influenced by earnings management purposes due to a subjective accounting treatment. We also examine whether the choice of using the fair value increases the earning management. The objective of our research is to study the interdependence between two accounting choices and their impact on earnings management on a sample of French listed companies over the period extending from 2002 to 2012. We conclude that the choice of capitalization of Research and Development allows more earning management while fair value limits it as measured by discretionary accruals and also by the correlation between total accruals and cash flow from operating activities.

JEL: M41, M49, C33

KEYWORDS: Earnings Management; Research and Development Accounting; Fair Value

INTRODUCTION

The transition to IFRS in 2005 aims to strengthen the international accounting analysis through more meaningful comparisons and also aims to increase transparency of financial publications. In addition, it aims to achieve the rules for calculating and reporting homogeneity on several complex topics and introduce a new philosophy based on financializing accounting and economics (DeMaria & Marty, 2007). The transition to those standards represents an evolution of accounting's culture designed as a "revolution" (Kerdrel, 2004) or a "paradigm shift" (Ledouble, 2005). The analysis of the impact of IFRS adoption on European companies has been the center of several researches since the adoption of the European Council. Even after the adoption of IFRS, the managers continue to make discretionary accounting choices that can influence the strategies of earning smoothing. For this reason, the reduction of some accounting options was one of the basics of acceptance of the international standard by the International Organization of Securities Commissions (IOSCO) by forcing the Board to review several standard with options. This research aims to analyze two accounting choices allowed by IFRS which are affecting the earnings management. These choices are the capitalization or not of costs of research and development and evaluation at a fair value or historical cost.

LITERATURE REVIEW

Earning Management

After the bankruptcy of Enron, earning management has been defined as "a purposeful intervention in the external financial reporting process, with the intention of obtaining some private gain, as opposed to a neutral participation. Some restrictions on manager discretion over accounting and other policies are

expected, but some discretion will remain" (Shipper, 1989). The earning management has been considered as one of the crucial topics in the academic research. It occurs "when managers use judgment in financial reporting in order to alter financial reports to either mislead some stakeholders about the underlying economic performance of the company or influence outcomes that depend on reported accounting numbers" (Healyand, 1999). Moreover, Kin (2007) considers the earnings management as a true criminal act and the most provocative subject which studies the accounting manipulations generating multiple crises of confidence. On the other hand, the flexible principles-based standards could provide opportunities for earning management (Barth et al., 2008). These standards allow considerable latitude in the application of principles, a wide range of accounting choices and many subjective judgments. This subjectivity in the application of standards allows the earnings management after the transition to IFRS.

Earning Management and Accounting Choices

The choices allowed by IFRS, in the first time application or later, in harmony with a normative approach based on principles can increase the earning management through the manipulation of accounting choices. When the standards allow several alternative accounting methods, the manager does some discretionary choices such as the choice of the amortization method (linear or accelerated) and the use of depreciation. In a more innovative environment such as IFRS, managers can use discretionary policies in treating intangible assets such as research and development expenses (Markarian & Prencipe, 2008) and the fair value.

Capitalization of development costs: The treatment of expenditure of Research and Development (R&D) is a controversial subject. Some researchers show that the costs of R&D are an economical non-current asset that influences the future profitability of the firm (Sougiannis, 1994; Ballester et al., 2003), Market value (Shevlin, 1991; Sougiannis, 1994) and the relevance of accounting numbers (Lev & Zarowin, 1999; Healy et al., 2001). Other researchers show the absence of future economic benefits of this asset (Kothari et al., 2005) and the choice not to capitalize the R&D increases the objectivity of the financial statements, limits the opportunism of manager who capitalizes the costs of R&D for the projects that have a low probability of success in the objective of delaying the depreciation of the R&D assets (Nelson et al., 2002). The capitalization of R&D cost is an instrument that allows more earning management through manipulating the amount of these expenses, the period of amortization and the choice of depreciation method. Under the International Accounting Standard (IAS) 38, The R&D costs are classified according to the judgment of the managers who have the choice to either incorporate them in the expenses of the year or to capitalize it in intangible assets under six conditions.

However, the decision of capitalization could animate subjectivity of managers who judge whether the conditions of IAS 38 have been checked or not. It's a management decision (Tondeur, 2002). After the transition to IFRS, Markarian et al. (2008) show in an empirical study of Italian companies listed on the Milan Stock Exchange that the decision to capitalize development costs facilitates the earning management (Nelson et al., 2002). Their model shows that the decision of capitalization is directly related to the motivations of earnings management such as the profitability of the firm and its debt level. Thus, the capitalization is an opportunistic decision positively related to future profitability, but not significantly correlated with the level of debt of the firms. Therefore, companies that generate a lower return on assets (compared to the average of the previous two years) are more likely to capitalize R&D, while firms which see their performance improve, do not capitalize these expenses. The results of this study indicate that managers use the capitalization of R&D in a target of an opportunistic earning management (not in a target of signal). Similarly, companies with a high level of debt capitalize R&D for enhanced opportunistic earning management and avoided the potential risk of violation of any contractual clause.

In 2011, Tsoligkas & Tsalavoutas show that the capitalization of R&D is significantly and positively related to market values in UK. Thus, the market perceives this asset as a successful project with future economic

benefits and the decision to capitalize the R&D improves the signal of future profitability. For all these reasons we assume that: H_1. The capitalization of R&D is positively related to the earning management.

Fair Value

The principle of substance over form derives from the fair value and encourages companies to reflect reality by allowing the use of internal models that can be subjective and can influence the reliability of accounting information (Demaria & Dufour, 2007). The fair value is often seen as a source of creative accounting (Muller et al., 2008) because of the progressive abandonment of the principle of prudence (Capron, 2006). In addition, the application of fair value increases the risk of overestimating the value of assets and the risk of litigation and loss of reputation (Christensen & Nikolaev, 2012).   In contrast, several studies suggest the superiority of fair value because it improves the relevance of accounting numbers and limits the possibilities of manipulation. Despite the discretion of this choice, the estimation of errors and sometimes the absence of assets market, the fair value is considered as a method which reduces the creative accounting (Barth et al., 2001). In this perspective, Dietrich et al. (2001) show that estimations based on the fair value by independent and external experts are more objective than those reported by internal evaluators. Therefore, the firms choose the model of fair value if they engage in a transparent presentation strategy of their annual reports (Muller et al., 2008). So in the context of real estate, the researchers show that the adoption of IFRS and the choice of the fair value are a signal commitment of transparency of accounts (Leuz & Verrecchia, 2000). Furthermore, the system of evaluation based on historical cost promotes the opportunities of manipulation. The manager can sell the assets generating latent gains and defer the sale of assets generating potential losses in order to smooth the earning. The fair value, as a principle, consistent with active risk management, a reduced complexity, in harmony with more of comparability, more neutrality and transparency of information, leads us to the following hypothesis: H_2. The Fair value is negatively related to the earning management.

RESEARCH METHODOLOGY

In order to verify our research hypotheses, we present two empirical models of earning management based on linear regressions. The first is based on discretionary accruals and the second is relying on the correlation between total accruals and operational cash flows.

Sample

Our analysis is based on a sample of 100 French companies belonging to the SBF 120 index. We focus on the period extending from 2002 to 2009 by dividing it between 2002-2004 (French standards) and 2005-2012 (IFRS).

Empirical Models

We test an OLS regression to estimate discretionary accruals. The model is as follows:

$$\left| AD_{i,t} \right| = \alpha_0 + \alpha_1\, IFRS_{i,t} + \alpha_2\, RD_{i,t} + \alpha_3\, JV_{i,t} + \alpha_4\, IFRS_{i,t} {*} RD_{i,t} + \alpha_5\, IFRS_{i,t} {*} JV_{i,t} + \alpha_6 \left| CF_{i,t} \right| + \alpha_7\, Size_{i,t} + \alpha_8\, Debt_{i,t} + \alpha_9\, Prof_{i,t} + \alpha_{10}\, Grow_{i,t} + \alpha_{11}\, Big\,4 + \alpha_{12}\, Xlist_{i,t} + \pounds_{i,t} \tag{1}$$

With,

$\left| AD_{i,t} \right|$ is the absolute value of discretionary accruals of firm i in year t;
IFRS is dummy variable equal to 1 if there is application of IFRS (after 2005), 0 otherwise;

RD is dummy variable equal to 1 if the firm capitalizes the R&D, 0 otherwise;

JV is a dummy variable equal to 1 if firm chooses the assessment of its assets at fair value, 0 otherwise (historical cost);

$|CF_{i,t}|$ is the absolute value of the operational cash flows by total assets;

$Size_{i,t}$ is the size of the firm i in year t by the logarithm of total assets; ;

$Debt_{i,t}$ measures the level of leverage of firm i in year t;

$Prof_{i,t}$ measures the profitability of the assets of firm i in year t (the Ratio Return on Assets, ROA);

$Grow_{i,t}$ measures the growth of the turnover of the company through the ratio of the variation between the current year and the previous year;

Big 4 is a dummy variable equal to 1 if the auditor of the Company is a Big Four, 0 otherwise;

Xlist_i, is a dummy variable equal to 1 if the firm is listed on a foreign stock market, 0 otherwise.

We also use an OLS regression to determine the correlation between total accruals and operational cash flow.

$$ACC_{i,t} = \alpha_0 + \alpha_1\ IFRS + \alpha_2\ RD + \alpha_3\ JV + \alpha_4\ CF_{i,t} + \alpha_5\ IFRS^*\ CF_{i,t} +$$
$$\alpha_6\ IFRS\ ^*CF_{i,t}\ ^*RD + \alpha_7\ IFRS\ ^*\ CF_{i,t}^*\ JV + \alpha_8\ Size_{i,t} + \alpha_9\ Debt_{i,t} + \qquad (2)$$
$$\alpha_{10}\ Prof_{i,t} + \alpha_{11}\ Grow_{i,t} + \alpha_{12}\ Big\ 4 + \alpha_{13}\ Xlist_{i,t} + \pounds_{i,t}$$

where,

$ACC_{i,t}$ measures the total accruals of firm i in year t divided by total assets.

All other variables are the same as the ones used in equation (1).

RESULTS

The descriptive statistics of the discretionary and total accruals are presented in Table 1. The positive AD are more frequent than the negative AD (208 vs 196 for a total sample of 404 observations), which may assume the superiority of manipulation of discretionary accruals on the rise. The mean difference as revealed by the t-test between total positive and negative accruals is significant (10%).

Table 1: Descriptive Statistics

	N	|Mean|	Median	Minimum	Maximum	S-D
|AD|	404	0.04025	0.02036	0.00000	1.04760	0.07406
AD < 0	196	0.04148	-0.01981	-1.04760	0.00000	0.08594
AD >=0	208	0.03909	0.02060	0.00000	0.43391	0.06098
t-test[a]		0.32064				
(two-tailed significance)		0.74630				
Total Accruals	568	0.16739	-0.03448	-44.49800	0.32926	2.01960
AT < 0	451	0.22047	-0.04529	-44.49800	-0.00005	2.26390
AT >=0	117	0.03721	0.01946	0.00000	0.32926	0.04537
t-test [b*]		1.71776				
(two-tailed significance)[*]		0.08584				

[a] Levene test [b*] Significantly different from zero at the a= 0.10.

The table 2 reveals a non-significant relation between the capitalization of R&D and earning management as measured by discretionary accruals during the pre-and post-adoption (bilateral significance of 0.309, 0.416 and 0.560> 10%). However, for companies that do not capitalize the R&D expenses, we associated the adoption of IFRS with lower levels of absolute value of discretionary accruals in absolute value (5%). This confirms the idea that the decision of capitalization increases the earning management as measured by discretionary accruals. In addition, for firms that retain the evaluation of their assets at historical cost, we find that the adoption of IFRS is associated with significant increase of negative discretionary accruals (10%). Thus, discretionary accruals at the post-adoption are higher than those at the pre-adoption so the earning management increases after the transition to IFRS. On the other hand, we do not detect a significant

correlation between fair value and discretionary accruals because a minority of companies has chosen the fair value as an alternative to historical cost before the transition and asymmetric information regard1.g the disclosure of this choice in official documents.

Table 2: Univariate Analysis on Discretionary Accruals

		Before IFRS Mean	After IFRS Mean	T-Test	(Two-Tailed Significance)
R&D Capitalisation	|DA|	0.0044	0.034	-1.024	0.309
	DA<0	-0.0032	-0.0261	0.825	0.416
	DA >= 0	0.0067	0.0409	-0.588	0.56
	Difference	-0.0099			
No Capitalization	|DA|	0.0407	0.0265	2.02	0.046**
	DA<0	-0.0443	-0.0263	-1.742	0.087*
	DA >= 0	0.0352	0.0266	1.039	0.303
	Difference	-0.0795			
Fair value	|DA|	-	0.0408	-	
	DA<0	-	-0.041	-	
	DA >= 0	-	0.0407	-	
	Difference				
Historical cost	|DA|	0.0473	0.0356	1.286	0.2
	DA<0	-0.0559	-0.0285	-1.746	0.084*
	DA >= 0	0.0334	0.0407	-0.705	0.482
	Difference	-0.0893			

Table 3 shows the negative correlation between operational cash flows and total accruals after the introduction of IFRS and this is seen in the presence of earning management in this period.
Managers act on the total accruals when they note the weakness of operational cash flows. When there is a decision not to capitalize the expenses of R&D, the earning management increases through the manipulation of total accruals (Pearson from -0.913 to -0.621).

Table 3: Univariate Analysis of Total Accruals

	CF/ACC	Before	After
R&D Capitalization	Coefficient Pearson	-0.390***	-0.568***
Non Capitalization	Coefficient Pearson	-0.913***	-0.621***
Fair Value	Coefficient Pearson	-	-0.655***
Historical Cost	Coefficient	-0.867***	-0.754***

RESULTS

Table 4 shows that the risk of bias due to strong correlations between variables is minimal because the values of correlation coefficients are generally low and below 0.75 (Neter et al., 1990).

Table 4: Pearson Correlation Matrix

	IFRS	RD	JV	CF	Size	Debt	Profitability	Growth	Big4	Xlist	AD
IFRS	1										
RD	0.474**	1									
JV	0.414**	0.033	1								
CF	-0.109**	-0.049	-0.049	1							
Size	0.137**	0.094	-0.073	-0.161**	1						
Debt	-0.079	-0.052	-0.054	-0.042	-0.075	1					
Profitability	-0.026	0.088	-0.047	0.009	0.041	-0.07	1				
Growth	0.006	-0.033	0.098*	0.022	-0.086	-0.034	-0.008	1			
Big4	-0.005	0.026	-0.007	-0.047	0.193**	0.015	-0.06	-0.111*	1		
Xlist	-0.017	0.200**	0.045	-0.164**	0.069	0.009	0.033	-0.076	0.231**	1	
AD	-0.062	-0.005	0.004	0.111*	-0.194**	-0.034	-0.028	0.661**	-0.150**	-0.224**	1

Magnitude of the Absolute Value of Discretionary Accruals

The regression analysis is primarily performed without the interaction variables with IFRS. They are included in the analysis in the table 5. The result of this regression indicates that the decision to capitalize R&D significantly increases the discretionary accruals after the adoption of IFRS (10%) and confirms our first hypothesis (H_1). On the other hand, the coefficient "IFRS * JV" is negative in the order of 5%, which shows that the decision to value assets at fair value significantly decreases earning management through discretionary accruals and confirms our second hypothesis (H_2).

Table 5: OLS Regressions

Panel A: Discretionary Accruals	Exclusion of Interaction Variables (1)		Inclusion of Interaction Variables (2)		
$\lvert AD \rvert = \alpha_0 + \alpha_1\ IFRS + \alpha_2\ RD + \alpha_3\ JV + \alpha_4\ IFRS*RD + \alpha_5\ IFRS*JV + \alpha_6\lvert CF \rvert + \alpha_7\ Size + \alpha_8\ Debt + \alpha_9\ Prof + \alpha_{10}\ Grow + \alpha_{11}\ Big\ 4 + \alpha_{12}\ Cotation + £i,t$	Estimated Coefficient	t-statistic	Estimated Coefficient	t-statistics	
Const.	0.1025***	3.356	0.1118***	2.624	
IFRS	-0.0043	-0.6246	-0.0308	-1.001	
JV	-0.0098	-1.251	Excluded for collinearity		
IFRS*JV	-	-	-0.0156666**	-2.08	0.0386
IFRS*RD	-	-	0.0121*	1.862	0.0639
$\lvert CF \rvert$	0.0098	0.1603	-0.0431	-1.008	0.3147
Size	-0.0052*	-1.76	-0.0042	-1.005	0.3161
Debt	-0.0002**	-2.469	-0.0002	-1.505	0.1337
Profitability	-0.0004	-0.8822	-0.0004	-0.8698	0.3854
Growth	0.0949***	5.221	0.1009***	4.709	4.37E-06
Big 4	-0.0149*	-1.698	-0.0116	-1.469	0.1432
Xlist	-0.0326	-1.237	-0.0237	-1.203	0.2304
N	357		236		
R² adjusted	0.49556		0.606258		
F	35.97337***		31.15317***		

Correlation Between Accruals and Operating Cash flow

The aim of the Table 6 is to show that the correlation between total accruals and operational cash flows which revealed significantly negative (-0.92780). The interaction variables: IFRS*CF*RD and IFRS*C*JV were included in the regression analysis (Table 6). This panel shows that the coefficient of the variable that examines the impact of IFRS on the association between R&D and the correlation of accruals/cash flow is significantly negative (-0.10030).

The coefficient IFRS*CF*JV is significantly positive (0.43650) and indicate that the fair value limits opportunistic earning management after the introduction of IFRS. However, the capitalization of development costs increased and the use of fair value decreased earning management as measured by total accruals. We note that highly leveraged firms are more likely to manage earning than the companies which revealed a low level of debt because they are more likely to violate the restrictions on debt contracts and they are more exposed to institutional pressures and lobbies (Xiong, 2006). Besides, the presence of a large audit firm among the Big 4 limits the earning management (VanTendeloo & Vanstraelen, 2005).

Table 6: OLS Regressions

Panel B: Total Accruals	Exclusion Of Interaction variables (1)		Inclusion of Interaction Variables (2)	
Accruals = α0 + α 1 IFRS + α2 RD + α3 JV + α4 CF + α5 IFRS*CF + α6 IFRS*CF*RD+ α7 IFRS*CF*JV + α8 Size + α9 Debt+ α10 Prof + α11 Grow + α12 Big 4 + α13 Xlisti,t+ £i,t	**Estimated Coefficient**	**t-statistic**	**Estimated Coefficient**	**t-statistics**
Const.	-0.09179**	-2.482	-0.07785***	-2.661
IFRS	0.00826*	1.662	0.01885**	2.05
RD	0.00488	0.681	-0.00719	-1.053
JV	0.00696	0.854	-0.02124**	-2.241
CF	-0.92780***	-25.98	-0.95360***	-39.44
IFRS*CF*RD	-	-	-0.10030*	-1.726
IFRS*CF*JV	-	-	0.43650***	5.188
Size	0.00855**	2.284	0.00667***	2.606
Debt	0.00071***	2.721	0.00038**	2.004
Profitability	0.00550***	6.912	0.00472***	7.048
Growth	-0.00342	-0.61	-0.00095	-0.208
Big 4	-0.01660*	-1.724	-0.01475*	-1.921
Xlist	0.02252	1.322	0.02419*	1.913
N	240		240	
R² adjusted	0.9281		0.9454	
F	281.3196		296.8208	

CONCLUSION

The IFRS transition provides several accounting choices with a significant impact on earnings management. The context of transition generated a lot of controversy due to the use of fair value in a flexible framework based on principles. This document attempts to highlight the problem of accounting choices allowed on the decisions of capitalization of development costs and fair value. Our results of the current study suggest that the capitalization of development costs allows increased earning management through discretionary accruals and also the manipulation of total accruals in case of weaknesses of operational cash flows (Kim et al., 2001; Seboui, 2006; Markarian et al., 2008). Similar to the results summarized above, the choice of fair value limits the earning management as measured by discretionary accruals and the correlation between total accruals and operational cash flow (Jeanjean, 2001). On the other hand, we don't detect a significant correlation between fair value and discretionary accruals because a minority of companies has chosen the fair value as an alternative to historical cost before the transition and asymmetric information regarding the disclosure of this choice in official documents.

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A BRIEF STATISTICAL OVERVIEW OF NEW YORK CITY'S LABOR MARKET

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ABSTRACT

This paper represents a basic assessment of New York City's labor market focusing on a brief analysis of select occupations which state officials refer to as "significant industries." More specifically, this report looks at the changes in wages and job growth for the time span covering 2009-2014 and 2012-2022 (with projections covering the latter period). Based on available statistical data, this research hopes to provide some insight aimed at benefiting those seeking work or who intend to engage in a future employment search within the local area.

JEL: J31; J44

KEYWORDS: Labor Markets, New York City, Particular Labor Markets

INTRODUCTION

Historically and especially for much of the past one hundred years, New York used to rely heavily on its industrial base to provide jobs for many of its residents (Onion, 2014). Yet over time, people saw dramatic shifts in the occupational landscape characterized often by losses in manufacturing ("New York City's Decline in Manufacturing Gained Momentum in 1980," 1981). From numerous observations, this development appeared to have been fueled in large part by certain factors, among them being technological innovation, changes in the regulatory framework-including increased taxation (Laffer, 2014), and an ongoing socioeconomic and political transformation. The result appears to be a predictable trend where a relative few with highly-prized abilities and expertise receive much greater monetary compensation, whereas the subsequent decline of factory-based work seems to have relegated many with entry-level and minimal skills to mainly low-wage occupations. As a result, this has created challenges, but also opportunities especially for those wishing to further thrive in the city's current and future projected labor environment. So on their behalf, we examine market data as compiled by New York State researchers and analyze a number of broad categories as part of these aforementioned "significant industries" based on relevant characteristics associated with higher-than-average wages, job growth, as well as market-share, thereby allowing prospective and actual job seekers to make "better" choices and decisions that could improve their chances of obtaining desired employment. Incidentally, many of the findings contained in this study were first made available to an audience of mostly students and faculty on June 27, 2016 at the SUNY Empire State College Metropolitan Center in New York City, as part of a similarly-titled slide presentation.

LITERATURE REVIEW

We utilize the most recent release (2015) of the New York City edition of "Significant Industries: A Report to the Workforce Development System," prepared by the New York Department of Labor's Bureau of Labor Market Information, Division of Research and Statistics, and focus specifically on the data contained in Table 1 below, which forms the primary basis of our research findings. Additional references of a historical nature are provided by a number of web-based media sources such as Slate.com, and the online newspaper editions of the New York Daily News and the New York Times.

METHODOLOGY

As we alluded to in the previous section, and by applying this "Significant Industries" table, we derive information through simple mathematical calculations and accompanying rational interpretation and deductions. These findings and conclusions should be useful to anyone interested in exploring a current and general employment picture of New York City including selected projections extending all the way to 2022.

RESULTS AND DISCUSSIONS

"Table 1" highlights certain designated industries deemed important as per the aforementioned 2015 report, each with an assigned NAIC (North American Industry Classification System) code, followed by employment fluctuations covering the period of 2009-2014, the "average annual wages" for 2014, and the "projected percentage change in job numbers during the period 2012-2022" for each listed industry. In the final column, we find the reason(s) for eligibility based on meeting at least one of the required criteria (see the identification "key[s]" below the table).

Table 1: Significant Industries, New York City, 2015

NAICS Industry Code	Industry Name	Job Count		Net Change	%	Avg.	Projected	Why
		2009*	2014*	in Jobs, 2009-2014	Change in Jobs, 2009-2014	Annual Wage, 2014	%, Change in Jobs, 2012-2022	Industry is Significant**
	Total, All Industries, (All Ownerships)	3,563,800	3,965,600	401,800	11.3%	$84,800	13.2%	NA
238	Specialty Trade Contractors	76,400	81,300	4,900	6.4%	$71,700	22.9%	G, J, P
454	Non-store Retailers	8,000	14,000	6,000	75.0%	$81,700	3.1%	G
512	Motion Picture & Sound Recording Industries	29,000	42,000	13,000	44.8%	$113,300	7.5%	G, W
519	Other Information Services	16,000	29,600	13,600	85.0%	$142,000	61.9%	G, P, W
523	Securities, commodity contracts, investments	165,000	165,300	300	0.2%	$404,800	2.3%	J, W
541	Professional & technical services	314,600	365,500	50,900	16.2%	$122,000	28.0%	G, J, P, W
561	Adm. & support services	170,400	198,500	28,100	16.5%	$52,500	21.2%	G, J, P
611	Educational Services	325,600	352,800	27,200	8.4%	$54,800	10.6%	G, J
621	Ambulatory healthcare /services	168,700	224,100	55,400	32.8%	$46,200	41.7%	G, J, P
624	Social assistance	161,500	173,200	11,700	7.2%	$28,800	22.0%	G, J, P
721	Accommodation	40,500	49,900	9,400	23.2%	$60,100	29.9%	G, J, P
722	Food services & drinking places	197,500	273,900	76,400	38.7%	$26,200	30.1%	G, J, P
813	Membership organizations/assoc.	68,700	76,900	8,200	11.9%	$60,800	24	G, J, P

*The "Significant Industries, New York City" table and derived from the New York City edition of "Significant Industries: A Report to the Workforce Development System," is comprised of thirteen occupational categories (first column) selected on the basis of meeting at least one or more key criteria as these apply to the other columns to the right of the industry descriptions, that which include employment numbers, actual and projected changes in the rates of employment, and wage levels.NA-Not applicable *Represents both private and public sector jobs **Key: G: Industry experienced above-average job growth; can be net or percentage growth J: Industry employs a significant number of Jobs (>35,500). P; Growth projected for 2012-2022 is at least twice the all industries rate. W: Industry pays above average wages*

According to the report, these occupational categories cover at least half of all employed workers within the city. Meanwhile, any information gleaned from that latter column could prove especially useful to people interested in making the appropriate tradeoffs in terms of investing time, financial resources, and

effort. This knowledge can enhance their chances of success in whatever industries they choose. For example, a prospective job seeker might engage in additional training in order to compete for a position in one of the four-out-of-thirteen-industries listed as "paying above-average wages" exceeding $113,300, annually, as of 2014, according to the aforementioned table. However, for that particular year, it is also worth noting that such heavily-compensated employees comprised less than 16 percent of the city's labor population. And also among these six-figure-average-income categories, only one group, "Professional and technical services," which was also the largest industry by worker population, is projected to generate relatively higher demand, enough to reportedly accommodate an estimated 102,340 positions (28.0 percent, projected job growth) covering the span of 2012-22. This stands in sharp contrast with those in the "Securities, commodity contracts, and investments" industry, who made up about four percent of city employment as of 2014, but earned an "average yearly wage" of $404,800, nearly 5.65 times greater than the rest of the listed "significant" industries combined ($71,675).

This latter group also had the smallest jobs increase (an additional 300, or about 0.2 percent) from 2009 through 2014 as part of this survey with a projected growth rate of just 2.3 percent covering 2012 through 2022, well below the expected 13.2 percent for the city's labor market, thereby emphasizing the strongly competitive nature of top-tier occupations. On the other hand, qualified job seekers with lower salary requirements may have greater options, available. For instance, the following five industries, "Administrative and support services," "Educational services," "Ambulatory healthcare services," "Social assistance," and "Food services and drinking places" employ at least a hundred thousand each with an "average annual wage" of under $60,000. They also comprised almost 31 percent (1,222,500) of the total worker population in New York City (3,965,600) as of 2014. These also accounted for nearly 50 percent (198,800) of all net job gains from 2009 through 2014 with projected increases exceeding 21.2 percent between 2012 and 2022 for all but one of these groups. Incidentally, for categories that reported having at least two hundred thousand or more employees and enjoying the highest growth rates (above 30 percent) for the years 2009-14, their combined annual mean wage amounted to just $36,200, including the "Food and drinking places" industry which ranked at the bottom ($26,400), but the latter also added the most number of salaried positions (76,400). On a related note, those industries paying less than $50,000 yearly income, made up just under 17 percent of city employment but accounted for an additional 143,500 jobs or an almost 36 percent growth between 2009 and 2014. Meanwhile, notably absent are listings normally associated with labor-intensive, lower-skilled work typically identified with manufacturing operations, and this may account for limiting wage increases among those with "less-competitive" qualifications.

CONCLUSION

Although the results are by no means definitive and certainly far from complete, we do believe that   this information does provide a "sufficient" understanding of New York City's labor market at least enough to enable people to engage in some preliminary form of relevant decision-making. At best, we think it can serve as a useful primer, a starting point for improving job prospects as one explores the material on a deeper and expanded level. On a related note, we also state that the full New York City-based "Significant Industries" report goes into further detail with listings of specific occupations associated with each industry along with accompanying data.

Now, with all that in mind, what we have observed suggests an environment whose characteristics we generally regard as "familiar "and "predictable" given its demographics and existing economic conditions where wage structures tend to reflect individual and group competitiveness. It is not surprising then, that New York City has relatively large numbers of lower-income jobs in sharp contrast with the far fewer but highly-compensated positions at and near the top of the financial/economic ladder. So for those seeking to achieve their employment goals, the need for greater flexibility in adapting and improving one's qualifications in keeping with market demand appears to be the only "realistic" option.

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THE PRESENT AND FUTURE OUTLOOK OF THE LAST IN FIRST OUT INVENTORY METHODS

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ABSTRACT

Until very recently, the Last in First out Method (LIFO) was under severe scrutiny from the financial community, and its repeal as an acceptable accounting method seemed imminent. There were pressures from the Securities and Exchange Commission and the International Financial Accounting Standards Board to standardize accounting standards worldwide. In addition, there were political pressures imposed by US Congress to raise additional revenues. Both groups strongly oppose LIFO. However, an SEC Report issued in July 2012 has greatly renewed the lifeline of LIFO indefinitely. In the unlikely case of its ultimate repeal, the author presents some tax opportunities available in this transition period.

JEL: M41, M42, M48

KEYWORDS: LIFO, IFRS, US GAAP, SEC July 2012 Report.

INTRODUCTION

The Last in First out (LIFO) method has been an acceptable, popular accounting method since its inception in 1939. Since then, many have and continue to argue against LIFO as a viable, economic accounting method. Until recently, LIFO faced a possibility of its elimination by the year 2015, as political forces coming from the International Financial Accounting Standards Board, the world financial community and the US administration strongly oppose this method. The International Financial Reporting Standards (IFRS) prohibits LIFO as an acceptable accounting method, and the Obama administration proposed in its 2010 budget to repeal LIFO altogether in the future. However, given a recent unprecedented report issued by the SEC in July 2012 , which questioned IFRS use altogether , stating that there are too many gaps inherent in this regime, LIFO's repeal is now very unlikely. Part 2 will give a literature review of LIFO's tax advantages and financial statement limitations. Part 3 will examine the current state of LIFO, and Part 4 will investigate the future of LIFO, while Part 5 will provide recommended tax planning opportunities assuming the possible repeal of LIFO. The conclusion section Part 6, will also recommend areas for future research.

LITERATURE REVIEW

The tax advantages associated with LIFO have been documented by tax laws, research, literature and Congress. Internal Revenue Code (IRC) 472 allows for the Last in First Out method of inventory since its inception date in 1939. Computationally, as the price of inventory increases, lower income will result under LIFO when compared to all other inventory methods, resulting in a lower tax payment. This tax advantage has led to the criticism of LIFO resulting in an unfair tax loophole advantage for a few beneficial industries; leading to poor and inefficient management of inventories, the need to maintain two sets of accounting records, and finally flawing the balance sheet presentation.

White, Sondhi and Fried (2008), state that due to the tax advantages associated with LIFO resulting in greater cash flows, the choice of inventory method should point towards LIFO. Dopuch and Pincur (1988) found that the taxation effect was the primary reason a company chose LIFO.

To obtain the tax benefit, three elements have to be satisfied. First, there has to be a scenario of; increasing inventory prices (inflation); second, a buildup or increase in inventory, known as a LIFO reserve; and finally, there has to be an income tax. LIFO use in an inflationary environment will result in expensing the most current higher cost inventory purchases against revenue, resulting in the lowest possible income total. The greater the inflation environment, the more pronounced is the tax benefit. This was observed in the early to mid-1970, a period of double digit inflation in the U.S, when more than 400 publically U.S companies elected to change their inventory method to LIFO.

The tax advantage of LIFO is also dependent on inventory additions or buildups, known as reserves. This has resulted in poor inventory asset management and suboptimal business behavior as observed by Trackel and Trezevant (1994).

The US government has estimated that presently less than 15% of publically traded companies use LIFO, and that the corporate tax rate of 35% can be reduced to 30.5% if all of the corporate tax loopholes such as LIFO were eliminated. The elimination of LIFO is expected to add 79.1 Billion Dollars in US tax revenue over the next ten years according to the US government.

As a defense to LIFO users, non LIFO firms have the option to adapt the Lower of Cost or Market Method (LCM). LCM allows inventory to be valued below cost if cost exceeds market value. Market value is defined as replacement cost and such valuation can be made on an item by item basis. As an example, a company may use and to take a tax advantage prior to sale by the use of a non LIFO- LCM method. Given that LIFO adopters tend to experience increasing inventory market values, this benefit is not really viable to them. Additionally, I believe pressures in the future by Congress will eliminate this potential advantage if LIFO is repealed, as it represents yet another tax loophole, primarily for non LIFO users. This method is used by industries which have obsolete type inventories like computer, chip and food.

The tax deferred argument under FASB 109 can be made in defense of LIFO. One may argue that this LIFO reserve represents a temporary tax difference which will be paid to the US government in the future, when this difference reverses causing higher taxable income. This then is similar to differences resulting in depreciation totals between book and tax purposes, which lead to a deferred tax liability. This is a weak argument as research has shown that when future earnings expectations are not available, companies opt out of LIFO and therefore, no reversal of this deferred tax liability is ever realized.

 Finally, one needs to question whether the elimination of LIFO will have any dent on the Federal Deficit which at present is 16.5 trillion dollars. Repealing LIFO will add $79.1 billion in tax revenue which will reduce the deficit a meager one half of one percent. LIFO is not in any way the culprit of this deficit, and the regulators realize this, as they have eased their attack on LIFO in this most recent time. Too many tax loopholes exist, many of which are political in nature which adds to the problem of a fair tax code. A comprehensive tax policy is argued as a good starting point to address this lingering and critical problem. However, interest groups can put a quick end to this potential and hopeful development.

RECENT DEVELOPMENTS AND CURRENT STATE OF LIFO

For the period 2006 to early 2012, LIFO was facing pressures from both: the International Reporting Standards Board in cooperation with the SEC, and the U.S. Congress for its possible complete elimination by the year 2014.On November 15, 2007, the Securities and Exchange Commission (SEC) exempted foreign firms from including reconciliation from International Financial Reporting Standards (IFRS) to U.S Generally Accepted Accounting Principles, (U.S. GAAP) when filing on U.S. Stock exchanges. Foreign public firms were permitted until 2010 to file using the International Financial Reporting Standards (IFRS) without reconciliation to U.S. GAAP as previously required. This move created a mandate to converge IFRS and U.S. GAAP and financial statement requirements (SEC, 2007)

On June, 18, 2008 the SEC issued a press release stating that the world's securities regulators are uniting to increase their oversight of international accounting standards. There were plans set forth by the SEC and the IFRS to standardize accounting standards, on a worldwide basis with a target date set for periods ending after December 31, 2014. IFRS convergence in the US seemed manifest .Under IFRS rules, LIFO is not a permitted acceptable accounting method. The Obama Administration had proposed in its 2010 budget to repeal LIFO altogether in an attempt to generate greater tax revenues.

On January 1, 2011, more than 100 countries have adapted IFRS or a variation, including our neighboring country Canada, while many have commited to its use going forward. IFRS curriculum has also penetrated the college curriculum of US universities as the major testing agencies have greatly incorporated IFRS as required topic coverage. The Uniform CPA exam tests IFRS and the CFA examination has eliminated US GAAP altogether from the curriculum and solely tests IFRS. International Accounting courses have become the norm in US universities. So what happened to change this thinking?

First, the development of a financial crisis in Europe questioned whether accounting information really causes economic downturns. The European Community adopted IFRS but it did not prevent a financial crisis. Secondly, different variations of IFRS were adopted for use by many countries, thus raising the issue of comparability. Third, and most importantly was a report issued by the SEC in July 2012 questioning IFRS as a viable accounting system, and stating that it has too many "gaps"?

The SEC questioned a number of items, starting with adequate funding needs in there continued success. A lack of reporting consistency among IFRS users is also a major SEC concern. Significant accounting reporting gaps were cited such as the treatment of contingency losses. Additionally, the report noted that several items of accounting are too much removed from US GAAP treatment that convergence seems unlikely. These items include, inventory costing, contingencies, deferred income taxes, depreciation and the presentation of Fixed Assets. These differences seem irreconcilable and in the case of LIFO, the issue relates to taxation, rather than accounting policy. Most significantly in this report, the SEC announced that it has no target date, if any, for IFRS convergence. Clearly, the SEC is in no rush and non-enthusiastic about convergence, which is not likely to happen anytime in the intermediate future. These developments have put LIFO repeal on the backburner, and the result is that the political pressures against LIFO have eased in a significant manner and the likelihood of its eventual repeal anytime soon is very unlikely

THE FUTURE OF LIFO

There are four possibilities of LIFO going forward, and illustrated as follows:

Case	Financial Reporting Purposes	Tax Purposes
1	Yes	Yes
2	No	Yes
3	Yes	No
4	No	No

In case 1, LIFO would continue as present. Recent developments, specifically failure by the SEC to pursue IFRS convergence efforts indefinitely, coupled with the continued weakness in the worldwide economy makes the status quo a reality. I believe that LIFO will continue well into the intermediate future .

In case 2, allowing LIFO for tax purposes and not for financial reporting purchases represents the best of both world, as a company report the highest income for financial reporting purposes and pay the least amount of tax. The scenario would effectively eliminate the LIFO conformity requirement. The likelihood of this happening is most unlikely and not feasible.

In case 3, the worst of both worlds for a company; that is, the lowest income for financial reporting and the highest tax payment. This scenario is also not feasible.

Case 4 represents the complete elimination of LIFO. This will only occur if LIFO is eliminated at the tax level. If so, then it will be eliminated for financial reporting purposes, as the advantage for business purposes would not exist. Given the SEC's non commitment to IFRS adaption in the US and the spiraling US deficit which now exceeds 16.5 trillion Dollars, LIFO is safe, and it is unlikely that any repeal will occur in the future. In addition, the continuing worldwide economic problems, LIFO at this time is just a footnote for the US regulators, which leads me to predict that this issue will not be addressed well beyond the next US election in 2016. My prediction then is a status quo on LIFO at this time and in the near foreseeable future.

TAX PLANNING OPPORTUNITIES AVAILABLE FOR THE CURRENT USERS OF LIFO

Assuming the repeal of LIFO, or a switch from LIFO voluntarily which is more suitable, what are some of the tax planning opportunities available to taxpayers to help ease in this transition?

Extended Payment Adjustment Period: Under current tax rules, if a taxpayer charges its accounting period form LIFO to another acceptable method, and it results in a higher inventory value (income total), the difference in additional tax is payable over a period of four years. Under the current Obama Administration's 2010 Budget Proposal, the difference would be spread to taxable income and payable over eight years. Consequently, the termination of LIFO would be mitigated as the resulting extra tax would be payable to the tax authorities over an eight year period. In an atmosphere of economic slowdown, many entities have chosen this route.

Lower inventory amounts and switch to a Just in Time Inventory purchasing system. Lower inventory levels will somewhat insulate against increased income (added income tax payments), and will also lead to a better inventory management approach, resulting in lower carrying costs.

CONCLUSION

The probability of the elimination of LIFO as an acceptable accounting method is very unlikely any time in the foreseeable future. This paper addressed the present and future outlook of LIFO. In the author's opinion, LIFO will continue as is in the indefinite future, and will not be addressed again until after the 2016 presidential election. Worldwide financial reporting will continue to have differences with the US, and whether SEC workings with the International Reporting Board continue remains to be seen. In the event of LIFO's eventual repeal, the author recommends several tax strategies to help ease the burden of this change. Additional research examining the managerial, non-tax advantages of FIFO when compared to LIFO should be addressed, as well as the effect of the US deficit by the continued allowance of LIFO use.

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BIOGRAPHY

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INTERDEPENDENCE OF DOMESTIC FINANCIAL STRUCTURE AND CROSS-BORDER FUNDS FLOW AFTER GLOBAL FINANCIAL CRISIS

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ABSTRACT

This study is to examine possible changes in relation between domestic financial structure and cross-border funds flow, specifically focusing on the funds flow after the Global Financial Crisis (the Crisis), namely after 2009. Recent studies on global funds flow show changes in the pattern of the flows after the Crisis. Before the Crisis, funds flow to emerging countries had been rising to exploit profit opportunities from high growths. On the other hand, after the Crisis, a slow decline of cross-border credits to emerging countries has been observed. One resource pointed out as a supplement of such decline is emergence of domestic credits within the emerging countries. Typical data available to analyze cross-border funds flow are the financial account of the balance of payment. Although they have rich accumulation of data which cover wide rages of countries, they are basically "net" statistics of funds flow. As global networking of both manufacturing and services, global funds flow has become multilateral and "gross" statistics of funds flow have become equally important. Thus, analyses are supplemented by using gross data such as IMF CDIS, CPIS, as well as BIS LBS. For domestic financial structure, IMF Monetary Survey is used.

JEL: F3, F4

KEYWORDS: Cross-border funds flow, financial structure

INTRODUCTION

Globalization from aspects of trading goods and services and of movement of labor forces are generally regarded as drivers of economic growth. In response to such movements, capital flows globally, generally in the other direction in the forms of payments and investments. This had been especially so before the subprime-loan crisis and Lehman shock, the financial crisis originated from the United States. Global capital flows had grown, especially flows into emerging countries to exploit the profits from high economic growth. As the world economy recovers from the crisis, recovery of capital flows into emerging countries are expected. However, Bank for International Settlements (2016) points out that certain cross-border capital flows, namely cross-border bank claims and loans have declined, whereas international debt securities issued are still increasing. A simple interpretation of this observation may be a result of substitution between bank credits and securities. A closer look may require investigation of economic and financial structural changes occurring inside countries.

Formerly, international trades were viewed as exporting and importing of natural resources and finished products. These days, however, trading intermediary products is a major driver of growth of international trades. In response, capital flows have become multilateral and more complex. The purpose of this study is to investigate whether structural changes inside countries have affected on changes in cross-border capital flows. We have rich accumulation of studies on cross-border capital flows. Those studies, however, tend to be based on the aggregated net capital flows or flows through banks. In this study, data are supplemented by data publicized by International Monetary Fund (IMF) such as Coordinated Direct Investment Survey (CDIS), Coordinated Portfolio Investment Survey (CPIS) and, for financial data within countries, IMF Monetary Survey.

LITERATURE REVIEW

Bank for International Settlement (2016) contrasts international bank claims and international debt claims. It shows almost all time positive growth in both international bank claims and international debt claims from 1995 until 2007, after which the world financial markets have experienced series of financial crises caused by sub-prime loan issues, Lehman shock, Euro-crisis. After 2007 the statistics shows significantly different pictures from those before 2007. In the case of international bank claims, although it shows fluctuations year on year, they have nearly grown, but have those to non-banks have slightly increased to the first quarter in 2016. In contrast, although the growth rate has been significantly lowered, the total international debt securities have been stably grown, especially those debts to non-banks. Those observations indicate possible structural changes with respect to cross-border funds flows. Despite of the global tendency cross-border claims to major emerging market economies, namely, Brazil, Russia, India, China, and South Africa (BRICS) had shown growth since 2007. However, they finally have shown decrease since 2014. When analyzing cross-border capital flows, utilizing net capital flows of countries, such as financial accounts, or negative of current account is popular. As global supply-chains have developed, however, funds flow for both international trades and investments have become complicated. This phenomenon can be reinforced by the fact that trading of intermediary goods has become important in international trades. Cross-border funds may flow not only one way or both ways between two countries but triangularly among three or more countries, by way of domestic financial systems. Borio and Disyatat (2015) points out importance of recognizing complication of cross-border funds flow and analyzing them on a gross basis, rather than on a net basis.

Gori, Li, and Presbitero (2015) tests effects of gross capital inflows on domestic private credits in developing countries and shows supporting evidence for a relationship between them. This evidence indicates possibility of interdependence between cross-border funds flow on a gross basis and domestic financial structure. Bems, Catão, Kóczan, Lian, and Poplawski-Ribeiro (2016) shows a tendency of relationship between slowdown of capital inflows to emerging markets and unique characteristics of emerging markets. This evidence also shows an implication of the said interdependence. Tarashev, Avdjiev, and Cohen (2016), however, points out that inadequacy of data limits analysis of international capital flows. In this study, being aware of inadequacy of data, by utilizing multiple data, such as Coordinated Direct Investment Survey (CDIS), Coordinated Portfolio Investment Survey (CPIS) publicized by International Monetary Fund (IMF) and Locational Banking Statistics (LBS) publicized by Bank for International Settlements (BIS) for capital flows, potential relationship between cross-border funds flow and domestic financial structure is investigated.

DATA AND METHODOLOGY

Data used are Coordinated Direct Investment Survey (CDIS), Coordinated Portfolio Investment Survey (CPIS) publicized by International Monetary Fund (IMF) and Locational Banking Statistics (LBS) publicized by Bank for International Settlements (BIS) for capital flows. As for data for characterize domestic financial structure, Monetary Survey by IMF is used. The periods focused are after the global financial crisis, namely 2009. The countries investigated are, due to limitation of data, the reporting countries of LBS.

In order to investigate potential interdependence between cross-border funds flow and domestic financial structure, regression models are developed by controlling standard macroeconomic factors.

DISCUSSION

Investigation is still going on. At this moment, a possible factor causing interdependence between cross-border funds flow and domestic financial structure is degree of asymmetry of information on recipient of the funds. The more deepened financially, less degree of information asymmetry leading to more direct investment rather than relying on bank loans.

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DEVELOPMENT AND VALIDATION OF A MEASURE OF RESPECT IN THE MARKETPLACE

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ABSTRACT

Despite its importance in interpersonal relations, respect has been ignored in the consumer research and marketing literature. Research on this promising topic has lagged because there is no measure of the construct. The present paper describes the development of a scale to measure respect in the marketplace. Subscale items were developed to measure three potential dimensions of respect in the marketplace: recognition, acceptance and protection. The first study was designed to purify the scale. Data were collected from 168 MTurk respondents. Exploratory factor analysis from the first survey suggested a scale with two factors and 15 items. The second study was designed to further purify the scale and to test construct validity using confirmatory factor analysis. Data were collected from 271 undergraduate students in total. Results demonstrate that the scale is multidimensional, internally consistent and unrelated to theoretically distinct constructs, providing evidence of construct validity and discriminant validity.

JEL: M30, M31

KEYWORDS: Respect in the Marketplace, Scale Development, Customer Relationships

INTRODUCTION

While respect has been said to be important to business success, the literature avoids theorizing or conceptualizing respect. Business practitioners champion respect's importance in customer relationships and successful businesses (Berry, 1996; Duncan, 1997; Reilly, 2002; Roberts 2004; Sears, 1990). Respect makes customers feel good (Reilly, 2002); disrespect turns them away (Berry, 1996). Additionally, respect is identified as an ethical norm for marketing, but it remains segregated from core marketing principles (Abela & Murphy, 2008). The problem is that no one engages in concept development.

We developed the concept of respect and its relevance in the marketplace by exploring people's experiences of respect and disrespect in marketplace contexts. In mutual interactions in a service setting, respect constituted acceptance, care, responsibility and equality (Costley, Friend & Tsarong 2006). Small business managers added empathy, consideration, listening, and protection to our understanding of respect as experienced in marketplace interactions (Costley & Friend 2008). Respect, as experienced in the marketplace, is of the recognition type. People either felt accepted or not. Despite its importance in interpersonal relations, respect has been ignored in the consumer research and marketing literature. Research on this promising topic has lagged because there is no measure of the construct. The present paper describes the development of a scale to measure respect in the marketplace.

DATA AND METHODOLOGY

In this study two different Youtube videos (representing one respectful employee and one disrespectful employee) were chosen by the authors. Participants were asked to put themselves in the role of the customer and to imagine that they were meeting the employee shown in the videos.

The first study was designed to purify the 28-item Respect Scale. Data were collected from 168 MTurk respondents. Respondents were asked to watch Video Clip 1 and then they were asked to what extent they

agree with each statement on a 5-point Likert scale. The second study was designed to further purify the scale and to test construct validity. With this aim, data were collected from 271 undergraduate students in total. 120 Students watched Video Clip 1 (respectful) and 151 students watched video 2 (disrespectful). After they watched the video clip, they were asked to what extent they agree with each statement on a 5-point Likert scale. In order to assess discriminant validity, two different interactional justice measurements were added to the questionnaires. Interactional Justice measurement 1 (IJ1) consisted of 6 items and Interactional Justice measurement 2 (IJ2) consisted of 3 items.

RESULTS

Study 1

An item pool of 28 items were constructed following methods of scale development suggested by Churchill (1979). Because 28 was too many items for a short scale, Cronbach's alpha was computed and items with squared multiple correlations less than .30 and corrected item to total correlations less than .50 were removed from the scale (DeVillis, 1991). After removing these items, 15 items remained with a Cronbach's alpha of .91. The whole item removal procedure served to increase alpha by .01.
We used exploratory factor analysis to examine the dimensionality of the 15 items. Analysis revealed a two-factor structure with eigenvalues of 6.97 and 1.75. The two factors with 9 and 6 items accounted for 46.4% and 11.6% of the total variance.

Study 2

Using SmartPLS 3.0, discriminant validity between the constructs and composite reliability of each dimension were assessed. Factor loadings, average variance extracted scores and composite reliability scores were above threshold values for the research model. However, the second factor was removed from the scale because all items were highly correlated with IJ1 and IJ2. The hypothesized one-factor and 9-items respect model was assessed using confirmatory factor analysis with Amos 20. Results showed that the model fit the data well. The Chi-square was significant (chi-square: 91.8, df: 54, Cmin/df=3.39), p <0.01; Other fit indices showed good fit for the hypothesized model. Goodness-of-fit index was high (GFI =0.93), as was the adjusted goodness-of-fit (AGFI =0.88). Nonincremental fit indexes, such as Bentler±Bonett Normed Fit Index (NFI), and the Comparative Fit Index (CFI) confirmed these good fits (NFI=0.94,CFI=0.95).

CONCLUSION

Our scale development and testing resulted in a nine-item measure for respect, which is distinct from measures of interactional justice. The new scale provides scholars with a way to measure respect in marketplace interactions.

APPENDIX 1. SCALE ITEMS

Respect (R)

Respect 1 (R1)

9. The employee listened to my personal concerns
12. The employee truly considered my needs.
13. The employee put himself/herself in my place
16. The employee understood my specific needs.

18. The employee tried to help me make a good decision.
20. The employee gave me accurate information
21. The employee was honest even though his/her interests were involved.
26. The employee recommended products or services that were best suited to my needs.
27. The employee had standards regarding honesty

Respect 2 (R2)

1. The employee was very courteous to me
2. The employee showed interest in me as a person
3. The employee treated me politely
4. The employee treated me respectfully
6. The employee valued me as a customer
8. The employee was happy to assist me.

Interactional Justice 1 (Ij1)

1. The employee showed concern for my rights as a customer
2. The employee treated me with kindness
3. The employee took steps to deal with me in a truthful manner
4. The employee was able to suppress personal bias
5. The employee considered my viewpoint
6. The employee provided me with timely service

Interactional Justice 2 (Ij2)

7. The employee treated me with respect.
8. The employee treated me in a polite manner.
9. The employee seemed to care about me.

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ACKNOWLEDGEMENT

THE INNOVATIVENESS OF ROMANIAN SMEs - THE KEY TO SUSTAINABLE DEVELOPMENT

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ABSTRACT

Small and medium enterprises must adapt to new technologies to remain competitive, but they will face fewer difficulties if changes occur in a normal investment cycle. Based on the literature review, various eco-innovation activities can be analysed along three dimensions: targets (the focus areas of eco-innovation: products, processes, marketing methods, organizations and institutions); mechanisms (the ways in which changes are made in the targets: redesign, alternatives and creation); and impacts (effects of eco-innovation on the environment). This paper examines whether using eco-innovation is an opportunity to increase the competitiveness of SMEs at a European level in the following areas: agriculture, manufacturing, environmental industries and construction. The results show that eco-innovation is therefore a powerful instrument, combining reduced negative impact on the environment with a positive impact on the economy and society.

INTRODUCTION

Understanding sustainable development, as a new paradigm is based on the need to address as many issues from a new perspective, to remove in this way the visible shortcomings of the traditional development by generating two big challenges, one of them referring to the large scale development of technology, industry and excessively on differentiation and specialization, becoming highly sophisticated and modern, where sustainable development underlines the need for an integrated approach of the different dimensions of the development, so it is possible to achieve the synergies and win-win solutions; while another paradigm involves an opening to the future, where the goal will not affect the present development opportunities of future generations, but will lead to the establishment of sustainable development in a truly open process (Schleicher, 2001).

In the context of sustainable development, the technology can be considered a double-edged blade because it carries with it its own challenges, especially when the pace of change is extremely alert. New technologies and working methods can increase competitive pressures and can force difficult structural adjustments. In return the emerging ones create new opportunities, and in some cases they can induce real problems, but the effects of the enormous rise, leading to the clear an increased production scale and consumption. Consequently it affects safety in terms of pollution in all its aspects and that is why technological advances must serve the interests of sustainable development and action directions of the states in this regard should aim obviously, at "influencing innovation" so that the solutions adopted be a real "win" to strengthen the sustainable development (Popescu, 1999).

Small and medium private enterprises will continue to be in the coming decades, the most active, dynamic and successful economy of any country. In their own paces, alert or slow, sooner or later, all countries will realize that initiating, developing, supporting even these organizations is not only unavoidable, but will lead to detecting the only alternative, economically efficient creation of new jobs, maintaining permanent organizational flexibility, stimulation of individual expressions of creativity, and initiative management.

Outside the already classic elements that stimulate entrepreneurship, a special role in supporting individual initiative goes to the innovation, as a higher form of processing and interpretation of available information to the economy and the society.

SUSTAINABLE DEVELOPMENT - A MAJOR CHALLENGE OF A WORLD IN CHANGING

In order to meet the challenges created by a society undergoing a constant process of change, belonging to the beginning of the XXI century, it is necessary that all its members to change their current mindset focused on the immediate crisis to a state of anticipation of the future, where health and well-being are assured, as the final process of sustainable development (Rojanschi & al., 2006).

Employing the phrase "sustainable development" in the usual speech of economics was an objective necessity imposed by the economic crisis and ecological which that the world at the beginning of the new millennium is going through and it is becoming increasingly a connotation of the constant economic and social policies of each State, known as having "over 60 interpretations" (Duduianu, 1997). In terms of these requirements, sustainable development is a concept "that involves different treatment that level, approach and understanding complex technology and resources which can be appealed to the chances of success, thus acquiring meanings and different meanings depending of time and space" (Popescu & Ciucur, 1996).

It can therefore be said that sustainable development implies a systemic approach to the relationship: economic-social-ecologic and this is why we believe it is significant that the use of classical methods of analysis and the current system of statistical indicators cannot meet the specific requirements of the current sustainable development.

Concerns about sustainable development in each country and thus worldwide are the result of several factors which target poverty amidst the wealthy, degrading of the environment, excluding uncontrolled urbanization, unsafe employment for employment, emigration of youth, inflation, unemployment "studied under the magnifying glass of the economic research" (Constantinescu, 1993).

The noteworthy fact, materialized precisely in this "specialization" in setting and implementing sustainable development policies by each country undertakes to collaborate to solve mutual problems with high interconnectedness, confirming thereby the side of common development sustainable. We must not ignore that sustainable development involves different treatment at that level, approach and understanding, technology, resources which can be appealed and likely to succeed. It gains in other words, meanings depending on the time, space and geography.

Another meaning is shaped by prof. N. Dobrotă, according to which "Sustainable development implies economic growth - not zero or negative - in accordance with the requirements of ecological balance and preservation of nature as such but but with all human development, which means that all aspects of the progress of man and for man are taken into account: culture, civilization, equality and equity among people, ethnicities, nations and peoples" (Dobrotă, 1997).

Moreover, Jan G. Hagendorn, believes that "the idea of sustainable development is more convincing if it is interpreted in the way in which a specific growth rate may be difficult to be sustained if the environment degrades itself, if growing inequity of incomes leads to revolution or if population growth gets out of control or farmland is fragmented and thus reduces productivity " (Hagendorn, 1996).

Monitoring the trends of development using indicators of economic activity precedes the outside of principles of sustainable development and it has been mentioned in parallel with the process of defining sustainable development strategies drawn up under the aegis of the United Nations and respectively the European Union.

These objectives that belong to the national strategies for sustainable development should consider: economic growth, stabilization of demographic trends, reducing dependence on classic energy resources and increasing concern at the widespread introduction of the renewable and clean, preserving and expanding

the resource base of economic usable, protecting biological resources, improving technologies employed, including those for waste disposal. In this context, the basic principles of sustainable economic and social development are based on organic correlations between the parts and taking into account the various ways in which one can intervene in the resources cycle.

For tracking and verifying the implementation of this National Strategy a national system of statistical indicators of sustainable development will be created and maintained up-to-date, harmonized and congruent with the relevant system of indicators used at EU level to monitor the national progress against the Strategy for Sustainable Development of the European Union.

Collecting and processing of reliable, quantified and regularly updated, aggregated as indicators of sustainable development, will enable performance measurement strategy in achieving the targets and accurate reporting on the results. It shall be considered the operationalization of two types of indicators:

- The national indicators for sustainable development, focusing on key priorities expressed by quantifiable targets that also allow performance comparison with those of national and international partners with the objectives of the EU Sustainable Development Strategy renewed. This set of indicators will be based on the results of the working group UNECE-OECD-Eurostat and will be updated constantly.
- Progress indicators for the National Strategy for Sustainable Development of Romania, covering the entire range of policies that they generate, including those that are not in the EU strategy. In this way, all policies will be subject to monitoring, accountability and enabling public policy makers to assess the success of actions taken.

Measuring the economic and social progress, the vision of sustainable development, requires a system of indicators that take into account the fact that GNP / capita will no longer be able to express one human welfare as the market appreciates efficiency - "it has no organ to hear, to feel or smell, nor justness or viability "and to achieve their wishes, sustainable development, it must be conceived as" all trade in mental structures and social behaviors that increase the actual product globally and transforms progress in particular generalized social progress" (Brown, 1992).

In this context, there are two opposing viewpoints: one according to which economic indicators state that the world is in a good state, economists believing that technology can overcome any limit and another that the indicators measuring the health of the environment shows a deterioration thereof: waste expand, humusurile lose arable lands, the number of species of plants and animals is reduced, air pollution threatens human health in areas increasingly wider. Differences between the two views of the world appear more clearly if we compare the main indicators and environmental and economic environment in which we live (Guillamont, 1985).

Compared with the development so far, the vision of sustainable development integrates major new demands, in all national economies and the global system of the world economy, based on four general principles :

- The utilization rate of renewable resources must be under their regeneration rate;
- The utilization rate of non-renewable resources must be under their replacement rate by the renewable resources;
- Emissions in the environment should not exceed the permissible critical limits;
- Irreversible effects must be avoided.

These new demands refer both to the economy-environment relationship, and the multiple issues raised by the growing population, urbanization and industrialism deployed in extremely varied cadences and effects of the different world.

The meaning of sustainable development is given precisely by looking endogenous model of reconciliation between man and nature. This does not exclude, of course, the need for international collaboration and cooperation. For instance, the consolidation of the environmental management capacity and implementation of national policies for SMEs will increase their demand for clean technologies that will accelerate the transfer and technological cooperation. Pollution, like other processes such as poverty, cannot be isolated within national boundaries.

The Romanian Government in partnership with the Ministry of Environment and Sustainable Development, the United Nations Development Programme and the National Centre for Sustainable Development have developed and published the final version of the National Strategy for Sustainable Development of Romania 2013-2020-2030.

The strategy aims to achieve strategic objectives in the medium and long term as follows:
- 2020 Horizon project: Reaching the average level of EU countries in the main indicators of sustainable development of the country;
- 2030 Horizon project: a significant approach to the average level of Romania in that year to the sustainable European Union countries.

The 2020 Horizon project supports SMEs with innovation potential significantly and whose capabilities to bring to market revolutionary technological solutions are visible and alsi with innovative service solutions by introducing a dedicated funding instrument.

"Innovation in SMEs" is a specific activity for SMEs with intense concern for research. Within this activity there are measures to consolidate the innovation capacity of SMEs, such as networking and brokering, and to enable SMEs to benefit from technology, bridging researchers and innovators across Europe.

In innovation field, the objective proposed within this strategy is that, despite the current gaps, the percentage of companies in Romania introducing innovative products and services to get closer to the EU average by the end of the reference period. And for giving a boost to innovation, priority is given to SMEs. In order to promote policies of innovation, a system for transversal coordination to a national level will be introduced, and a portal for businesses, particularly SMEs, will be launched partially subsidized training in the field of innovation management and technology transfer units will be enforced (from patent to product, service or process) within the education units and research units, as a prerequisite for the formation of scientific and innovation clusters.

Sustainable strategies to increase the competitiveness of Romanian SMEs aims to:
- developing business strategies with the essential aspects of the sustainable development which aim to the growth of research and innovation;
- developing some networks / partnerships on sustainable development (innovation partnership - public and private sector);
- stimulating strategies regarding the process of the concentration of domestic private capital which shall enhance the role of SMEs in the development of the Romanian economy;
- supporting the national innovation strategies and technological processes for a sustainable development (Centres Enterprise Europe Network, ReNITT Network Centres of Innovation and Technology Transfer, Innovation Vouchers).

We must remember some of the national decisional failures that create barriers to investment in renewable energy:

- Despite adopting EU legislation at the national level there is still uncertainty in terms of legal framework conditions;
- Using renewable energy legislation and trade of "Green Certificates" (2008) have a high degree of incoherence and instability;
- Obtaining licenses creates barriers instead of promoting facilities on licenses. ESCO licenses are almost inexistent;
- Awareness of the necessity of renewable energy is still scarcely developed;
- Communication between manufacturers, users and decision makers is still in its beginnings;
- The sectorial policy is an artificial one created centrally without substance. There is no concern at the central level to boost any local efforts in the field. Respectively, there is no logistic support for defining local climatic Plans.

DATA AND METHODOLOGY

Against this background, research methodology is based on 144 European SMEs between March 2016 and May 2016 considered to be representative stratified sample of EU-28 SMEs (10-249 employees). Sectors involved in the survey are: agriculture, manufacturing, environmental industries and construction. The survey instrument used for this study was a combination between an email questionnaire survey and research interviews. We also used the Likert Scale (1 = almost always, 2=to a considerable degree, 3=occasionally, 4=seldom and 5=never). The questionnaire is divided into two parts: the entrepreneurs' perception towards eco-innovation and green entrepreneur in European business and the questions focusing on the following hypothesis:

H1: Entrepreneurs having environmental knowledge have an inclination towards sustainable innovation.
H2: Eco-innovation is able to stimulate growth and the financial performance of SMEs.
H3: Eco- innovation can significantly affect a small and medium firm's competitive advantage.

For the final survey, a total of 110 questionnaires were collected, containing information regarding the entrepreneur's attitude towards sustainable innovation and the firm-level financial performance using eco-innovation. Evidence on barriers to innovation has revealed an important aspect that should be taken into account when dealing with data on perceived obstacles to innovation activities.

RESULT AND DISCUSSION

In the internal consistency reliability, Cronbach's α coefficient is used. This study makes the message number as independent variables and eco-innovation as the dependent variable. Data was analysed using ANOVA.

Table 1 shows the results of ANOVA with participants overall shift to inspect H1. It is shown that there are significant differences regarding the attitudes of European entrepreneurs towards sustainable innovation ($p<0.001$). The results support our predictions of H1.

Table 1. Attitudes of European entrepreneurs towards sustainable innovation

	SS	DF	MS	F-Value	P-value
Between	4.394	0.92	4.394	15.073***	0.000
Within	85.962	202.22	0.187		
Sum	90.356	203			

*Notes : *p<0.05 · **p<0.01 · ***p<0.001*

Table 2 shows the results of ANOVA with participants overall shift to inspect H2. It is shown that there are the significant differences between eco-innovation and the stimulate financial performance of SMEs (p<0.001) and further analysis of the mean value of SMEs' financial performance. The results support our predictions of H2.

Table 2. Eco-innovation is able to stimulate growth and the financial performance of SMEs

	SS	DF	MS	F-Value	P-value
Between	2.163	1	2.163	5.61*	0.003
Within	40.704	110	0.298	19.83	
Sum	42.867	111			

*Notes : *p<0.05 · **p<0.01 · ***p<0.001*

This data was analysed using one-way ANOVA with participants overall shift to inspect H3. The result shown in Table 3 indicates that eco-innovation can significantly affect a small and medium firm's competitive advantage (p<0.001).

Table 3. Eco-innovation can significantly affect a small and medium firm's competitive advantage

	SS	DF	MS	F-Value	P-value
Between	22.215	1	22.215	51.824**	0.000
Within	32.406	116	0.304		
Sum	54.621	117			

*Notes : *p<0.05 · **p<0.01 · ***p<0.001*

By analysing the results of the survey, eco-innovation brings a large number of socio-economic benefits (over 70% increases in eco-efficiency) both for firms directly involved in its production and society as a whole (over 25% reductions of pollution). Due to the increasing impact of environmental policies and the reducing of the marginal costs of environmental policies by 50%, eco-innovation resulted from introducing innovation technologies is one of the main priorities regarding the strategy European SMEs.

CONCLUSIONS

Today, countries with a high development potential in terms of financial, economic, human and technological have multiple chances to project sustainability. Meanwhile, a certain threshold of resistance of the environment, the survival for the entire planet is at stake as well, which determines the necessity of globalization work for sustainable development.

From this point, the complex problems of sustainable development acquired a global political dimension addressed at the highest level at the World Conference on Environment and Sustainable Development in Rio de Janeiro (1992), Special Session of the UN General Assembly and adoption Millennium goals (2000) and at the World Conference on Sustainable Development in Johannesburg (2002). They outlined concrete programs of action at a global and local level (Local Agenda 21) according to the saying "think globally and act locally".

For over 20 years, starting with the Stockholm Conference on environment of 1972, the world began to admit that environmental problems are inseparable from the welfare and economic processes in general. In this regard, there has been established the World Commission on Environment and Development of the UN, that concluded the research with a series of recommendations. Up to 1987 identified there have been identified 60 definitions of the concept that was supposed to give that developmental process that does not stop economic growth as mentioned in the first report of the Rome Club nor to generalize the role of the environment as the "Greens" do. In the Brundtland Report, the Commission advocates reconciliation

between the economy and the environment, "a new way forward to sustain human progress not only in some places and for some years, but for the entire planet for a long future." Sustainable development, viable and supported from the ecological point of view, is considered a development that meets the needs of the present without compromising the ability of future generations to meet their own needs.

It can be concluded that there are serious concerns both in theory and in practice, to define and explain new concepts and theories, to achieve a balance between economic growth and environmental protection and overcoming the elements of conflict in the relationship between economy-ecology for achieving a reconciliation between man and nature, a fundamental premise of human continuity within the planetary geosystem space.

The specialty literature indicates essential changes in the typology and structure of the small and medium enterprises, due to these new developments. In the case of the European Union, particular attention was paid to the following types of small and medium enterprises: SMEs in sectors of peak technical activity that explores the have links due to their nature of business to the Internet and new market developments; SMEs exploiting the opportunities offered by e-commerce especially in the service sector - sometimes called cyber-companies; SMEs integrated into the added - value chains of large companies that are forced to innovate under the pressure of major clients.

From those presented above, it can be concluded that, in general, the concept of small and medium enterprises belongs to the sphere of economic policies. From a theoretical viewpoint, this concept meets with particular accents that will undergo a long process of heterogeneity and has the advantage of being easily operational when supporting policies should be implemented. However, there will be some convergence gradually on the definition of small and medium enterprises, under the impact of scientific activity and the process of globalization.

"Think Small" - is so new principle of European Union summit, promoted at Graz (6-7 April 2006), where EU officials announced they established three priorities over the next three years for small businesses: bureaucracy down by 30%, increased qualification for young people in economic activities, increased direct and indirect Community financing for SMEs by almost 50% between 2007 and 2013.

Innovation is a challenge for SMEs, who need to understand the role of this multiple approach, materialised in long-term development goals. Thus, innovation means equally renewal and broadening of the range of services and products that lead to the development of new markets associated with them, as well as a development of new methods of production, supply and distribution and also improvement within the management systems, organization of the production and labour, improvement in the qualification level of the workforce.

In order to encourage investments in environmental processes and technologies, the EU developed a range of tools that focus on innovation and entrepreneurship in the environmental activities. The efforts to mobilize funding for eco-innovation shall continue as part of the multiannual financial framework 2007-2013. "2020 Horizon" Framework Programme for Research and Innovation for 2014-2020 will strengthen the role of eco-innovation and provide adequate financial means to implement the Eco-Innovation Action Plan after 2013.

In this context, it is clear that the sustainable development, if it changes our way of being, it must change our way of thinking, of training too. If, in most develped countries, with a sustainable market economy is not regarded as an obstacle to the environmental protection, but rather as a viable means of standard well-being to extend life expectancy, in developing countries the allocation of necessary resources for the environment protection depends directly on the rate of economic growth.

In conclusion, Romanian has a infrastructure in the area of sustainable development and small business research, as evident from the fairly large number of chairs and researchers within the field, and the soaring number of dissertations, but a1so a fragmentation and lack of long-term systematic research within the field.

On the other hand, in a world where success is almost mandatory it can be stated that: a sustainable development leads to "prosperity" for SMEs since its message is consistent with the perspective of eco reconciliation with the nature; creating a stimulating business environment for SMEs; sustainable development requires a new type of reference to reality and requires the development of new forms of specific work organization "smart economy" (clusters, competitiveness poles, industrial parks, business incubators, industrial sites, etc.); a nationwide development of the voluntary roadmaps is important regarding eco-innovation in order to facilitate the policy by Member States and to increase the confidence in eco-technologies.

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THE USE OF THE ACCOUNTING INFORMATION IN BENCHMARKING & STEWARDSHIP PROCESSES

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ABSTRACT

In this fast-forward world characterised by change and globalization, the organizations of the future need to reinvent their management more than ever. They have to answer to one simple question: "What fuels long-term business success?" Is it operational excellence? Must new business models be adopted by leaders? Are the expertise and experience of the people from the company important? This paper presents the current positive scientific framework and explains the challenges and opportunities for increasing the performance of entities using the accounting information by applying the Benchmarking and the Stewardship processes. The results show that the leaders have two key elements: the mission and vision statement of organizations, also the Benchmarking and Stewardship Processes. These processes together have the capacity to help the entities implement the radical principles, with the information's from Accounting Information System, which will become "the heart" of every organization, part of the "management DNA". Therefore, managers should then not be held accountable for their actions based on accounting information.

INTRODUCTION

In the current context of economic globalization, the expectation that entities should contribute actively and intelligently to the prosperity of society, have never been higher. The entities must be focused, adaptable and flexible to the demands of a competitive market unfriendly, applying a continuous and systematic process of comparing products, services, processes and outcomes with other organisations. The goal is to improve outcomes by studying in detail, identifying, adapting and implementing best practice approaches of the top company in the industry and use it as benchmark. Benchmarking - an on-going process to measure one's practice and to find the best way to reduce costs and achieve business goals, which allows to managers to see clearly how the business have change over time and help them to compare their competitor's rates of success with their own.

Leading a business transcends beyond time and the role of the leader's future is to ensure that the business entity that is prosperous and has a growth rate that can be supported and to act so as to increase in long term its shareholders wealth and prosperity and welfare of the society in which it operates. Managerial accounting is the tool by which the entity leader can manage in the interest of shareholders and sometimes beyond himself his life.

And this translates into Stewardship – the willingness to be accountable for the wellbeing of the larger organization by operating in service, rather than in control, of those around us. Stated simply, it is accountability without control or compliance. Corporate leaders are becoming more concerned about the challenges facing our planet and its inhabitants. Many are now convinced they must fundamentally change how their companies operate in order to be sustainably effective. For that they become responsible to implement a system of indicators of economic performance and management, flexible, adaptable, designed to redefine how the entity achieves its long-term objectives and builds its reputation, redefining the "Management DNA".

LITERATURE REVIEW

Developed in industry in the early 1930's, benchmarking was conceptualized within a competitive world at the end of the 1970's by the Xerox Company, in an effort to reduce its production costs. Its methods have spread throughout the industrial sector in the 1980's and underwent several changes that, upon analysis, are highly instructive. In 1979, the Fuji–Xerox division in Japan analysed the features and the quality of its products and those of its Japanese competitors. It determined that manufacturing costs were higher in the United States. In 1981, benchmarking was adopted in all Xerox's business units. In 1989, Xerox earned the competitors were selling their products at Xerox's production cost. Xerox initiated a process it called competitive benchmarking American prize for quality, the Malcolm Baldrige National Quality Award. The criteria used in quality awards competitions encourage intensive use of benchmarking. Benchmarking has mainly become a self-assessment and decision support tool created by management science in order to reach a systematic management (Barber 2004; Bruno 2008). Regarding businesses, it refers to choosing the best practices so as to meet certain progress-achievement objectives. Data is usually gathered by means of open and long-term reciprocal exchange; therefore, benchmarking has been popular in the business world since the 1990's. It has been the subject of specialized journals, articles, institutes and universities research.

According to a 2007 survey of 6,323 companies in 40 countries conducted by the strategic consulting firm "Bain & Company", in 2001 and 2003, benchmarking proved to be the second most-used tool, with strategic planning topping the results (Bruno 2008). However, a survey conducted in 2009 showed that benchmarking surpassed all the other 24 tools used (Rigby and Bilodeau 2009). Benchmarking, was used first as a method for comparing production costs with those of competitors in the same sector and later became conceptualized and used as a method for continuous quality improvement (CQI) in any sector. From its beginnings as a quantitative method, benchmarking has evolved into a qualitative perspective. Originally, the competitive benchmarking measured an organization's potential in competition; however, after a while, it started focusing more on comparing similar functions in different companies. This approach was preferred for a long time, since it moderated the competitive feature and provided opportunities for acquiring knowledge. Collaborative benchmarking involves learning about a particular activity and sharing one's expertise in order to improve the field being studied.

The evolution of Benchmarking throughout history and in different fields of implementation justifies the multiplicity and heterogeneity of its definitions, mainly in the industrial sector.

As a result of all there definitions, they have a common theme: the continuous measurement of an organization's performance against the best in industry to obtain information about new working methods, practices, resources in other organizations (see table 1).

According to "Asia Stewardship Centre" Stewardship is a way of managing a company that ensures the company's business thriving and a growth rate that can be sustained. At the same time make sure you act so as to grow in the long term, both shareholders wealth and prosperity and welfare of the society in which the company operates, stewardship means that people entrusted with a wealth of any assets would be made, they must, at the end of their mandate, to hand on those assets in better condition what which they have inherited. It means being accountable beyond your own person or beyond the company you run and the long term, beyond the duration of your life. Until recently, the prevailing view was that the companies should focus on the goal of creating value for owners and shareholders of the company. But companies today are forced to redefine how they see their achievements and success.

Authors	Features of benchmarking			
	Ongoing process	Against the best	Performance improvement	Gaining new information
Camp (1989)	x	x	x	
Geber (1990)			x	x
Vaziri (1992)	x	x	x	
Balm (1992)	x	x	x	
Spendolini (1992)	x	x	x	
McNair and Liebfriend (1992)	x			
Codling (1992)	x	x	x	
Evans and Lindsey (1993)		x	x	x
Watson (1993)	x			x
Kleine (1994)			x	x
Lu et.al. (1994)				x
Cook (1995)			x	x
Cortada (1995)			x	x
Watson (1997)			x	x
APQC (1999)	X	X	X	

Table 1: Approaches to definition of benchmarking. Source: "Destination Benchmarking: Concepts, Practices and Operation", Author: Metin Kozak, Mugla University, Turkey, Cabi Publishing, pg. 7, Overview of Benchmarking Theory (https://books.google.ro/books?id=oG-BOilcvHsC&pg=PA7&lpg=PA7&dq=geber+definition+benchmarking&source=bl&ots=dnkBlz4wkP&sig=WnCU3fIfTJoMxNdmrlz0LD4jXcs &hl=ro&sa=X&ved=0ahUKEwiWifl7_HPAhXK7RQKHWsbAzUQ6AEILzAC#v=onepage&q=geber%20definition%20benchmarking&f=false

BENCHMARKING & STEWARDSHIP CORPORATE PROCESS – AT THE BORDER BETWEEN ACCOUNTING AND PSIHOLOGY

The complexity of the economic life under the market economy competitively requirements have determined an increased role of information in the process of decision making. The quality of current and long-term decisions and implicitly the results obtained depend on the quality of the information. It must provide the manager with the information absolutely necessary to help him understand the phenomena and the processes taking place in the economic entity, the real information based on which he can make pertinent decisions, can foresee the consequences of his decisions and have at his disposal the levers needed to exert constant and efficient control.

To answer to challenges that will determine competitive success in an age of relentless, the entities must remove the toxic effects of traditional management beliefs and to adopt the unconventional management practices generating breakthrough results in "modern management pioneers". We agree until now that Benchmarking is a management approach for implementing best practices at best cost, consisting in comparing the economic and management indicators. The key feature of benchmarking is its integration within a comprehensive and participatory policy of continuous quality improvement (CQI).

Conditions for successful benchmarking focus essentially on careful preparation of the process, monitoring of the relevant indicators, staff involvement and inter-organizational visits.
This pursuit of performance is based on collaboration among several organizations. The basic principle of benchmarking consists of identifying a point of comparison, called the benchmark, against which everything else can be compared.

In 1992, for the first time, G.J. Balm defined benchmarking as a CQI approach. Surpassing the basic functions of data gathering and competitive comparisons, it reached the level of an exchange that allowed companies to understand the way in which they achieved their best results so that they could adapt that knowledge to their own approaches. This expanded benchmarking strategy required, on the one hand, a standardization of all key processes, and on the other, measuring one's value not only against direct competition, but also against non-competitor companies recognized as being "the best in class". Last but

not least, benchmarking now involved focusing on the comparative measures that are profitable to the business' users (Balm 1992; Pitarelli and Monnier 2000).

Trought the process of Banchmarking the entities compare Product and Services (finished goods, product and services features), work process (manufacturing supplying, ordering, maintenance), support function (human resources department, financial management, marketing), organizational performance (sales, profitability, cost, quality, manpower), strategy (cost leadership, differentiations). Everything can be measured against the best and most successful players in the market and adjustments made to increase competitiveness.

The Global Benchmarking Network (GBN) has recently conducted a survey which assets the value of using benchmarking and other business improvement tools. The top three most popular answers were related to the future use of benchmarking to improve business performance (68%), informal benchmarking (63%) and SWOT analysis (61%), the least number of participants opting for the Quality Function Deployment (25%), Six sigma (27%), and Industrial Housekeeping 5S (29%) (http://bit.ly/1KhvlDV). This survey's results indicate that companies have become more and more focused on the big picture and their place in the industrial perspective, both present and long-term. Performance Benchmarking, Informal Benchmarking and SWOT analysis are basic tools for assessing the strength of a specific company compared to its rivals' and discovering improvement opportunities and other potential innovative alternatives.

But generation change, this fast—forward world challenge the entities to excel in order to stay in the race of the best. So, the classic use of benchmarking is not enough anymore to help a company improve, grow and expand its market share. There are assumptions that make a benchmarking exercise what it is, and today they often do not deliver as intended in the increasingly uncertain environment businesses operate. Benchmarking is a partnership between two entities, where both parties expect to gain from the information sharing, a business and a quality tool for improving key business processes. We sustain that, but we consider that competitive advantage is the well-kept secret key of the organizations and Benchmarking against a successful player today does not guarantee success in the future.

Given that the assumptions classic benchmarking is based on are increasingly not valid anymore, a new set of assumptions is required to guide the benchmarking activity of the entities. Virtually all industries are undergoing rapid structural change due to continuous emergence of disruptive technology platforms as well as changing geopolitical and economic forces. Any tools and best practices today need to be responsive and adaptable to rapid change of the stay on the market rules, because new business models constantly disrupt established markets.
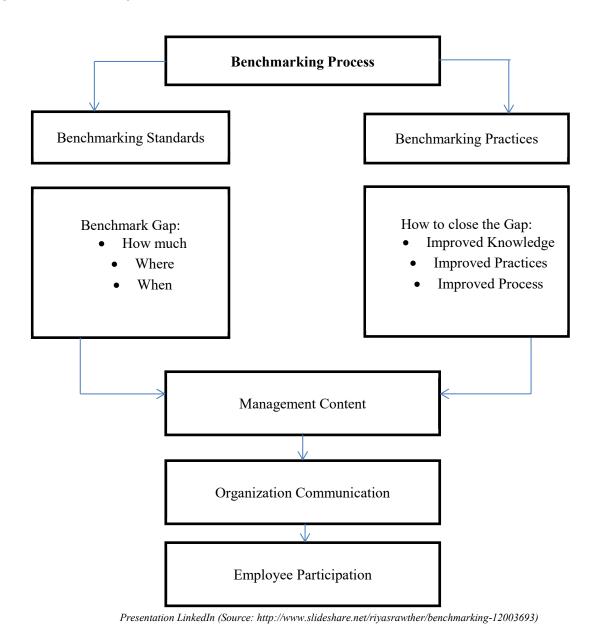
When classical strategy planning is outdated, a present strategy comes as a responsive and fluid alternative, which has to balance risks and opportunities and be more efficient in making difficult choices. Success means both not doing something and doing something previously unthinkable.

Companies can be categorised in three distinctive groups: actively connecting to the future, confident in their ability and avoid acknowledging really. So, we believe that today a successful process of Benchmarking is at the border on accounting and psihology. Accounting because what make the difference is the cost controlling of the process of measurements of your performance, your processes and your strategy against the best in the business and psihology, because the Benchmarking process requires a thorough understanding of the organization business process before any comparison are attempt (see figure 1). Beanchmarking is not Copy, Steal, or Stop. Always you must adapt the information to fit your customer's needs, your culture and your system. If you copy, you can only be as god as your competitor, not better. Is not Steal, but you can study the business practices of another competitor. And, is a process that never stops for the entities, a continuous process that requires recalibration.

Benchmarking opens organizations to new methods, ideas and tools to improve their effectiveness. It helps crack through resistance to change by demonstrating other methods of solving problems than the one currently employed, and demonstrating that they work, because they are being used by others.

The strongest competitors are the organisations actively connecting to the future, because these competitors engage with the latest industrial improvements and seek to understand the swings of this field's structure. They identify upcoming opportunities by actively participating in forward-looking, decision-making strategies. This does not only mean responding to them, it indeed shapes their entire future. Almost as successful as them, the entities confident in their ability to catch up do not feel the need to worry about the future, since they are confident enough in their skills and abilities to respond to requirements as they arise. They may be correct in their assessment, however, given the pace of technological disruptions leading.

Figure 1. Benchmarking Process

Presentation LinkedIn (Source: http://www.slideshare.net/riyasrawther/benchmarking-12003693)

Future benchmarking generates the required precision to help decision-makers come up with new strategies based on informed assumptions and business requirements. It focuses on finding innovative ways to acquire and retain customers, which are valuable sources of revenue. In order for this strategy to work, one needs to understand the way in which their industry and customers are evolving. Furthermore, while competition is taking advantage, knowing how to cope with technological and social change is a must, and therefore an organization must be capable of making its own mark in the future development of the market and industry. Some possible shapes of the future need to be drafted first if one wishes to benchmark against the future. After this start, knowledge-based assumptions should be made by also taking into account the potential risks and accomplishments. In the current hectic-paced world, we fail to pause long enough to ponder on the effects our leadership triggers in the people surrounding us. As if in some race to tick off our daily to-do lists, we too often neglect to connect with the people we are responsible of as leaders by forgetting to acknowledge a fundamental truth included in the responsibilities of leadership – stewardship.

Until recently, the prevailing view was that the organisations should focus on the goal of creating value for owners and shareholders of the company. But companies today are forced to redefine how they see their achievements and success. It is more likely that individual driven by strong motivation and focus on the "big picture" to act as stewards, prudent, responsible and carefully than other individuals who are based on exterior rewards. Leaders in terms of stewardship are invariably "seized" a long-term vision, a personal alignment to a genuine purpose of the corporation they run, and a deep care for their subordinates.

There are many examples from around the world, leaders who behaved like stewards and have created value both on multiple levels, and as time goes on. Being in a steward position, your role as a team leader is to contribute to achieving your organization's goals; this calls for your capacity to personally look after your people. Somewhere in the history of stewardship we confused it with the efficient managing of all processes, compelling strategies, aligned operations and satisfied shareholders, detaching ourselves from such basic business necessities to run a successful business and connect with customers. Therefore, the mistake is that we over-engineered the business and underestimated people's real needs that ensure an effective work.

Nowadays, corporations hold a great influence on communities and entire nations, and their unprecedented access to resources and power has turned them into veritable "stewards of the future of humanity and the earth". Thus, they have become ethically obligated to act accordingly, being held responsible for the use of what they are entrusted with, so as to pass it to future generations in an enhanced condition. However, in order to become responsible stewards, a series of in-depth changes is required in regards to the way in which business executives and their corporation behave. Companies have designed its production, human resource practices, and management processes to optimize positive, and mitigate negative impact on environments, communities, and stakeholders.

These and other are fundamental for Stewardship process: the human race cannot engineer its way out of the mess of its own making. Making real progress is possible and depends on expanded aspirations for corporate stewardship, and new assumptions about what "good business" means. Protecting and enhancing the earth and its people, rather than exploiting these resources for financial gain. Taking leadership roles in solving the problems of the world, rather than assuming that is the role of governments, and that businesses need only comply with what it is legislated to do.

CONCLUSIONS

Context of globalization, the threat of financial crises, the positioning in a competitive market, determined the leaders of the future to adopt in the organization management innovation trough finding new ways of talent acquisitions, allocating resources and formulating objectives and strategies. The goal of management

Innovation is to help the entities to achieve new performance thresholds and to build a sustainable competitive advantage and a reputation.

According with this study the benefits of Benchmarking are related at: the organization's because the process help them to understand weaknesses and strengths, allows to realise what levels of performance is really possible to achieve comparing with others, explain why these differences between organisations exist, help to improve de competitive advantage and is cost-effective and time-efficient way of establishing more innovative ideas. Regarding the customers, Benchmaking, helps better satisfy the customer's need by establishing new standards and goals and motivates employees to reach new standards and to be connected at new developments. Benchmarking is a Key Business Process (KBPs): Product Development, Customer Service, HR Practices, Inventory Control, Research and Development and in the same time operate changes in four critical point of a business activity: Cost Management, Product Quality, Product Design and Organisation Image.

In conclusion, corporate leaders are redefining the purpose of their companies to include broader social, environmental, and ethical goals, and thus deliver expanded value to the communities and stakeholders they serve. Companies are introducing transparent reporting systems that enable them to track and simultaneously achieve triple-bottom-line outcomes. These integrated reporting systems shine light on social and ecological outcomes, as well as financial performance. Organisations have crafted strategies in which social and environmental concerns are integral components and drivers of their business models, not just bolt-on.

On the other hand, leadership is stewardship of the people, the work environment, and the levers a manager oversees to successfully guide her team to fulfil its purpose in line with the larger purpose toward which the team works. There is much we can learn from companies that are already on the path to stewardship.

Its most important aspect seems to be continuity, which calls for a continuous repetition of the process. However, since the future is prone to rapid changes and a regular re-checking of the assumptions, along with the way in which they adapt to this new shape, it is truly necessary to come up with innovative adjustments and decisions. Therefore, future benchmarking uses strategy as a forward-looking, decision-making instrument. Future benchmarking brings strategy to life and makes it a proactive tool for decision-making.Benchmarking is a powerful management tool because it overcomes "paradigm blindness". Paradigm Blindness can be summed up as the mode of thinking, "The way we do it is the best because this is the way we've always done it."

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OPTIMAL DEDUCTIBLE AMOUNT FOR EARTHQUAKE INSURANCE FOR RESIDENTIAL BUILDINGS

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ABSTRACT

The determination of an optimal deductible amount for Earthquake Insurance can be formulated as a mathematical problem. Since earthquake results in high fatalities, the insurance companies are aware of the fact that there will be lot of claims should earthquake occur. Hence deductible amounts are very high ranging from 10% and up and sometimes include a flat dollar amount which discourages the people to take earthquake insurance putting insurance companies in big financial loss. So, if a detailed research study is conducted (based on the data collected from Earthquake Insurance companies), and optimal deductible earthquake insurance amounts can be arrived at, that will attract people to buy earthquake insurance. Data for reconstruction costs involving dwelling limit, % deductible, contents limit will be collected for various residential homes. Behavior curves will be generated based on this data between Reconstruction Cost and the deductible amount. The concept of integrating the bath curve to construction is unique. Bathtub curve is a form of hazard function. Systems having this hazard rate function experience decreasing failure rates early on, followed on by a constant failure rate (useful life) and finally following increasing failure rate (wear out). This phenomenon exhibited by any building including residential building.

INTRODUCTION

The determination of deductible amount of insurance is a complex problem. This is because from the owner's point of view, while the owner of the property would like to insure their property, the deductible amount makes it almost prohibitive. Surely by not taking earthquake insurance the owner is taking a big risk in the event that the earthquake does occur. On the other hand, by taking insurance there is a heavy insurance amount the owner has to pay. The problem then becomes a tradeoff between Risk and consequences. Similarly, from the insurance point of view, they want to insure the property for earthquake with as high as possible so they can get profited. This is because if earthquake does occur there will be heavy losses to the building which the insurer has to take care of it. Combining the perspective of owners and insurer this becomes a traditional game theory problem which is so much used in the field of optimization. So, to solve this complex problem of getting optimal deductible amount for earthquake insurance, the problem should be formulated as an optimization problem with reliability constraints which becomes very involved. In addition there is very little data available for earthquakes. Hence, an attempt is made to solve this complex problem from basics with the basic idea of getting a practical deductible earthquake insurance amount.

METHODOLOGY

Collect the data for residences in terms of dwelling limits (actual replaceable cost) and the prevailing deductible amounts Plot this data and fit equation based on the regression analysis. Since the repair costs over the life of the hose are supposed to be similar the well known bathtub curve used extensively in

Reliability analysis, similar plots of dwelling limits and deductible amount are also plotted using bath tub curve superimposed. Use the well known 1 percent rule i.e. 1 percent of the purchase price of the home as the 1st part of the deductible amount. Use the Square Foot Rule ($1 per square foot) for the residence. If the data for the total square foot is not available, convert the purchase price to the corresponding square foot using $200/square foot of construction. This will give the second part of the deductible amount. Combine the two amounts to get the total deductible amount for earthquake insurance.

RESULTS

Using Step 2 of above methodology, Fig. 1 is plotted. Regression analysis is used to fit best curve. This equation is given as:

$y = 7.0121 x + 31465$ (1)
where, Y = Dwelling amount
          X = Deductible amount

Figure 1: Dwelling Amount Vs. Actual Deductible Amount
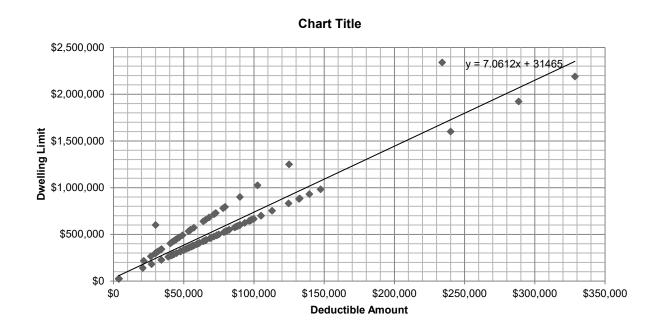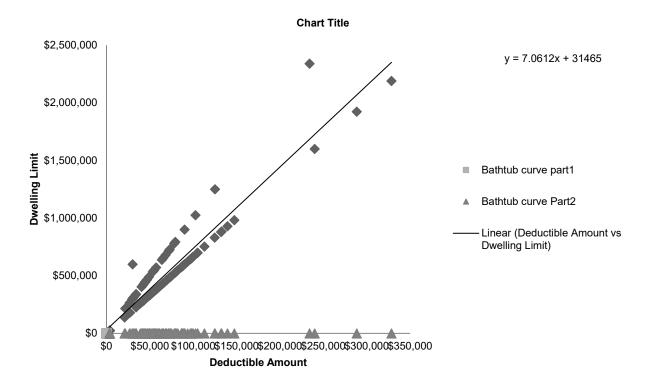
Figure 2: Dwelling Amount Vs. Deductible Amount (Including Portion of Bath Tub Curve) Using Step 2 Again, Dwelling Limit Is Plotted Against the Deductible %.

This Is Shown In Fig. 3.

Figure 3: Dwelling Amount Vs. Deductible % the Corresponding Figure with Bath Tub Curve Is Shown In Fig. 4.
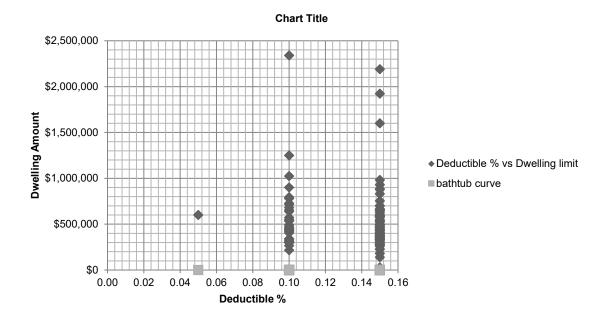
Figure 4: Dwelling Amount vs. deductible % (with portion of bath tub curve) Using steps 4-6, Table 1 is generated for recommended deductible amounts.

Table 1: Recommended Earthquake Deductible Amounts

Dwelling Limit	1% of the Purchase Price	$1 Per Square Foot Formula	Total Deductible Amount
$930,000	$9,300.00	$4,650	$13,950.00 (1.5%)
$216,000	$2,160.00	$1,080	$3,240.00
$394,000	$3,940.00	$1,970	$5,910.00
$260,000	$2,600.00	$1,300	$3,900.00
$467,000	$4,670.00	$2,335	$7,005.00
$25,000	$250.00	$125	$375.00
$655,000	$6,550.00	$3,275	$9,825.00
$345,000	$3,450.00	$1,725	$5,175.00
$427,000	$4,270.00	$2,135	$6,405.00
$309,000	$3,090.00	$1,545	$4,635.00
$578,000	$5,780.00	$2,890	$8,670.00
$296,000	$2,960.00	$1,480	$4,440.00
$884,000	$8,840.00	$4,420	$13,260.00
$600,000	$6,000.00	$3,000	$9,000.00
$572,000	$5,720.00	$2,860	$8,580.00
$728,000	$7,280.00	$3,640	$10,920.00
$285,000	$2,850.00	$1,425	$4,275.00
$524,000	$5,240.00	$2,620	$7,860.00
$227,000	$2,270.00	$1,135	$3,405.00
$586,000	$5,860.00	$2,930	$8,790.00
$431,000	$4,310.00	$2,155	$6,465.00
$458,000	$4,580.00	$2,290	$6,870.00
$333,000	$3,330.00	$1,665	$4,995.00
$539,000	$5,390.00	$2,695	$8,085.00
$491,000	$4,910.00	$2,455	$7,365.00
$794,000	$7,940.00	$3,970	$11,910.00
$25,000	$250.00	$125	$375.00
$601,000	$6,010.00	$3,005	$9,015.00
$139,000	$1,390.00	$695	$2,085.00
$181,000	$1,810.00	$905	$2,715.00
$435,000	$4,350.00	$2,175	$6,525.00
$277,000	$2,770.00	$1,385	$4,155.00
$1,600,000	$16,000.00	$8,000	$24,000.00
$25,000	$250.00	$125	$375.00
$463,000	$4,630.00	$2,315	$6,945.00
$359,000	$3,590.00	$1,795	$5,385.00
$900,000	$9,000.00	$4,500	$13,500.00
$354,000	$3,540.00	$1,770	$5,310.00
$377,000	$3,770.00	$1,885	$5,655.00
$25,000	$250.00	$125	$375.00
$983,000	$9,830.00	$4,915	$14,745.00
$549,000	$5,490.00	$2,745	$8,235.00
$400,000	$4,000.00	$2,000	$6,000.00
$369,000	$3,690.00	$1,845	$5,535.00
$665,000	$6,650.00	$3,325	$9,975.00
$319,000	$3,190.00	$1,595	$4,785.00
$316,000	$3,160.00	$1,580	$4,740.00
$665,000	$6,650.00	$3,325	$9,975.00
$426,000	$4,260.00	$2,130	$6,390.00
$500,000	$5,000.00	$2,500	$7,500.00
$333,000	$3,330.00	$1,665	$4,995.00
$335,000	$3,350.00	$1,675	$5,025.00
$491,000	$4,910.00	$2,455	$7,365.00
$25,000	$250.00	$125	$375.00
$700,000	$7,000.00	$3,500	$10,500.00
$25,000	$250.00	$125	$375.00
$466,000	$4,660.00	$2,330	$6,990.00
$25,000	$250.00	$125	$375.00
$25,000	$250.00	$125	$375.00
$655,000	$6,550.00	$3,275	$9,825.00
$335,000	$3,350.00	$1,675	$5,025.00

$623,000	$6,230.00	$3,115	$9,345.00
$25,000	$250.00	$125	$375.00
$2,190,000	$21,900.00	$10,950	$32,850.00
$25,000	$250.00	$125	$375.00
$25,000	$250.00	$125	$375.00
$25,000	$250.00	$125	$375.00
$25,000	$250.00	$125	$375.00
$25,000	$250.00	$125	$375.00
$780,000	$7,800.00	$3,900	$11,700.00
$418,000	$4,180.00	$2,090	$6,270.00
$374,000	$3,740.00	$1,870	$5,610.00
$449,000	$4,490.00	$2,245	$6,735.00
$342,000	$3,420.00	$1,710	$5,130.00
$409,000	$4,090.00	$2,045	$6,135.00
$753,000	$7,530.00	$3,765	$11,295.00
$382,000	$3,820.00	$1,910	$5,730.00
$477,000	$4,770.00	$2,385	$7,155.00
$273,000	$2,730.00	$1,365	$4,095.00
$25,000	$250.00	$125	$375.00
$700,000	$7,000.00	$3,500	$10,500.00
$332,000	$3,320.00	$1,660	$4,980.00
$368,000	$3,680.00	$1,840	$5,520.00
$1,025,000	$10,250.00	$5,125	$15,375.00
$320,000	$3,200.00	$1,600	$4,800.00
$300,000	$3,000.00	$1,500	$4,500.00
$299,000	$2,990.00	$1,495	$4,485.00
$593,000	$5,930.00	$2,965	$8,895.00
$639,000	$6,390.00	$3,195	$9,585.00
$531,000	$5,310.00	$2,655	$7,965.00
$447,000	$4,470.00	$2,235	$6,705.00
$25,000	$250.00	$125	$375.00
$25,000	$250.00	$125	$375.00
$715,000	$7,150.00	$3,575	$10,725.00
$1,250,000	$12,500.00	$6,250	$18,750.00
$680,000	$6,800.00	$3,400	$10,200.00
$403,000	$4,030.00	$2,015	$6,045.00
$440,000	$4,400.00	$2,200	$6,600.00
$545,000	$5,450.00	$2,725	$8,175.00
$575,000	$5,750.00	$2,875	$8,625.00
$439,000	$4,390.00	$2,195	$6,585.00
$831,000	$8,310.00	$4,155	$12,465.00
$600,000	$6,000.00	$3,000	$9,000.00
$463,000	$4,630.00	$2,315	$6,945.00
$25,000	$250.00	$125	$375.00
$25,000	$250.00	$125	$375.00
$1,923,000	$19,230.00	$9,615	$28,845.00
$2,340,000	$23,400.00	$11,700	$35,100.00
$549,000	$5,490.00	$2,745	$8,235.00
$287,000	$2,870.00	$1,435	$4,305.00
$489,000	$4,890.00	$2,445	$7,335.00
$227,000	$2,270.00	$1,135	$3,405.00
$25,000	$250.00	$125	$375.00
$265,000	$2,650.00	$1,325	$3,975.00
$404,000	$4,040.00	$2,020	$6,060.00
$880,000	$8,800.00	$4,400	$13,200.00
$587,000	$5,870.00	$2,935	$8,805.00
$303,000	$3,030.00	$1,515	$4,545.00
$442,000	$4,420.00	$2,210	$6,630.00
$650,000	$6,500.00	$3,250	$9,750.00
$25,000	$250.00	$125	$375.00
$534,000	$5,340.00	$2,670	$8,010.00
$644,000	$6,440.00	$3,220	$9,660.00

DISCUSSION OF RESULTS AND CONCLUSIONS

A method has been suggested to calculate practical deductible insurance amounts for earthquake insurance. A set of values have been recommended for residential properties in Southern California. The deductible

earthquake insurance amount recommended is 1.5% of the dwelling limit which is much lower than is currently used. These numbers are fair for owners of residences as well as insurance agencies. To that extent they can be considered optimal. It is recommended that these amounts are calculated for various regions of different states in USA before a decision can be made to use them.

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MAIN CONSEQUENCES OF REFORM FISCAL 2014 DIVIDEND ON INVESTORS IN COMPANIES AND MEXICAN

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ABSTRACT

This paper addresses the 2014 tax reform Mexico from the point of view of the distribution of dividends made by the 35 companies that make up the IPC sample of the Mexican Stock Exchange and shareholders who receive them. First it described in the regulations relating to the payment of dividends and dividend policies of major companies under study. 2013 prior to the entry into force of the reform, year 2014 and 2015 entered into force after the entry into force year: once an analysis of the distribution of dividends that have done business for a period of 3 years ago. The main results show that companies refrained from declaring dividends in 2014 and payments are normalized in 2015. In addition since 2015 as a result of the Tax Reform 2014, individual shareholders who receive dividends pay an extra tax of 10%, which causes that stock investors prefer not to receive dividends and companies accumulate profits and destined for reinvestment in the company.

JEL: G31, G38

KEYWORDS: Dividend Policy, Residual Theory, Tax Reform

INTRODUCTION

Companies listed on the stock market, usually orient their objectives in sending good signals to investors in the capital market to achieve an increase in the stock price, so a good financial management is important because it helps increase utilities and incorporate economic value in organizations, which suggests an increase in dividends distributed to shareholders. However, in Mexico 2014 tax reform has discouraged at least temporarily the distribution of cash dividends. In commercial matters, dividends represent the distribution of company profits to shareholders based on their contributions and based on reported earnings in the financial statements. Dividends are usually paid in cash, although sometimes paid in shares of the same company. A dividend policy is the formal action of the company to determine the form and amount where profits are distributed by dividend payments to shareholders and the profits will be reinvested in the company (Mosqueda, Give, & Guízar, 2006). It is also understood as the amount that the shareholders have decided to pay the holders of shares. Until 2013 the residents in Mexico individuals pay a top rate of income tax (ISR) 30% as companies (moral or legal persons) considering that income from dividends distributed by resident companies in Mexico and had been subject to assessment and distribution no longer involve any additional tax, regardless of who received the dividend.

In 2014 the income tax rate for corporations has remained the same, with a maximum rate of 30%, while for individuals has been a substantial increase in the maximum rate being 35%. In addition to the so-called Tax Reform, from 2014, based on the new Law on Income Tax (Income Tax Law) resident in Mexico or foreign individuals either physical or moral person who receive dividends from a company resident in Mexico and individuals resident in Mexico who receive dividends from companies resident abroad are

subject to an additional tax of 10%. It is important to clarify what he says (Aguilar, 2016) that "dividends between Mexican companies follow the same rules as above; ie if companies have already paid corporate income tax on profits in society that generated them, are no longer subject to tax in the company receiving the dividends. As is known utilities such control is performed through the Net Tax Income Account (CUFIN) ". A transitional rule the new Income Tax Law establishes that Mexican companies CUFIN take two registers, one for the profits generated until 31 December 2013 and one for those generated from January 1, 2014. Therefore if a company pays dividends in 2014 or thereafter, shall be subject to the new tax only if they are paid from CUFIN 2014 or subsequent years, but if paid from CUFIN 2013 or previous years will not be required payment of such tax. For a better explanation, the following example is presented: A company generated a profit of $ 1,000,000 of which would have to pay $ 300,000 (30%) income tax would still be $ 700,000 in retained earnings which could be allocated to pay dividends to individual shareholders. Assuming that a shareholder (individual) has income 1,000,000 would have to collect their dividends to be at the rate of income tax at the maximum rate of 35%, as the company has already paid 30% would pay the remaining 5% regardless of the dividend comes from the CUFIN 2013 or 2014. If the dividend comes from CUFIN 2013 and would not have to pay any additional tax and the effective income tax rate would be 35%. But if the dividend comes from the 2014 CUFIN individual shareholder will be subject to an additional 10% should be retained and learned by the company paying the dividend. In this case the effective rate rises to 45 percent: 35% of the new tariff and 10% of the new dividend tax. In the case of dividends paid to foreign whether individuals or corporations, the new dividend tax of 10 percent will apply, although the final tax resulting depend on the Double Taxation Agreement (CDI) applicable that could reach 10 percent.

LITERARY REVIEW

Theoretical Framework

One of the most important strategic decisions to be taken on boards of directors and / or corporate governance of companies, is the establishment of the dividend policy. Since the late twentieth century and so far this century there have been various analyzes and has been developing models to be considered to determine the amount of dividends to be distributed. "The dividend policy determines how a company's profits are distributed, they can retain and reinvest or payable to shareholders" (Moyer, McGuigan, & Kretlow, 1998). Therefore, the board of directors of a company influence practical considerations to determine an "optimal dividend policy". In recent years retained earnings have been an important source of financing for companies. However at least two situations: a) can be used to stimulate the growth of future profits, so they can influence the future value of the shares; b) the shareholders expect their investment gives them tangible returns through dividends present. Dividend policies vary depending on the sector to which the company belongs and even within the same sector can be considerable variations.
According to (Moyer, McGuigan, & Kretlow, 1998) "In a closed corporation, with relatively few shareholders, they can be set dividends according to preference shareholders, assuming that most of them are in a high category marginal tax policies favor high profit retention resulting in an eventual increase in stock prices. However high retention of profits implies that the company has sufficient investment opportunities acceptable capital to justify its policy of low pay dividends".

In contrast to large companies, as in the present case whose shares are traded on the Mexican Stock Exchange (BMV) is not feasible to take into account individual preferences of shareholders to establish the dividend policy. In this case there will be investors who are in the highest marginal tax categories that may prefer that the company reinvest profits (decreasing the dividend rate). But there will also be shareholders as retirees and those living on fixed incomes (which are sometimes known as widows and orphans) who may prefer a rate constant high dividends.

Policy Residual Payments

(Moyer, McGuigan, & Kretlow, 1998) explain that "This policy suggests that companies should retain profits while they have investment opportunities that promise rates higher than the rate required performance, ie, that while the company can invest the profits to win this required rate or more, you should not pay dividends because it would cause acceptable investment opportunities or the need to obtain the necessary possibly more expensive capital in external capital markets to waste. " The residual theory implies that the dividend rate will vary each year, depending on investment opportunities. However there is evidence that most companies try to keep a record of paying more or less stable over time dividends.

Stable Dividend Policy.

Most companies and shareholders prefer reasonably stable dividend policies as explained (Moyer, McGuigan, & Kretlow, 1998) "This stability is characterized by a reluctance to reduce the amount of money in dividends from one period to the next. Some business executives believe that a policy of stable and growing dividends, tends to reduce investor uncertainty about future dividend flows.

Other dividend policies that some companies have adopted are: "dividend policy with a payout ratio constant." Companies using this policy pay certain percentage of their profits as dividends each year. So if earnings vary substantially each year, dividends also fluctuate. Some companies choose to pay a small quarterly dividend plus an additional annual premium. This policy favors companies that have volatility in profits in your cash needs each year, or both.

Regardless of dividend policies adopted by enterprises to determine the consequences of the tax reform 2014 companies and shareholders, it is necessary to consider various theories among which are two main doctrines of thought that predominate among scholars of finance with respect to the effect of dividend policy on the value of a company. The importance of considering these theories is that the main objective of financial management is to maximize the value of companies, hence dividend decisions are crucial to achieving this goal. The first led by Merton Miller and Franco Modigliani asserts that the dividend policy has no significant effect on the value of the company, while the latter mainly supported by Myron Gordon, David Durand and John Lintner says if available. Our study is not intended to support one or another theory, however been considered analyzed to determine what effect it has had tax reform in companies with different dividend policies.

The group led by Miller and Modigliani states that the value of a company is determined only by their investment decisions and dividend policy is a mere detail. However this argument depends on several fundamental assumptions among which include the following: a) No taxes, b) No transaction costs, c) No issue costs and d) the existence of an investment policy is fixed. They also ensure Miller and Modigliani's investment policy, and not the dividend which determines the value of the company, Gordon and Lintner this is not so, and claim that a dividend policy if it affects the value of the company.

Legal Framework.

The distribution of the profits of companies (legal entities) through dividends, is to be performed within a regulatory framework, basically according to two systems: a) In commercial matters, the General Law of Commercial Companies (GLCC) and b) on tax Law on Income tax (Income tax Law) as follows: Article 16 of the General Law of Commercial Companies (GLCC) in its Section I states that "The distribution of gains or losses between the equity partners will be in proportion to their contributions," and Article 19 says that "the distribution of profits only may be made after they have been duly approved by the assembly of members or shareholders that the financial statements thrown". (Secretary of the Interior, 1934).

Furthermore, Article 20 of the GLCC cited indicates that "net profits of every society, must be separated five percent annually at least, to form the reserve fund until the fifth amount of social capital. The reserve fund should be reconstituted in the same manner as reduced for any reason.

It is also stated in Article 113 of the same (GLCC) that "Every action will only be entitled to one vote; but in the social contract it may be agreed that a portion of the shares entitled to vote only in the Extraordinary Assemblies meet to discuss matters covered in Sections I, II, IV, V, VI and VII of Article 182. is clarifies that "cannot be assigned to ordinary shares dividends without first paying for limiting voting a dividend of five percent. When no dividends or that are less than five percent in any fiscal year, it will be covered in the following years with the indicated priority "(Secretary of the Interior, 1934).

In accordance with Article 140 Chapter VIII of the Law on Income Tax (Income Tax Law) "Individuals must accumulate their other income, received by dividends or profits. Such individuals may credit against the tax determined in its annual statement, the income tax paid by the company which distributed dividends or profits, provided that whoever makes the crediting this paragraph regarded as taxable income refers to, in addition to the dividend or earning received, the amount of income tax paid by that dividend or perceived utility company and also have the perseverance and the prosecutor fraction XI of article 76 of this Law refers to proof. For these effects, the tax paid by the company is determined by applying the rate of Article 9 of this Act, the result of multiplying the dividend or profit earned by the factor of 1.4286. Notwithstanding the preceding paragraph, natural persons shall be subject to an additional fee of 10% on dividends or profits distributed by corporations resident in Mexico. The latter shall be required to withhold tax when distributing such dividends or profits, and will pay it together with the provisional payment corresponding period. The payment made under this paragraph shall be final "(Chamber of Deputies of the Mexican Congress, 2013). Furthermore, Article 164 of the Income Tax Law cited states that "in dividend income or profits, and generally for profits distributed by corporations, is considered the source of wealth is in national territory, when the person making the distribution is resident in the country. It is considered dividend or profit distributed by legal entities:

Revenues Article 140 of this Act refers to. In these cases, the company that makes payments subject to the provisions of Article 10 of the same Act. The tax refers to this fraction will learn together with the provisional payment corresponding month.

In the case of a capital reduction of legal entities, the calculation of the profit distributed by determined action under Article 78 of this Act, shall continue decreasing the utility balances net tax income accounts. These balances are determined by dividing the balances of such accounts that had the moral person at the time of the reduction, the total shares of the same person to the date of repayment, including those for reinvestment or capitalization of profits or any another concept that integrates the equity of the same.

In the case of distributed profits determined in accordance with Article 78 of this Law, the tax due is calculated and find out in the terms of article referred. Legal persons distributing dividends or profits that this section refers must withhold the tax to be obtained from applying the rate of 10% on such dividends or profits, and provide people who make payments referred to in this paragraph constancy indicated by the amount of the dividend or profit distributed and the tax withheld. The tax paid shall be considered definitive. It has also relates to the payment of dividends Article 165 of the same Income Tax Law which states that in the case of income derived by a resident abroad through an entity referred to in Title III of this Act shall be deemed to the source of wealth is in national territory, when the moral person is resident in Mexico. The tax is determined by applying on the distributable surplus, the maximum rate to be applied to the surplus of the lower rate limit set in Article 152 of the Income Tax Law. The tax must find out what the moral person on behalf of a resident abroad, together with the declaration referred to in Article 96 of the Income Tax Law or, where appropriate, on the dates set for it. Said moral person must provide proof of the entire effected taxpayers.

METHODOLOGY

To achieve the objective of this research work has followed a qualitative approach combined with a deductive method to infer the main consequences of the tax reform of 2014. The selection of the sample has been to take the 35 companies that are used to calculate Price Index (IPC) of the Mexican Stock Exchange BMV. Immediately annual report data of each company were taken, and in turn the annual report was obtained from the website of the BMV. An analysis of theories on dividend policy was conducted and the regulatory framework for the distribution of corporate profits especially the reform of the Law on Income Tax 2014 (ITL) and the General Law of Commercial Companies (GLCC). Articles of both systems that directly affect the payment of dividends by Mexican companies and shareholders who receive them are described, and the main consequences of the 2014 tax reform explains.

RESULTS

The main results of this work are presented in Table 1 where it can be seen that the 35 companies were studied for 3 years, 2013 prior to the tax reform, 2014 year beginning the effect of the tax reform and 2015 year after year to the entry into force of the tax reform.

Table 1: Dividends Paid by Enterprises and Established Policy
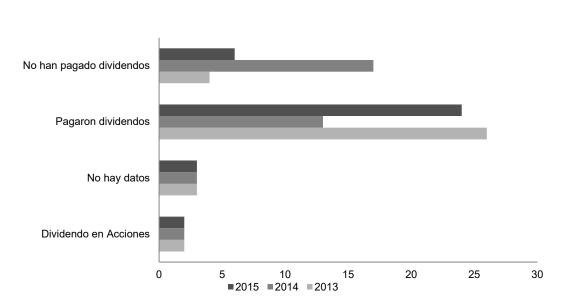
Business	Dividend Payments			
CLAVE DE COTIZACIÓN	POLÍTICA DE DIVIDENDOS	2013	2014	2015
AC	It has established	3.00	-	1.75
ALFA	according to results	0.70	-	0.46
ALPEK	Annual payment	1.40	-	0.70
ALSEA	Annual payment	0.50	-	0.50
AMX	Two payment each year	0.22	0.24	0.56
ASUR	It has established	8.40	-	-
BIMBO	It has established	0.52	-	-
BOLSA	Annual payment	1.08	1.09	0.96
CEMEX	It has established	-	-	-
ELEKTRA	It has established	4.50	-	2.40
FEMSA	It has established	1.50	1.50	ND
GAP	It has established	S	S	S
GCARSO	It has established	4.00	0.80	0.84
GENTERA	It has established	1.00	-	0.76
GFINBUR	It has established	3.00	0.38	0.42
GFNORTE	percent of annual profits	1.56	0.25	0.73
GFREGIO	Residual policy	1.35	-	-
GMEXICO	It has established	0.98	0.91	0.98
GRUMA	It has established	-	1.50	1.60
IENOVA	It has established	-	-	-
KIMBER	Residual policy	1.32	1.40	1.48
KOF	No information	-	-	-
LAB	It has established	-	-	-
LALA	It has established	0.38	-	0.51
LIVEPOL	It has established	1.93	-	0.81
MEXCHEM	Residual policy	0.50	0.50	0.50
NEMAK	It has established	-	0.96	0.96
OHLMEX	It has established	-	-	-
OMA	It has established	Actions	Actions	Actions
PE&OLES	It has established	16.63	1.90	1.51
PINFRA	It has established	-	-	-
SANMEX	It has established	2.50	0.51	1.00
TLEVISA	It has established	0.70	-	0.35
VOLAR	It has established	-	-	-
WALMEX	It has established	0.92	1.38	1.84
	Total dividends paid companies.	28	15	26

Source: Based on data obtained from the annual reports of each company.

During the 3 years they have paid dividends two companies and 3 companies were unable to obtain data. Regarding the dividend policy it is observed in Table 1 that 26 companies have established a dividend policy each year and decreed dividend payments according to their income generated; 3 companies established an annual payment of dividends; 1 company established two dividend payments each year; 3 companies have established a policy based on the residual theory is that the profits of each year are primarily designed to fund themselves and their subsidiaries projects, and secondly if there is surplus is distributed as dividends to shareholders.

It is important to note that the fiscal reform of 2014 raised expectations among company executives about dividing up dividends and the economic repercussions that would result both on companies and on shareholders receiving them. For that reason, there was a significant decrease in the number of companies that paid dividends in 2014, from which it is inferred that it was the main consequence of the 2014 tax reform.

Figure 1: Dividends Paid by the 35 Companies IPC

Payment of dividends by companies in the IPC

Source: Based on data obtained from Table 1

Figure 1 shows that 35 companies were analyzed, which are the sample for the calculation of the CPV of the BMV. The analysis comprises 3 years (2013, 2014 and 2015) in which it is shown that the companies paid dividends as follows: In the year 2013 28 companies (26 in cash and 2 in shares); 19 in 2014 (17 in cash and 2 in shares); And 26 in 2015 (24 in cash and 2 in shares) as shown in Figure 1. It is also clear that the number of companies that paid dividends in 2013 decreased significantly in 2014 and increased again in 2015.

CONCLUSIONS

Although 26 of the 35 companies analyzed, has not established a dividend policy each year declares a dividend payment is based on the profits earned. Commercial companies (moral or legal entities) with the

2014 tax reform have had increases and decreases in tax liabilities, however the income tax rate has remained the same for those taxpayers. Individuals have again been the most taxed taxpayers with the reform of the following: First, the income tax rate in 2014 is raised to a maximum rate of 35% when in the year 2013 the highest rate was 30% Second, when the individual has income from dividends you will have to accumulate to their other income and pay an additional 10% which will raise its income tax rate to 45%. The tax reform 2014 will not send a good signal to the market, by contrast, generated negative expectations on boards of directors and / or corporate governance of companies in relation to the distribution of dividends in 2014, as the number of companies that regularly paid annual dividends did until 2013 and in the year 2014 many companies did not pay dividends as shown in Table 1 and Figure 1.

Because the expectations generated in relation to tax reform to take effect in 2014, some companies advanced the payment of dividends at the end of 2013 to avoid an effect of the additional payment of income tax on dividends which entered into force in 2014. However these decision has had no effect because the same reform clarifies that dividends coming from CUFIN 2013 will not pay this tax, as if they have to make payments of dividends coming from CUFIN 2014 or later. For some investors the dividend paid in 2014 has been an incentive to stay with stocks. Payment of advance dividends at the end of 2013 has had other financial impact on business, for example the share price low after payment of dividends, plus some requested bank loans for the payment of cash dividends and paid interest they are not tax deductible. This affected the financial ratios of liquidity and solvency of these companies.

Some companies lost opportunity to integrate profitable investment projects due to undercapitalization dividend payment. The number of companies that paid dividends in 2013 were 28 and in 2014 was reduced to 19 returning to normal in 2015 where 26 companies pay dividends. It is necessary that the tax authorities seek mechanisms to broaden the tax base and not increase taxes more captive taxpayers.

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BANK HEALTH PERFORMANCE: AN ANALYSIS OF BANKS IN INDONESIA USING CAMEL RATIO AND MARKET VALUE RATIO OF BANKS LISTED AT INDONESIAN STOCK EXCHANGE

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ABSTRACT

Bank is a very essential entities in Indonesia, as they accumulate funds from the public in the form of savings and channel them to the public in the form of credit. These activities are essential since the society used the credit they got for their small business and in forms of loan for their benefit. Thus, bank can improve the standard of living of the people. In other words, the bank, in carrying out its activities is a financial institution that acts as an intermediary for the excess funds with those that are lack of funds. The study is descriptive and data collected were analyzed and presented according to the data of Banking Companies Listed in Indonesia Stock Exchange from year 2011 to 2015. There are seven companies studied, namely: BMRI, BBRI, BBCA, BBNI of the four biggest banks in Indonesia and PDMN, BDMN, BNGA of the other three private banks. The results of the study shows CAMEL ratio of CAR, NPL, ROA, ROE, LDR that generally good performance except for PDMN and BDMN profitability for 2014 and 2015 and market value ratio using market book ratio and Tobin's Q resulted in market see the banking companies stock as undervalued.

KEYWORDS: Camel, Bank, Financial Performance, Tobin's Q, Market Book Ratio

INTRODUCTION

Bank is a very essential entities in Indonesia, as they accumulate funds from the public in the form of savings and channel them to the public in the form of credit as per Act No. 7 of 1992 concerning Banking as amended by Act No. 10 of 1998. These activities are essential since the society used the credit they got for their small business and in forms of loan for their benefit. Thus, bank can improve the standard of living of the people. In other words, the bank, in carrying out its activities is a financial institution that acts as an intermediary for the excess funds with those that are lack of funds (Arafat, 2006; Kasmir, 2012). Bank has a function as an intermediary institution. This function made a bank has a strategic position in the economy (Hasibuan, 2007; Damawi, 2011; Ismail, 2010). By the article, by activities, such as collecting funds and distributing funds to community, a bank will increase the flow of funds needed for investment, working capital and consumption (Kasmir, 2010). In other words, bank will be able to increase national economy. Looking bank at the history of Bank In Indonesia, we look at Dutch era in 1828, where the first bank in Indonesia called De javasche Bank, NV was established followed by Nederlandsche Indische Escompto Maatschappij, NV in 1918. These banks drive the economy of the people at the time. As time goes by the banking Industry in Indonesia also change. This is due to real sector, economy, politics, law and social factors. Financial crisis in the late 1990s also drive the economy and the banking industry. In the Indonesian Economic Report (2009), stated that Indonesia's economic turmoil from 2005 to 2008 that is due to the rising world oil prices and caused inflation and disrupt stability in the macroeconomic situation of the nation and thus pressuring banks in increasing domestic interest rates. All of these situation addresses banks to increase its performance

Therefore, bank need to be able to evaluate and analyze their performance and health and moreover how the market sees them. There are numerous ways for to analyze bank health and performance with the use of Bank Financial Ratios (Arafat, 2006; Damawi, 2011; Ismail, 2010; Kasmir, 2012; Kuncoro and Suharjono, 2012). CAMELS ratio which comprise of Capital, Asset Quality, Management, Earnings, Liquidity, Sensitivity to Market Risk are one set of ratio to be used for banking performance analysis (Arafat, 2006; Damawi, 2011; Ismail, 2010; Kasmir, 2012; Kuncoro and Suharjono, 2012). The Capital aspects used the Capital Adequacy Ratio (CAR), the Asset Quality includes Non-Performing Loan (NPL) ratio, the Earnings include return on Equity, return on assets, and Liquidity aspects includes Loan to Deposit Ratio (LDR). In the article on June 2, 2016 in the site Berita Satu (2016), there are a total of 15 national commercial banks was elected as the Best Bank 2016 Investor Magazine using the said Banking Performance ratios. It is interesting to look at how the bank health performance and how the investor fare their performance using market value ratio as they are the one that serve the public financially as seen in previous studies (Abdullah & Surdayanto, 2004; Widati, 2012; Sektiawan, 2015). In addition, it is also interesting to study and look at the market value of the banks through the use of Market Book Ratio and Tobin's Q since it depicts how the market sees and value the company (Sudiyatno and Puspitasari, 2010; Investopedia, 2016). Thus, the study will analyze the banking companies health condition based on financial performance and market value of banks listed at Indonesian Stock Exchange.

Method of the Study

The study used descriptive method where the data used collected, analyzed and presented in a descriptive manner. The data used were secondary data derived from the financial report of Banking Companies from year 2011 to 2015. The sample used in the study was 4 biggest and well known companies in Indonesia that are listed at Indonesia Stock Exchange from Banking Sub Sector. Analysis was done using 5 financial ratios of CAMELS, namely: Capital Adequacy Ratio (CAR), Return on Asset (ROA), Return on Equity, and Non-Performing Loan (NPL) and Loan to Deposit Ratio (LDR) and market value ratio of Market Book Ratio and Tobins'Q. The following are the ratios standard:

Capital Adequacy Ratio (CAR).

In Indonesia the minimum Capital Adequacy Ratio is 8% (Kasmir, 2012), as the bank can use it to protect depositors and promote the stability and efficiency of financial systems (Investopedia, 2016).
Return on Asset (ROA)

In Indonesia a good bank ROA is 1.5 %. (Kasmir, 2014).
The assessment of ROA:

ROA > 1.5%   company has good profitability.

ROA < 1.5%   company doesn't have good probility.
Return on Equity (ROE)

In Indonesia bank with a good profitability at minimum of 12%. (Kasmir, 2014)
The assessment of ROA:

ROE > 12%   company has good profitability.

ROE < 12%   company doesn't have good probility.
Non-Performing Loan (NPL)

The assessment of NPL (Kasmir, 2014):

NPL > 5%   bank has overload of non-performing loans.

NPL < 5%   bank can minimize its non-performing loans.
Loan to Deposit Ratio (LDR)

The assessment of LDR (Kasmir, 2014):

LDR 78-100%   company has good credit to deposit ratio.

LDR < 100% >   company doesn't have good credit to deposit ratio.
Market Book Ratio

Market book ratios is a ratio of a stock market price to its book value that gives another indication of how investors regards the company. The standard given for this ratio is for the ratio to be compared with its industry average.

Tobin's Q

Tobin's Q, the ratio introduced by James Tobin, a nobel prize winner (Investopedia, 2016) measured the performance of the company based on the market value and compared it with asset of the company.
The criteria for assessment in Tobins Q (Sudiyatno and Puspitasari, 2010) are as follows:
Q > 1   Stock is in overvalued condition. The management successfully managed

the company and thus there is high growth potential

Q = 1   Stock is in average condition. Management is in stagnant condition in

operating its assets.
Q < 1   Stock is undervalued condition. Management is failed in operating the

 asset of the company. The analysis is done on four banks in terms of the ratios given to see whether the bank are in a healthy condition and how the market perceive the value of the banks through the use of Tobins' Q.

Result of the Study

Camel Ratio Analysis

Capital Adequacy Ratio (CAR): Capital Adequacy Ratio is one of CAMELS ratio for bank. The ratio provide bank function to protect its depositor with minimum amount of capital available. The study composed of four main banks in Indonesia namely Bank Mandiri (BMRI), Bank BRI (BBRI), Bank BCA (BBCA) and Bank BNI (BBNI) and three other private banks namely Bank CIMB Niaga (BNGA), Bank Danamon (BDMN), and Bank Pan Indonesia (PNBN).

Table 1: Capital Adequacy Ratio

Year	BMRI	BBRI	BBCA	BBNI	BNGA	BDMN	PNBN
2011	15.34%	14.96%	12.70%	17.80%	13.16	19.7	
2012	15.48%	16.95%	14.20%	18.70%	15.16	17.8	
2013	14.93%	16.99%	15.70%	15.10%	15.36	17.9	
2014	16.60%	18.31%	16.90%	18.20%	15.58	18.9	17.41
2015	18.60%	20.59%	18.70%	19.50%	16.28	17.6	20.23

Table 1 above indicates that from the 5 year observation period, all banks showed that they have adequate minimum capital above 8% required by Bank Indonesia.

*Return on Asset (ROA):*Return on Asset is one of CAMELS ratio for bank. The ratio shows bank ability to gain profit based on its asset. The study composed of ROA of four main banks in Indonesia namely Bank Mandiri (BMRI), Bank BRI (BBRI), Bank BCA (BBCA) and Bank BNI (BBNI) and three other private banks namely Bank CIMB Niaga (BNGA), Bank Danamon (BDMN), and Bank Pan Indonesia (PNBN)..

Table 2: Return on Asset

Year	BMRI	BBRI	BBCA	BBNI	BNGA	BDMN	PNBN
2011	3.37%	4.93%	3.80%	2.94%	2.85%	2.6%	2.02%
2012	3.55%	5.15%	3.60%	2.92%	3.18%	2.7%	1.96%
2013	3.66%	5.03%	3.80%	3.36%	2.76%	2.5%	1.85%
2014	3.57%	4.73%	3.90%	3.49%	1.4%	1.4%	2.23%
2015	3.15%	4.19%	3.80%	2.60%	0.24%	1.2%	1.31%

Table 2 above indicates that from the 5 year observation period, all renowned banks showed that they have return on asset above 1.5% required by Bank Indonesia however for the other three private banks in year 2015 they are struggling with their profitability as their ROA below the standard 1.5%.

*Return on Equity (ROE):*Return on Equity is one of CAMELS ratio for bank. The ratio shows bank ability to gain profit based on its equity. The study composed of ROE of four main banks in Indonesia namely Bank Mandiri (BMRI), Bank BRI (BBRI), Bank BCA (BBCA) and Bank BNI (BBNI) and three other private banks namely Bank CIMB Niaga (BNGA), Bank Danamon (BDMN), and Bank Pan Indonesia (PNBN)..

Table 3: Return on Equity

Year	BMRI	BBRI	BBCA	BBNI	BNGA	BDMN	PNBN
2011	25.57%	42.49%	33.5%	20.06%	13.16%	17.2%	14.72%
2012	27.23%	38.66%	33.5%	19.99%	15.16%	16.2%	15.37%
2013	27.31%	34.11%	28.2%	22.47%	15.36%	14.5%	14.56%
2014	25.81%	31.19%	25.2%	23.64%	15.58%	8.6%	9.24%
2015	23.03%	29.89%	21.9%	17.2%	16.28%	7.4%	6.07%

Table 3 above indicates that from the 5 year observation period, all renowned banks showed that they have return on asset above 12% required by Bank Indonesia. However for BDMN and PNBN it seems that they are struggling with their profitability as their below 12% standard given by Bank Indonesia.

Non-Performing Loan (NPL): Non-Performing Loans is one of CAMELS ratio for bank. The ratio shows loan that are not performed as part of credit risk. The study composed of NPL of four main banks in Indonesia namely Bank Mandiri (BMRI), Bank BRI (BBRI), Bank BCA (BBCA) and Bank BNI (BBNI) and three other private banks namely Bank CIMB Niaga (BNGA), Bank Danamon (BDMN), and Bank Pan Indonesia (PNBN)..

Table 4: Non-Performing Loan

Year	BMRI	BBRI	BBCA	BBNI	BNGA	BDMN	PNBN
2011	2.18%	2.30%	0.50%	3.80%	2.64%	2.5%	
2012	1.74%	1.78%	0.40%	2.80%	2.29%	2.3%	
2013	1.60%	1.55%	0.40%	2.20%	2.23%	1.9%	
2014	1.66%	1.69%	0.60%	2.00%	3.9%	2.3%	1.8%
2015	2.29%	2.02%	0.70%	2.70%	3.74%	3%	2.12%

Table 4 above indicates that from the 5 year observation period, all banks showed that they have non-performing loan below 5% required by Bank Indonesia.

Loan to Deposit Ratio (LDR): Loan to Deposit Ratio is one of CAMELS ratio for bank. The ratio comparing the loan given compared to bank deposit. The study composed of LDR of four main banks in Indonesia namely Bank Mandiri (BMRI), Bank BRI (BBRI), Bank BCA (BBCA) and Bank BNI (BBNI) and three other private banks namely Bank CIMB Niaga (BNGA), Bank Danamon (BDMN), and Bank Pan Indonesia (PNBN).

Table 5: Loan to Deposit Ratio

Year	BMRI	BBRI	BBCA	BBNI	BNGA	BDMN	PNBN
2011	71.65%	76.20%	61.70%	70.37%	94.41%	98.3%	80.36%
2012	77.66%	79.85%	68.60%	77.52%	95.04%	100.7%	88.46%
2013	82.97%	88.54%	75.40%	85.30%	94.49%	95.1%	87.71%
2014	82.02%	81.68%	76.80%	87.81%	99.46%	92.6%	95.47%
2015	87.05%	86.80%	81.10%	87.80%	97.98%	87.%	98.83%

Table 5 above indicates that from the 5 year observation period, banks that showed that they have non-performing loan in range of 78-100% required are that from year 2013 to year 2015 all banks except for BCA meet the requirement given.

Market Value Ratio

Market Book Ratio: Market to Book Ratio is a ratio that give indication of how investors regard the company. Companies with relative high rates of return on equity generally sell at higher multiples of book val*ue than those with low return.*

Table 6: Market Book Ratio

Year	BMRI	BBRI	BBCA	BBNI	BNGA	BDMN	PNBN
2011	2.48	3.30	4.64	1.66	1.65	1.51	1.16
2012	2.46	2.61	4.27	1.31	1.21	1.86	0.89
2013	2.04	2.22	3.75	1.17	0.88	1.14	0.80
2014	2.37	2.91	4.23	1.48	0.73	1.31	1.20
2015	1.78	2.46	3.62	1.17	0.51	0.88	0.63

Table 6 above indicates banks with their market book ratio from the 5 year observation period. Based on the table above, the highest Market Book Ratio is on BBCA which higher than the average market boor ratio of banks studied. The lowest are the three other private banks BNGA BDMN and PNBN. This indicates that the market look more on BBCA to invest than others.

Tobin's Q : Tobin's Q is a ratio given by James Tobin to measure market value of the company and compared it with its assets. The study composed of Q Ratio of four main banks in Indonesia namely Bank Mandiri (BMRI), Bank BRI (BBRI), Bank BCA (BBCA) and Bank BNI (BBNI) and three other private banks namely Bank CIMB Niaga (BNGA), Bank Danamon (BDMN), and Bank Pan Indonesia (PNBN).

Table 7: Tobin's Q

Year	BMRI	BBRI	BBCA	BBNI	BNGA	BDMN	PNBN
2011	0.28	0.35	0.51	0.23	0.18	0.27	0.15
2012	0.29	0.31	0.50	0.20	0.13	0.34	0.10
2013	0.25	0.19	0.47	0.19	0.10	0.19	0.09
2014	0.29	0.35	0.58	0.27	0.09	0.22	0.16
2015	0.23	0.32	0.55	0.18	0.06	0.16	0.10

Table 7 above indicates that from the 5 year observation period, banks that showed that they have Q ratio > 1 for stock that overvalued. The results however shows that Q ratio for all banks are below 1, thus, all banks are undervalued according to the market. However, the highest perceived banks according to investors are BBCA, BBRI, BMRI and BBNI, all are renowned banks while other has the lowest perceived banks by investors.

CONCLUSION

From the results of the study above, it can be concluded that the seven banks in Indonesia has a good health condition in terms of financial performance since they have adequate capital, good profitability except for PDNM and BDMN, and can manage their credit in terms of bad loans and credit to loan ratio. On the other hand, the market still see the stock undervalued. It is the recommendation of this study, for future researchers to use different method in analyzing these companies and or use the method given to analyze other banks in other instances.

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MODERATING ROLE OF ENGAGEMENT ON THE RELATIONSHIP BETWEEN NEGATIVELY-VALENCED WORD-OF-MOUTH AND LOYALTY

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ABSTRACT

In the past few years, a significant academic interest has developed in business relationships with the notion of 'engagement'. Engagement is defined as either a state of mind or an activity beyond purchase. Highly engaged customers likely to pass more word-of-mouth and develop more favourable attitudes toward a product, company or brand and feel more loyal to the entity. Word-of-mouth is characterized through valence which depicts positive or negative emotions of a customer. Thus, negatively-valenced word-of-mouth is an individual negative experiences and opinions about goods / services / brand / organization formed after the consumption. Loyalty is conceptualized through repatronage intentions (desire to purchase again) and switching behaviour (customer switching towards other product / service / brand). Despite this interest, research on moderating role of engagement on negatively-valenced word-of-mouth (WOM) and loyalty has been limited. This study proposes a conceptual model which investigates how engagement moderates the relationship between negatively-valenced word-of-mouth (WOM) and loyalty. On the basis of the evidence from the existing literature, we hypothesize that there is a significant impact of negative word-of-mouth on loyalty. The authors conclude that customer loyalty is affected by engagement of customers and which may lead to disengagement with the particular brand / service / organization. This study makes both academic and practitioner contributions and concludes by drawing implications, presenting limitations and offering directions for future research.

JEL: M3

KEYWORDS: Customer Engagement (CE), Repatronage Intention, Switching Behaviour, Word-Of-Mouth (WOM)

INTRODUCTION

In the marketing literature, customer engagement (CE) is considered to be an important concept defined with a strong behavioural focus (So, King, Sparks and Wang 2014). Marketing Science Institute's 2010-2012, Research Priorities, identifies the "customer engagement" as a key research priority area of "Understanding Customer Experience and Behaviour" which contributes to enhanced academic insight into consumer behaviour in complex, interactive and/or co-creative environments. Kumar et al. (2010) defined CE as "an active interactions of a customer with firm, with prospects and with other customers, whether they are transactional or non-transactional in nature". Customer involvement and customer participation are the two dimensions which are integral and different to CE and also precedes it (Vivek, Beatty and Morgan, 2012). Customer involvement explains the degree to which consumers perceive the relevance of the object based on their inherent needs and values and interests (Zaichkowsky 1985), whereas customer participation entails the degree to which the customer is involved in the production and delivery of a firm's services (Dabholkar, 1990). Moreover, customer engagement (CE) is classified on the basis of interaction with offerings versus activities and initiation by customer versus provider. Where, offering (brand or product) drives the customer to engage in an activity or interaction while activity drives the customer to the product or brand. Other than company advertising, existing and potential customers interactions among themselves strongly influences the consumption decisionss (Vivek, Beatty and Morgan, 2012 Over the past

few decades, the research has acknowledged the influence and importance of word-of-mouth (WOM) on consumer behaviour (Wirtz and Chew, 2002).

East et al. (2007) describe word-of-mouth as an advice from other consumers. Bijmolt et al. (2010) propound that word-of-mouth communication has a positive impact on the firm's revenues, thereby suggesting that firms should target customers with high propensity to word-of-mouth. However, next to sharing of positive experiences and distribution of recommendations for particular products, more consumers use the online medium to spread unfavourable experiences i.e. negative word-of-mouth (Verhagen, Nauta & Feldberg 2013). Thus, negative word-of mouth hampers the purchase behaviour of customers and affects the revenue of firms (Liu, 2006; Reichheld, Markey & Hopton, 2000). Van Doorn et al. (2010) suggest that if delightful experiences are provided to the customers, they are motivated to set up a brand community and even engage in positive word-of-mouth, hence satisfied consumers would generate positive word-of-mouth (WOM) (Bitner,1990, Engel, Keigerris & Blackwell, 1969; Holmes & Lett, 1977), whereas dissatisfied consumers would generate negative word-of-mouth (WOM) (Richins,1983). Hence, the development of word-of-mouth (WOM) and loyalty are the two main objectives of the marketing practitioners due to increased competitiveness in service sector. As customer loyalty favours greater purchase intention (Flavian et al. 2006); it is further conceptualised as behavioural and attitudinal loyalty in the previous studies. Consumer who shops at the same place regularly are "behaviourally loyal" (Bowen and Chen 2001), while attitudinal loyalty reflects the consumer's psychological disposition towards the brand (Evanchitzky et al. 2006). Repatronage intentions depict the consumer's desire to make repeat purchases whereas customer switching behaviour leads to abandonment of brand / company because of negative experience (Blodgett, Granbois & Walters 1994).

Calder, Malthouse and Maslowska (2016) viewed engagement as a dynamic process created by individual experiences which can manifest themselves in behavioural expressions. Those behavioural expressions affect experiences which in turn lead to more behavioural expressions such as purchases, loyalty and consumption. Oliver (1999) proposed that consumers process information to form beliefs, and use those beliefs to form attitudes and then make behavioural decisions based on relative attitude strength. Hence, favourable attitude is developed by an individual toward a product / service / company / brand he or she associates with the engagement, and consequently, feel more loyal to the entity (Vivek, Beatty and Morgan, 2012). Therefore, word-of-mouth and customer loyalty are related to each other. On critically examining the literature, researchers found that negatively valenced word-of-mouth and its impact on loyalty remain unexplored along with the moderating effect of engagement on this relationship. Hence, the present study develops an integrative framework into this overlooked context.

LITERATURE REVIEW

*Customer Engagement :*Vivek, Beatty and Morgan (2012) explains CE as "the intensity of an individual's participation in and connection with an organization's offerings or organizational activities, which either customer or the organization initiates". Highly engaged customers are more likely to pass positive word-of-mouth and act as an advocate for brand and also develop more favourable attitudes toward a product, company or brand they associate with, and feel more loyal to the entity. Hence, consumers frequently engage both in positive WOM (East, Hammond and Wright 2007) and negative WOM (Donavan, Mowen and Chakraborty 1999); customers evaluate the brand on the basis of their experience or interaction with the brand / event / situation and associate the negative information with the brand as well (Laczniak, Decarlo and Ramaswami, 2001). However, De Angelis et al. (2012) critically investigates the factors that highlight in which situations / events consumers might share more positive or more negative WOM. Moreover, customer involvement and customer participation has a direct effect on loyalty as customers are more involved with a focal brand and process information that is not congruent to their opinions about the focal brand more negatively (Sherif & Hovland, 1961; Leckie, Nyadzayo & Johnson 2016).

Negative Word-of-Mouth: Word-of-mouth is a non-transactional behaviour (Marketing Science Institute, 2010) depicted by a customer that does not directly influences the firm's profitability (van Doorn et al. 2010). Past research posits that consumers engage in negative WOM by sharing their annoying consumption experience to prevent others from negative experiences (Dubois, Bonezzi and Angelis 2016; Henning Thurau et al. 2004; & Sundaram, Mitra and Webster 1998). Dubois et al. (2016) claimed that negative information might become more valuable to the self than positive information. Whilst, some consumers frequently engage both in positive (East, Hammond, and Wright 2007; Godes and Mayzlin 2004) and negative (Donavan, Mowen and Chakrobarty 1999; Kamins, Folkes, and Perner 1997) WOM. One study (De Angelis et al. 2012) examined that how talking about one's own versus others' experiences affects WOM valence and show that consumers tend to share more positive WOM while depicting about their own experiences but more negative WOM when talking about others' experiences, in the service of self-enhancement.

Loyalty: Loyalty is defined as a deeply held commitment to repurchase and repatronised a preferred product/service consistently over time (Oliver 1999). Loyalty is conceptualised through repatronage and switching dimensions. Repatronage intention is defined as consumer's desire to make repeat purchase (Yang and Chang, 2011) which actually represents the attitudinal loyalty by the customer. Prior research has shown that negative word-of-mouth reduces customers' patronage intentions, that is, intentions to buy from the same company in the future again (Hellier, Geursen, Carr & Rickard, 2003; Hess, Ganesan, & Klein, 2003). However, consumer switching behaviour refers to consumers abandoning a product or service in favour of a competitor's. Thus, consumers who have negative experiences with a company are most likely to switch to a competitor (Loveman 1998; Rust & Sahorik, 1993; Zeelenberg & Pieters, 2004).

METHODOLOGY

Objectives of The Study: The present study will investigate effect of negative word-of-mouth on customer's reaptronage intention (attitudinal loyalty) and switching behaviour .and the moderating impact of engagement on this relationship. Word-of-mouth is the important factor that influences the customer repatronage and switching behaviour. On the basis of literature review a conceptual model is proposed, which will explain the impact of engagement on the relationship between negative word-of-mouth (WOM) and customers' loyalty. Data from 1000 respondents will be collected through a pretested questionnaire using a multiple items ranging on a scale of "Very Strongly Agree" to "Very Strongly Disagree" (VSD). The sample will be drawn through convenience and judgement sampling. The sample will include frequent shoppers. The items measuring constructs in the questionnaire will be based on the existing scales. The scale items will be refined using item analysis. The reliability of the scale will be measured using cronbach alpha. Appropriate techniques will be used on the basis of data collected.

Conceptual Framework: Based upon the existing literature (Bowden, Gabbott &Naumann, 2015; Hollebeek and Chen, 2014; Juric, Smith & Wilks, 2016), a conceptual framework is proposed.

Hypothesis: On the basis of the conceptual framework, we propose the following hypothesis:
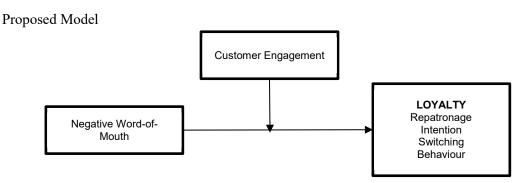
Hypothesis 1: Customer engagement moderates the relationship between negative WOM and customer's loyalty.
Hypothesis 2: Negative word-of-mouth (WOM) has a direct and significant impact on customer's reaptronage intention and switching behaviour.

FINDINGS

On the basis of literature review a conceptual model is proposed here. This model provides a conceptual framework to understand the relationships among negative word-of-mouth, customer engagement and customer loyalty. The model demonstrates that negative WOM significantly influence the repatronage

intentions and switching behaviour. Negative word-of-mouth (offline or online) effects the decision making of the consumer while purchasing a product / service. Thus, repatronage and switching behaviour of customer is affected by negative word-of-mouth which may lead to disengagement with the particular brand / service / organization. Hence, disengaged customers reduce their visits and purchases and spread the negative word and share their discontent with others and affects the firm's revenue and profits.

Proposed Model

CONCLUSION

The significance of this study lies in the fact that it attempts to add new insights into the understanding of customer engagement and its moderating effect on relationship between negative word-of-mouth and customer loyalty. The key findings of this study will enhance the understanding of the relationships among constructs, which were posited in the conceptual model. It is believed that the new findings will be of importance to the academicians and practitioners for the development of marketing theory, specifically in customer engagement literature. This research could advance the understanding of customer engagement, which leads to a more meaningful and complete picture of customer behaviour by capturing its dynamic nature and it could offer rich insights to the industry managers in formulating effective customer management strategies. This study has some limitations that offer for the future research. The proposed conceptual model is developed on the basis of past studies, hence not tested empirically. The proposed model could be test empirically in future research.

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ISLAMIC CROWDFUNDING: A COMPARATIVE ANALYTICAL STUDY ON HALAL FINANCING

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ABSTRACT

The purpose of this paper is to conduct analytical studies comparing conventional and Islamic crowdfunding qualified halal. This is necessary since many nations and financial institutions in the world that has the Islamic culture that requires a transaction meets the halal element in terms of funding sources and uses of funds. There are four types of crowdfunding to be analyzed, which is: Islamic Crowdfunding Reward-based, Islamic-based Crowdfunding Donation-based, Islamic Crowdfunding Lending-based and Islamic Crowdfunding Equity-based. The analysis be done with matching the Islamic law to suit every type of crowdfunding. The findings of this paper can be used to develop crowdfunding platform will be implemented in Muslim countries or countries with a majority Muslim population.

KEY-WORDS: Islamic Crowdfunding, Halal, Lending-Based, Equity-Based

INTRODUCTION

Since 1997 after Rock band Marillion can obtain proceeds of $ 60,000.00 to finance his musical performances, crowdfunding has become popular. Crowdfunding is a new method that raises money requested from the large group of audiences via internet. Crowdfunding involves the entrepreneurial individual and group effort from the aspect of cultural, social and profit to enable their venture can be operated successfully. This can be done by collecting the small contributions from a large number of audiences via the internet without involving any intermediaries of financing (Castrato, 2013). Crowdfunding can be considered as an interesting alternative for methods of traditional financing. This is because crowdfunding is not only allows the investors participate in extrinsic motivations but also the intrinsic motivations. The purpose of crowdfunding idea is to get funding from public, where each individual just contribute a small amount, instead of obtaining the venture capital from sophisticated investors. Actually, raising fund is not only the aim of the entrepreneurs or enterprise, but they also utilized it for getting more information.

Banks have developed an unwillingness to offer the funding to entrepreneurs or enterprises. The wearable technology projects are even more rejected due to the high risk of market and technology (Shome and Suri, 2016). As the result, the entrepreneurs in the small enterprise are looking for the necessarily funding during the early stage via a new source that is called crowdfunding. The financial is necessary crucial resource that can determine the successfulness of the entrepreneurs (Ordanini et al, 2010). According to Massolution (2015) Crowdfunding Industry Statistics 2015-2016 shows that crowdfunding platform become a most popular tool that is utilized for fundraising if compare to angel investing in 2015 and it also to surpass venture capital on trend in 2016, and the type of crowdfunding recorded the largest number Lending-based or p2p amounted to USD25.1 Billion or 73% of the total estimated crowdfunding industry occurred in 2015.

LITERATURE REVIEW

New funding body required funding SMEs or creative project; this is due to low banking coverage. Only 13.1% are credit proposals of SMEs financed by banks (World Bank, 2015). Is the fact that SMEs constitute

majority of business in the world especially in developing countries. The one of the new alternative funding body is crowdfunding. Crowdfunding is a platform in which a person or group of people can get the funds to finance business or project from the crowd (Wahjono et al, 2015). Crowdfunding as a intermediary institution, working like a bank. As a financial intermediary, crowdfunding platform will collect money from the crowd and then distribute to the project initiator or a business unit that has done campaign in crowdfunding platform via the internet (Barnet, 2013). Internet is a medium of communication in which the project initiator lure crowds to fund activitiesnya, through a business plan or activity plan that can take the form of video, movie, photo or slide presentation. The campaign will be seen by thousands or even millions of potential funders. Campaign tool that can also be done by the viral potential funder to friends, family or acquaintances potentially interested through social media so that the potential multiplier is very large and unpredictable (UCA, 2015). Some crowdfunding activity is unregulated, some is regulated and some is exempt from regulation (FCA, 2015). Considering the huge potential in raising funds and to protect the owner of the funds, we need a rule that is binding on the parties involved in crowdfunding (Fundable, 2015).

Crowdfunding is generally divided into four types, namely: Donation-based, Reward-based, Lending-based, and Equity-based (Massolution, 2012). Donation-based crowdfunding aims to collect money from the crowded activities or to fund a project that is humanitarian and not expect any return of both material and immaterial. Reward-based crowdfunding is rather different from the Donation-based, although not at the same commercial activity, but in reward-based, activities or projects which campaigned that offer prizes that may be objects or services associated with the project offered. If the project they are documentary film production, then the donor will receive a prize of tickets to watch its, donors who gave more money will get more tickets and apply multiplication. Meanwhile in the other two types, namely lending-based and equity-based is more suitable for business and commercial purposes. In both types of crowdfunding that there is hope for the return of money and enhancements instead of profit project funded was either a certain percent for a period of time (hydrangea) on lending-based, or be a part of the benefits (such as dividend) on a project funded by the on equity-based (Kim et al, 2016).

There has been no concept of Islamic Crowdfunding could be generally accepted. I ever had presented a paper on this subject during the World Islamic Social Science Congress, 1-2 December 2015 in Putrajaya, Malaysia, and then I presented again at the International Conference on Economics, Education, Business and Accounting, 18-19 October 2016 in Semarang, Indonesia. But so far not many responses we received. Urgency of Islamic Crowdfunding is that Islamic countries or Islamic population is a potential market. Organization of Islamic Countries (IOC) noted that there are 1.70 billion Muslims in this world or 23:18% of the world's population. The number is expected to increase to 2.2 billion or 35% in 2030 (Grim and Karim, 2011). The second urgency is most entrepreneurs in the country and the Islamic countries are SMEs engaged in the processing of commodities such as mining, plantation, agriculture and fisheries (WEO, 2016). The business types are included efforts difficult to get funding from banks and capital markets. The third urgency is the number of people in the Islamic countries who run entrepreneurial activity as a main activity ranged from 15% -25% (Kelly et al, 2015).

The challenge in the implementation of crowdfunding in Islamic law is on the type of lending-based crowdfunding. Selain itu jenis crowdfunding lending-based ini adalah yang terbesar yaitu USD25.1 Billion atau 73% dari total Global Crowdfunding Industry estimated fundraising volume in 2015 (Massolution, 2015). The challenge is the avoidance of interest set at the front during the campaign. The next challenge is the type of business or project that campaigned must not violate Islamic law, such as the products of his business is not pork, alcohol, blood and all the meat of animals slaughtered without mentioning the name of Allah. Avoid interest and products haram or not halal (forbidden by Islamic law) can be done by putting the Board of Islamic Sharia in each CFP. Thus people who are crowded either side of which require funding and those who will fund the crowded side will feel calm because it has conducted economic activities in

accordance with the teachings of his religion. Avoidance of this illicit (haram) business is becoming essential for Muslims to maintain the tranquility of life in the world and prepare for life after death.

DATA AND METHODOLOGY

Data were obtained from the literature, most journals and articles in open source that can be accessed via the Internet with the keywords: crowdfunding, Islamic crowdfunding, crowdfunding in Muslim countries and then analyzed to obtain the Islamic concept of crowdfunding to finance a project or business descriptively. There are 120 bibliography were searched and downloaded via open access journals.

The concept of Islamic crowdfunding is built using Spiral technique (Creswell, 2014). Spiral technique meant to get answers to research question completely because this technique makes it possible to carry out research activities with a repeating cycle although it has to do the making description. Starting from the identification of the research problem, namely finding a model Crowdfunding guaranteed halal, then continues to the activities of literature review (239 documents in Scopus Search), continue to activities Show Interest Research (selected 147 documents), and then forwarded to the activities Collect Data (from 120 Jurnan Open access). The next activity is Analysis and Data Interpretation and then Evaluation Data. So in a year of research there can be more than two cycles of research, therefore, this technique called spiral.

RESULT AND DISCUSSIONS

The research findings are the Islamic concept of crowdfunding mainly lending-based. This concept is the business concept of crowdfunding has been generally accepted by combining with the law of Islam, especially in terms of avoidance of riba (interest) and the eligibility business Islamic ie everything a business with a basic product that is not pork, blood, dead, liquor, and everything meat from animals slaughtered without the name of Allah. To maintain eligibility application of Islamic law that required the Board of Sharia that its members must be devoted Muslim and understand correctly all the provisions in reference Islamic law contained in the Qur'an, al Hadith authentic, consensus (ijma'), and the Fatwa Council of Ulemas. Islamic crowdfunding concept found in this research is for lending-based, because the type is the most widely getting questions in compliance with Islamic law. Figure below is proposal concept for the Lending-based Islamic crowdfung as shown in figure 1.

Generally lending-based crowdfunding is called peer-to-peer (p2p) lending, such as in bank lending mechanism. Risks to the refund of this type is high, therefore the potential lenders are very cautious, though usually promise additional benefits on loans is very interesting. Lending-based Islamic crowdfunding requires the Board of Sharia to ensure Islamic law that occurred and implemented in this crowdfunding mechanisms, namely: Halalan Thoyyibah Business, Halal Money, Mudharabah / Qiradh.

Halalan thoyyibah means, project or business has to offer is justified (halal) by Islamic law and good. Business which forbidden by Islamic law is anything business related to pork, blood, dead, liquor, and any items not sure (gharar), doubtful (mu'tasabihah) including the manufacture, make, sell, distribute and take advantage of the business. Halal money meaning the money disbursed by lenders are the potential sources are derived from the which is lawful and good, not from the result of stealing, robbery, corruption, or income derived from sources prohibited by religion and official government regulations.

Mudharaba or Qiradh, meaning that owners money hand over or lend money to a businessman to be traded, while the profits belong together and are divided according to the collective agreement as stated in the business plan while campaign. So that in Loan-based Islamic Crowdfunding mechanism there are four parties, namely: Business Initiator (BI - which can include: individuals, organizations, and business), Potential Lenders (PL), Crowdfunding Operator (CFO), and Board of Sharia (BS).
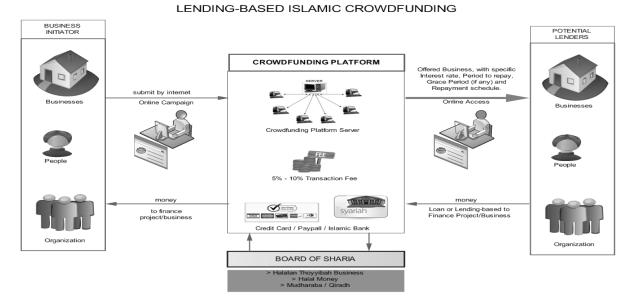
Figure 1: Lending-Based Islamic Crowdfunding

LENDING-BASED ISLAMIC CROWDFUNDING

CONCLUDING COMMENTS

Islamic Crowdfunding is worthy to be implemented mainly in the countries based on Islamic or Muslim-majority countries. Crowdfunding itself is very suitable to be implemented because it is easier for project or business initiators, especially not bankable yet, including starters business. The role of the Board of Sharia is very important and necessary to filter project or business is Islamic or halal course offered by CFO to potential funders / lenders / investors. Accordingly BS becomes halal guarantee institution for PI and PF.

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COST OF EQUITY MODELING FOR EMERGING MARKET

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ABSTRACT

This study investigates the modeling of cost of equity using a data set of 263 firms listed on Karachi stock exchange of Pakistan between 2001-to-2015. The robustness of results is evidence that market capitalization has significant impact on the cost of equity. This study indicates that net earnings growth, retention of funds, times interest earned, gearing, fixed asset backing, long term debt and taxes have no impact on cost of equity. In addition, keeping in view the signaling effect of information on the performance of capital markets in Pakistan, Capital Asset Pricing Model (CAPM) is used to calculate the cost of equity. The industrial analysis has been carried out, which shows no significant change in the determinants of cost of equity. Finally, a sector-specific range of cost of equity is found that falls between 11.541 to 16.787 percent. This range indicates that financial markets in Pakistan are more volatile with respect to any information in line with the signaling theory.

KEYWORDS: Determinants of Cost of Equity, Capital Asset Pricing Model, Pakistan

INTRODUCTION

This paper investigates the determinants of cost of equity of firms operating in a wide range of sectors in Pakistan. To address our research questions, we focus on the determinants of cost of equity and their impact on cost of equity. First, determinants of cost of capital have got significant research with respect to Pakistan. Second, determinants of cost of equity with respect to Pakistan will be an addition to the literature. Finally debt and preferred stock are contractual obligations therefore calculation of cost of debt and preferred stock is simple to calculate and easy to understand. Cost of equity is more difficult to calculate as compare to debt and preferred stock, because certain principles need to apply to calculate a reasonable estimate of cost of equity (Ross, Westerfield & Jordan, 2006; P, 439). It is also documented by Nasr, Boubakri and Cosset (2012) that there is no consensus on the method to calculate cost of equity. This is the specific reason for the existence of different models for the calculation of cost of equity; such as Clause and Thomas Model (2001), Gebhardt, Lee and Swaminathan Model (2001) referred to as (GLS), Easton (2004) Model, Ohlson and Jeuttner Nauroth (2005), the discounted cash flow method, the bond- yield plus risk premium approach, Capital Asset Pricing Model, Fama and French three Factor model, and Arbitrage Pricing Theory.

LITERATURE AND HYPOTHESIS

The change in the patterns of capital structure leads to financial risk. Higher financial risk increases cost of equity and vice versa, in the same vein business risk also affect cost of equity (Pointon & Omran, 2004). Capital structure also cause major impact on equity cost; but the total value of the firm is not affected by the division of net operating earnings among equity and debt (Modigliani & Miller, 1958).

They further documents direct effect of capital structure on equity and required rate of return. Static Trade off Theory (STT) emphasis is that, firm sets the specific targets for debt to value of the firm, in line with Pecking Order Theory (POT) given by (Mayers & Majluf, 1984); firms prefer internal financing, i.e. retained earnings over the external financing and bank loans, at the end opt for a public debt. In the same vein Signaling Theory (ST) given by Ross, in 1977 shows that debt gives positive signals in the market that in future the firm may have positive inflows. From this it can be inferred that managers have confidence in the future cash inflow from which obligations of debt can easily met. Equity can be obtained by issuing new shares, or from retained earnings. Both the sources have their respective costs. Shareholders will only

provide funds for new issue if they are getting good return on their investment in the company. Costs associated with the retained earnings are opportunity cost, such as the dividend forgone by the equity holders. No doubt, a lot of research had been conducted in Pakistan regarding the determinants of cost of capital but what are the factors which constitute the cost of equity in developing market like Pakistan is yet to be investigated.

Net Earnings' Growth and Cost of Equity: In literature net earnings' growth and cost of equity have strong correlation. According to Bazley and Hancock (2004), Equity investor's takes all the risk involved with the ownership and is ultimately entitled for the rewards. In the same vein, growth in earnings will lead to high cost of equity (Fama & French, 1998). Companies with high growth opportunities have generally high price earnings ratio and companies with low growth opportunities have low price earnings ratio (Gibson, 1998). Based on the argument our first hypothesis can be stated as follows:

H 1: Net Earnings' Growth and cost of equity are positively related

Retention of Funds and Cost of Equity: The debate about the preferred mode of financing needs a special consideration with respect to Pakistan. The overall trend in the selection of modes of financing moves in the following way that retained earnings is preferred source of financing over the equity. If debt financing and equity financing are compared debt finance is also preferred over the equity. The specific reason is being aligned with the pecking order proposition that the equity cost will be reduced as internal funds should avoid issue costs (Krishnan & Mayer, 1996; Mayers, 1984).

H 2:   Therefore retention of funds may have negative impact on cost of equity

Times Interest Earned and Cost of Equity: The ability of the firm to carry debt can be viewed by considering the interest earned and fixed charges coverage (Gibson, 1998). Gibson further argues that if the time interest earned is inadequate, there is a danger that firm will not be able to meet its interest obligations. Failure to meet interest obligation can result in legal action by the creditors and can lead to bankruptcy (Brigham & Ehrhardt, 2002). Greater interest coverage reduces financial risk. Investors demand high return for the high risk and low return for the low risk. Based on this view, the hypothesis is as follows:

H 3:   Times interest earned has negatively impact on cost of equity

Gearing and Cost of Equity: The use of fixed operating costs by the firm is called financial leverage; the British expression for financial leverage is gearing (Horne & Wachowicz, 1998). Gearing presents the ratio of total liabilities to equity also known as capital structure ratio. The capital structure depicts the long term solvency of the firm by assuring the timely payments of interest and loans on maturity (Khan & Jain, 1993). The debt to assets and debt to equity are simply the transformations of each other (Brigham & Ehrhardt, 2002).   This leads us to formulate the following hypothesis:

H 4:   Gearing has positive impact on cost of equity.

Fixed Assets Backing and Cost of Equity: Fixed Assets backing allows the firms to raise debts at cheaper rates because fixed assets serve as a security (Rafiq, Iqbal, & Atiq, 2008). It is further argued that companies can pledge their assets which are fully depreciated but still have market value. A firm with large amount of fixed assets can borrow at lower rates as compare to other companies because fixed assets serve as a securities to the creditors (Shah & Hijazi, 2004). Shah & Hijazi further documents that fixed asset backing make business secure and hence reduce the cost of equity. In this situation we propose the following hypothesis:

 H 5:   Fixed asset backing has negative impact on cost of equity.

Long Term Debt and Cost of Equity : The use of debt (financial leverage) as well as use of fixed operating costs (operating leverage) significantly impact earnings (Gibson, 1998). Gibson further argues that financial leverage is successful if firms earn more than it pays on borrowed funds. The volatility of profits linked with the shareholders can be taken as a measure of risk attached to shareholding which will increase by the existence of debt finance (Lawrence, 1990). To investigate relationship between long term debt and cost of equity, the following hypothesis has been suggested

H 6:   Increase in the long term debt positively impact cost of equity.

Tax and Cost of Equity: Tax is a form of cash outflow which ultimately reduces the profitability, and reduces the return on the equity. As the return for the equity holder reduces it can be hypothesize that tax has negative impact on cost of equity. But on the other side it also creates cash inflow impact due to tax shield on interest expense which ultimately leads to low cost of debt. This phenomenon also confirms with the concept of (Modigliani & Miller, 1963) that tax reduces return to shareholders and also the cost of debt may be reduced as tax is treated as expense and deducted from the income. In this situation we propose the following hypothesis:

H 7:   Tax may have negative impact on cost of equity.

Market Capitalization and Cost of Equity: Market capitalization impacts to increase the value of the firm due to which cost of equity capital decreases. Stock market capitalization can be calculated as number of shares multiplied by market price per share. A lot of capital comes in but it is suggested that when funds depart, it departs more rapidly than it came in (Bekaert, Harvey & Lumsdaine, 2002). Bekaert, Harvey & Lumsdaine, 2002 further argued that initially inflows in equity increase the return on equity, later this effect decreases over time, which reduces the cost of equity. To investigate relationship between market capitalization and the cost of equity, the following hypothesis has been suggested

H 8:   Market capitalization has a negative impact on cost of equity.

Data and Variables -Construction of the Study Variables

Our sample consists of firms that are listed on Karachi stock exchange (KSE). KSE had 652 listed firms as on 30th June, 2015. We begin our sample period from January 2002 to December 2015. This period substantially reduce our sample size. In this period 533 firms remained registered with KSE. Out of 533 firms 263 firms have been selected. The second column of table (1) shows the sectors wise distribution of the firms. Column 3 and 4 of table (1) shows total no. of firms in the specified sector and firms selected for the current paper respectively. The firms in the financial sector (capital structure of these firms is significantly different from those of other sectors; also the capital structure of these financial institutions is regulated by State Bank of Pakistan (SBP) and Securities and Exchange Commission of Pakistan (SECP) to a considerable extent) has been excluded along with the firms for which required data was not available.

Theoretical Justification and Measurement of Variables: Financial data were collected from business recorder website, company's annual reports and balance sheet analysis from State Bank of Pakistan for the period from January 2001 to December 2015. Keeping in view the importance of the study, 15 years data have been collected of the firms listed on KSE.   We end up with a final sample of 263 firms listed on KSE over the period between 2001 and 2015.   Table (3) defines the variables used in our study along with their theoretical justification. Column 4 of table (3) shows the relationship of the variable with the cost of equity.
  Table (1) provides some descriptive statistics about 263 firms. The 263 firms are diversified across Pakistan.

Table 1: Shows Listed Firms and the Firms Used in the Study

S. No.	Name of Sectors	No. of Firms	Used in Study	S. No.	Name of Sectors	No. of Firms	Used in Stud
1	Auto and Allied	25	21	12	Synthetic & Rayon	26	9
2	Cables and Electric	15	15	13	Jute	7	7
3	Sugar	41	34	14	Fuel and energy	28	12
4	Cement	21	14	15	Paper and Board	15	10
5	Construction	4	3	16	Transport & Communication	10	9
6	Engineering	16	6	17	Tobacco	7	3
7	Glass and Ceramics	10	6	18	Chemicals and Pharmaceuticals	38	8
8	Leather and Tanneries	8	3	19	Food and Personal Care Products	23	13
9	Textile Composite	59	28	20	Vanaspati and Allied	6	6
10	Textile Weaving	25	18	21	Woolen	7	6
11	Textile Spinning	142	32		**Total**	**533**	**263**

Cost of Equity Estimates The Capital Asset Pricing Model is significant for practical applications and still plays a major role in the field of cost of equity, and was the first model developed by the financial theorists (Graham & Harvey, 2001). To calculate the cost of equity about 75% of finance professors support using the CAPM model for calculating the cost of capital for capital budgeting purposes (Welch, 2008). A survey of CFOs was conducted and it indicates that 73.5% of responding financial executives uses the model CAPM (Graham & Harvey, 2001). The CAPM, as already been tested by Shah and Butt in 2009 to calculate cost of equity. The CAPM is extremely appealing model at an intellectual level, it is logical and rational and once someone understands and works with CAPM one's reaction is usually to accept it without question (Brigham & Ehrhardt, 2002).

Explanatory Variables: Net Earnings Growth (NEG): (earnings before tax) / (total assets), Retention of Funds (RR): (reserve and retained earnings) / (total investment), Times Interest Earned (TIE): (earnings before interest and tax) / (interest expense), Gearing (G): (total liabilities, long term + short term) / (Equity), Fixed Asset Backing (FAB): (fixed assets / total assets), Long Term Debt (LTD): (long term debt / total investment), Tax (T): (tax / net profit before tax), Market Capitalization (MC): (No. of shares * market price per share)

Empirical Analysis: Panel regression analysis has been used which is in line with (Hall, Hutchinson, & Michaelas, 2004, Rafiq, Iqbal, & Atiq, 2004; Shah & Hijazi, 2004). $Ke_{it} = \beta_0 + \beta_1 (NEG_{it}) + \beta_2 (RF_{it}) + \beta_3 (TIE_{it}) + \beta_4 (GR_{it}) + \beta_5 (FA_{it}) + \beta_6 (LD_{it}) + \beta_7 (TX_{it}) + \beta_8 (MC_{it}) + e$

Where: Ke = Cost of equity, NEG = Net Earnings' Growth, RF = Retention of Funds, TIE = Times Interest Earned, GR = Gearing, FA = Fixed Asset Backing, LD = Long term debt, T   = Tax, MC= Market Capitalization, e = Error term

RESULTS

Correlation Analysis: The correlation among the study variables are shown in Table (2). Net earnings' growth is negatively correlated with cost of equity at value of -0.018 which is against the findings of (Ashton, 1995; Fama & French, 1998; Barberis, 1998; Brigham & Ehrhardt, 2002; Gibson, 1998; Horne & Wachowicz, 1998) according to their studies net earnings' growth is positively correlated with the cost of equity which means increase in net earnings stimulates the expectations of the shareholders which increase the cost of equity. Correlation is significant between cost of equity and reserves and retained earnings at value of .055(*), retention of funds also has significant correlation with cost of equity but with positive impact. The hypothesis that reserves and retained earnings has negative impact on cost of equity as suggested by Krishnan & Mayer, 1996; Mayers, 1984 is not accepted although reserves and retained earnings have significant correlation with cost of equity.

Times interest earned is positively correlated with cost of equity at value of 0.009 which is against the results of the studies conducted by (Brigham & Ehrhardt, 2002; Gibson, 1998; Horne & Wachowicz, 1998 and Lawrence, 1990). Although positive correlation is not significant between times interest earned and cost of equity. Gearing is negatively correlated with cost of equity at value of -.046. Hence it is inferred that gearing negatively impact cost of equity although not very significantly which is against the results of the studies conducted by Brigham & Ehrhardt, 2002; Chang & Rhee, 1990; Gibson, 1998; Horne & Wachowicz, 1998 and Khan & Jain, 1993). Fixed asset backing has a significant and positive correlation with cost of equity at value of 0.090(**). Fixed asset backing does not reduce the cost of equity instead fixed asset backing increase the cost of equity. The results shows that fixed asset backing has positive impact on cost of equity instead of negative against the study conducted by (Clarkson, Guedes & Thompson, 1996). Long term debt is positively correlated with cost of equity at value of 0.038. Correlation results are in line with the hypothesis that long term debt has a positive impact on cost of equity. The positive relation of long term debts with cost of equity is also supported by the studies conducted by (Gibson, 1998; Lawrence, 1990 and Nizam, 1999). The study conducted by Modigliani & Miller (1963) proved that tax has negative impact on cost of equity. The current study shows that tax has positively correlation with cost of equity at value of 0.019 which means increase in tax will increase the cost of equity. Market capitalization is negatively correlated with cost of equity. There is significant correlation between market capitalization and cost of equity at value of -0.213(**) which means increase in the value of the firm will decrease the cost of equity and decrease in the value of the firm will increase the cost of equity. Therefore the hypothesis that market capitalization has a negative impact on cost of equity is accepted. The results are in line with the study conducted by (Bekaert, Harvey & Lumsdaine, 2002).

Table 2: Shows the Correlation of Cost of Equity with Independent Variables

	Ke	Neg	Rre	Nfa	Tie	G	Fab	L	T	Mc
ke	1									
neg	-.018	1								
rre	.055(*)	.006	1							
tie	.009	.123(**)	.004	-.005	1					
g	-.046	-.003	-.001	.006	-.001	1				
fab	.090(**)	-.146(**)	-.024	.005	-.089(**)	-.007	1			
l	.038	-.024	-.026	-.001	-.039	-.037	.191(**)	1		
t	.019	-.005	.004	.005	.002	-.008	.018	-.006	1	
mc	-.213(**)	-.060(*)	-.039	-.047(*)	.158(**)	-.009	-.254(**)	-.167(**)	.020	1

*Correlation is significant at the 0.05 level (1-tailed), ** Correlation is significant at the 0.01 level (1-tailed).*

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error Of The Estimate
1	.234(a)	.055	.048	6.30603

a Predictors: (Constant), MC, G, T, RRE, NFA, NEG, L, TIE, FAB

Regression Analysis: Regression results among the study variables are shown in Table (2). The result of regression table shows that net earnings' growth has beta value of -0.032 with negative t value of -1.126 it represents a negative relationship although not very significant which means increase in earnings will reduce cost of equity. The past studies indicate that increase in net earnings tend to increase the cost of equity (Ashton, 1995; Fama & French, 1998; Barberis, 1998; Brigham & Ehrhardt, 2002; Gibson, 1998; Horne & Wachowicz, 1998). Regarding cost of equity and reserves and retained earnings regression table shows that t-value of retention of funds is 1.705, and beta value is .047. So hypothesis that retention of funds has negative impact on cost of equity as suggested by (Krishnan & Mayer, 1996; Mayers, 1984) is not accepted. Times interest earned has t-value of 1.745, with beta value of 0.049 which is against the results of the studies conducted by (Brigham & Ehrhardt, 2002; Gibson, 1998; Horne & Wachowicz, 1998 and Lawrence, 1990). Gearing has negative t value -1.744, and negative beta value -0.048. Hence it is

inferred that gearing negatively impact cost of equity which is against the studies conducted by Brigham & Ehrhardt, 2002; Change & Rhee, 1990; Gibson, 1998; Horne & Wachowicz, 1998 and Khan & Jain, 1993). Long term debt has -.139 t value along with beta of -0.004. Tax has t value of 0.786, and beta value is 0.022. Pakistan economy is undocumented and therefore taxation system is mainly depend on proper documentation (Faruqi, 2011; P, 37) which might be the reason for the differences in results with respect to the studies conducted in the developed countries. Market capitalization has t value of -7.259, with beta value of -0.212. Therefore, it is established that with the increase in the value of the firm the cost of equity will be decreased and vice versa. The results are in line with the study of (Bekaert, Harvey & Lumsdaine, 2002). Hypothesis that market capitalization has a negative impact on cost of equity is accepted.

Industrial Analysis: The determinants which have been identified on the basis of literature review includes net earnings' growth, reserves and retained earnings, Times interest earned, gearing, fixed asset backing, long term debt, tax and market capitalization. Industrial analysis shows that there is no significant change in the determinants of cost of equity in different sectors of Pakistan.

Industry Wise Cost Of Equity : Cost of equity is 15.28084 in Leather and tanneries and is 14.00763 percent to 14.21858 in textile spinning and textile weaving. The average cost of equity for all the industries in Pakistan is around 13.65 percent which is in line with the finding of the study on cost of equity in the emerging markets conducted by Estrada, 2000. Estrada further documents that there is a strong debate on the issue of appropriateness of the method to calculate cost of equity.

Table 3: Shows Regression Results

Dependent Variable		
Cost of Equity		
Independent Variables	**Coefficients**	**t-statistics**
Intercept	20.12995	12.446
Net Earnings' Growth (NEG)	-.032	-1.126
Reserves and Retained Earnings (RRE)	.047	1.705
Times Interest Earned (TIE)	.049	1.745
Gearing (G)	-.048	-1.744
Fixed Asset Backing (FAB)	.037	1.274
Long Term Debt (LTD)	-.004	-.139
Tax (T)	.022	.786
Market Capitalization (MC)	-.212	-7.259
R Square	**.055**	
Adjusted R Square	**.048**	

Table 4: Shows the Cost of Equity in Different Industries

S. No.	Name of Sector	Cost of Equity	S. No.	Name of Sector	Cost of Equity
1	Auto and Allied	11.54126	12	Synthetic & Rayon	13.94723
2	Cables and Electric Goods	13.28045	13	Jute	13.36964
3	Sugar	13.76883	14	Fuel and energy	13.72735
4	Cement	13.28442	15	Paper and Board	13.46615
5	Construction	16.78705	16	Transport & Communication	13.61271
6	Engineering	13.21839	17	Tobacco	12.06527
7	Glass and Ceramics	13.88871	18	Chemicals and Pharmaceuticals	13.02964
8	Leather and Tanneries	15.28084	19	Food and Personal Care Products	13.32071
9	Textile Composite	13.66655	20	Vanaspati and Allied	13.89099
10	Textile Weaving	14.21858	21	Woolen	13.42057
11	Textile Spinning	14.00763			

CONCLUSION

In this paper, we investigate the determinants of cost of equity of firms operating in wide range of industries of Pakistan. Using a sample of 236 firms from 2001 to 2015 listed on Karachi stock exchange. We find strong evidence that market capitalization has significant impact on cost of equity. We also show that net earnings growth, retention of funds, times interest earned, gearing, fixed asset backing, long term debt and

tax have no impact on cost of equity. We caveat our results to some extent by our study, at present our empirical and theoretical understanding of the cost of equity is still early with respect to Pakistan. As corporate sector in Pakistan has been dominated by the family owned businesses with non professional board of directors selected on the bases of links (Shah & Butt, 2009).

Current study provides solution for the deficiency in the existing literature by studying the determinants of cost of equity in Pakistan. Our study contributes to economic growth measurement by providing real results of cost of equity in different sectors of Pakistan. No-doubt net income takes into account the cost of debt, which is presented in income statement as interest expense, but does not represents the cost of equity, therefore firms making a net profit can be still unprofitable in an economic sense if the profit is less than its cost of equity (Brigham & Houston, 2004). In the same vein we investigate the determinants of cost of equity for Pakistan industry. Current study provides first-hand information to domestic as well as to foreign investors regarding cost of doing business in different industries of Pakistan. Global observation reveals the fact that expected return by the equity holders is different from industry to industry due to the availability of investing opportunities. The study will help to the investors with respect to Pakistani industry, which will help to minimize the cost of doing business and in response profitability will increase. Finally social and cultural aspects may be viewed as the determinants of cost of equity.

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CUSTOMIZED MODEL SELECTION AND SECTORAL ANALYSIS OF STOCK RETURN: NESTED TESTING MODELLING OF LISTED FIRMS ACROSS SECTORS

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ABSTRACT

Stock market is very imperative segment of financial markets and its performance is based on stock returns that indicating financial and economic health of economy. In capital markets, the firms' stock return is one of the seminal areas of research across developed as well as emerging economies. The research knowledge on firms' stock performance has mainly concentrated on micro and macro-economic factors, and institutional settings which have the tendency to influence the firms' stock return. However, much remained to understand the impact of sectors' nature on firms' stock returns and to develop customized stock return model according to the nature of sectors. By employing Artificial Nested Testing Procedure (ANTP), this study aims to examine the variation in company's stock returns triggered by numerous country, firm and sector level factors. To ensure higher returns, comprehensive understanding of internal and external factors that may have impact on stock return is essential for firms. Succeeding this goal, ANTP is innovation drive to explain the factors influencing the firms' stock return in line with customized combinations of firm, sector and country level strands. Hence, it adds value to existing body of literature by investigating these issues in context of emerging markets. Based on balanced panel data, the findings of study signify the sectoral importance along-with firm-level variables to better explain stock returns of Pakistani listed firms across sectors. The nested testing procedure provides customized models selection according to the distinctive nature of each sector. The findings of study provide investors and policymakers a better understanding of significant factors which influence the firms' stock performance. In addition, the study provides customized stock returns mechanism according to the nature of sectors in order to develop firms' policies to uplift economic and financial development of economy.

KEY WORDS: Stock Return, Artificial Nested Testing Procedure, Sector Level Determinants

INTRODUCTION

 and Background of Problem Stock market is an economic institution for sale and purchase of securities on the basis of demand and supply mechanism. It facilitates the firms to raise their capital by making investment decisions but there are certain factors that affect these investment decisions by causing variation in stock returns. From stock investors get return and these returns are appreciation in prices along with dividend amount being paid and divided by original price of stock that increase its value and is known as stock return (Pesaran and Timmermann, 1995). The return of stock is based on certain factors which are yet need to be known. Markowitz Portfolio and Arbitrage Pricing Theories are major developments to explain firms' stock return. Seminal work on stock return was conducted by Markowitz (1952-1959) that explains the stock return variation based on single factor model. In addition, Arbitrage Pricing Theory was proposed by Stephen Ross (1976). It states that expected return of financial asset is based on one or more macro-economic factors (Opfer and Bessler. 2004). These theories added substantial contribution to the body of literature of stock return as well as attained much attention of academicians and practitioners. In general, the investment decisions of investors to get optimum return base on various factors. In this purview that extant literature have shown that various researches attempted to explore these factors which influence stock return across developed, emerging and developing markets (Masum ,2014; Sawlikar, 2003). The strand of literature across developed markets mainly remained focused on macroeconomic factors which

include imports, exports, inflation and GDP (Dimitrova, 2005; Bello, 2013 and Floros, 2004). For instance, Dimitrova (2005) explored different country-level variables and reported their significant relation with stock return in developed economy of US. Likewise, a few studies extended this investigation across developing markets (Alam and Uddin, 2009; Masum, 2014). In line with these studies, the research on stock return mainly concentrated on exports, GDP, oil prices, return on equity, returns on assets, exchange rate and earnings per share. Likewise, Alam and Uddin (2009) carried out research on stock return in relation with external environmental factors such as imports and exports in developing markets. Furthermore, few researchers concentrated on emerging markets like Pakistan, Tehran, India, and Thailand. Their research mainly remained tapped to firm and country level factors in association with stock return (Khan, 2009 and Suwanna, 2012). However, the significance of sectors in explaining the firms' stock performance remain unexplored and there is no unequivocal evidence in this regard. Sectors play a very important role for economic and financial development of a country. The sectors provide obstinate base for firms' financial performance (Naveed, Ramakrishnan and Anuar, 2015). Looking into operational hierarchy, firms' are nested into sectors whereas sectors are nested into country. According to Kayo and Kimura (2013), factors of higher characteristics could directly and indirectly influence the factors of low characteristics. Every sector tend to have different level of dynamics, munificence and industry concentration; hence, it brings into focus to study how distinctive nature of each sector could differently influence the stock return of firms across sectors. The firms operating are nested into sectors and each sector have unique capabilities like few sectors tend to be more risky as they have more dynamism which as a result could negatively influence the performance of firms which are nested into these sectors. In the same way, the growth (munificence) of every sector is different. Few sectors are more resourceful and have greater breadth for firms. Furthermore, the level of concentration of sectors also tends to be varies. Keeping in view the industry concentration level, firms could be classified as low or highly concentrated firms as each sector provides environment of different level of munificence and competitiveness. Therefore, such distinctive nature of sectors could differently affect stock return of firms differently.

Some recent research development has shown the importance of sectors in explaining the firm's financial structure (Kayo and Kimura, 2011; Ramakrishnan, 2012; Naveed et al. 2015). However, the importance of sector level variable in explaining the firms' stock return remain unexplored and to the best of our knowledge there is no formal study in this regard. In a recent study, Abadi, Bozorgmehrian and Javadi (2015) emphasized that industries have a major impact on stock return of firms. However their study did not look into the impact of sector level characteristics which would explain the firms' stock performance. Since, nature of every sector is different; hence it warrants the need to study that how distinctive nature of different sectors could differently influence the stock return. In line with above strand of discussions and research deliberations, the study in hand brings into investigation nested testing analysis of firms' stock return across sectors. This innovation drive purposed artificial nested testing procedure by developing Model 1 (S1) containing firm level variables, Model 2 (S2) sector level determinants (dynamism, industry concentration and munificence) and Model 3 (S3) which is related to country level factors.

LITERATURE REVIEW

Consistent with extensive amount of empirical literature reviewed which signify the importance of this area of research as the stock market is very important segment of financial markets and its performance is based on stock returns. Economic determinants of stock return in developed, developing and emerging countries are being discussed (e.g. Dimitrova, 2005: Khan, 2009; Benakovi and Posedel, 2012 & Alam and Uddin, 2009). However the literature with reference to emerging countries especially in Pakistani market is limited and less validated. Further numerous country level and firm level variables that effect stock return are being explored in literature whereas research on sector level variables is very inadequate. Most of the empirical research on stock return focused on exploring country level determinants by arguing that external environmental factors are very important in making investment decisions that in turn have great impact on firm stock return. Various studies in literature found country level variables that affects stock returns

(Dimitrova, 2005; Alam and Uddin, 2009; Naveed, 2015).The economic instability is measured by inflation rate. Huge literature has been found on stock return and inflation. Floros (2004) explored inflation rate as a variable of stock return in Greece over the period of 1988-2002 by using OLS model. This study found the negative relationship of stock return with inflation also supported by Fama (1981) that argued stock returns are positively related to real activities which are negatively related to rise in prices. Hence, stock returns are negatively related to inflation. The negative relation of stock return and inflation is due to the fact that Inflation is a rise in price and rise in prices reduces the purchasing power, with high prices consumer can purchase less amount of goods which in turn reduces the revenues that resulted in profit declining (Floros ,2002: Ugur ,2005: Uwubanmwen and Eghosa, 2015). Contrary to this, Ibrahim and Agbaje (2014) conducted a research on the relationship between stock return and inflation in Nigeria over the period of 1997 to 2010 by using Autoregressive Distributed Lag found positive relation between inflation and stock return. This study concluded that inflation is important variable that stimulate the flow of investment and regulate stock return volatility this study supported by FIsher (1930) model that says that stock returns hedges against inflation and they are positively related to each other. Benakovic and Posedel (2010) explored oil prices as another macroeconomic factor of stock return in Croatian market over the period of 2004-2009 by using multifactor model. This study found the positive relationship of oil price with stock return. Contrary to this Dhaoui and Khraief (2014) conducted a research on Empirical Linkage between Oil Price and Stock market Returns and Volatility over the period of 1991-2013 and found negative relation and found that change in oil price increase uncertainty in capital market increase in oil prices increases overall cost of companies like transportation and production cost which decreases overall profits that have negative impact on stock return. On the basis of past literature large amount of research has been directed towards exploring firm level variables that effect stock return directly or indirectly (Hou and Robinson, 2008; Farhan and Sharif, 2015). Various models and methodologies are being used in past literature to provide better understandings about the impact of firm level variables on stock return. Cui and Vu (2007) worked on liquidity and size effects on stock returns in China and found negative relationship of size with stock return. Likewise Houe, Karolyi and Kho (2006) carried out research on factors that derives global stock return on 29 countries over the period of 1981 to 2003 by applying cross sectional regression test. They found size as important and significant variables that has impact on stock return that has been supported by Markowitz portfolio selection theory which says that as more number of securities in term of size are added in portfolio the changes overall risk of portfolio which on the other hand effect expected return. In the same way research of Demesetz (1973) on stock return found a negative association between stock return and size of firm. But it is based on the spat that as the firm size increases its concentration in market also increases that leads the company to face more competitive environment and in more competition firm overall profitability decreases that result in low returns.
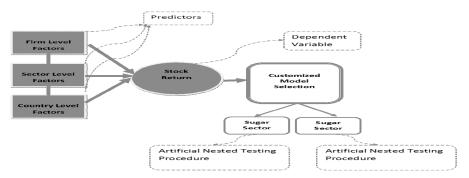
Based on past literature, large amount of research has been conducted on exploring firm level variables that effect stock return directly or indirectly (Hou and Dijk, 2008; Demsetz. 1973). Further research glanced through international purview and highlighted similarities and certain institutional differences across countries (Naveed, 2015; Goll and Rasheed, 2004; Mezias, Park and Choi, 2008). Very few studies are found across economies considering the importance of sector level variables in firm stock return (MacKay and Phillips, 2005; Brander and Lewis, 1986). Naveed (2015) investigated when degree of dynamism varies across sectors, its impact also diverges. In accordance with Goll and Rasheed (2004), the evidences from past literature has shown the sector level variables have a great impact on the firm's stock return which varies from industry to industry. According to Kayo and Kimura (2011), past literature ignores the importance of sector level determinants however few studies focused on describing sector level variables as dummy variables but these methodologies do not provide clear understanding of sectors' influence on firms' performance. In developing countries measurement of sector level variables and data limitation are major issues faced by researchers. Consistent with above discussion, measurement of sector level determinants in developing countries is one of the major challenges facing by researchers (Kayo and Kimura, 2011; Naveed et al. 2015). Although few studies attempted to investigate the influence of sectors in explaining the firms' performance; however, these studies do not provide clear depiction of sectors real

impact. Therefore, in order to capture the actual impact of sectors' distinctive nature on firms' stock returns; the study in hand employed sector level predictors such as munificence (sectors' resourcefulness), dynamism (sectors' risk) and HH Index (Industry concentration level). Munificence and dynamism are mainly drived from multidimensional model of environment that was proposed by the model of Dess and Beard (1984). The variables used in this model have focused on external environmental factors. This model has been used in developing corporate strategies to develop understandings of external environmental factors in explaining the firms' performance (Dess and Beard, 1984; Kayo and Kimura, 2011; Naveed et. al., 2015). Dess and Beard (1984) stated that dynamism is unpredictable and reveals industry's instability. More instability and unpredictability shows the riskiness of business as business risk increases then its adversely pertinent with risk return tradeoff return of business also increases that warrants positive correlation between risk return and dynamism. On firm performance, dynamism maintained significantly positive relationship with firms performance that has been supported by (Simerly and Li, 2000).

In the light of empirical literature the amount of studies in developed, developing and emerging markets has shown that researchers has explored different firm and country level variables as a significant determinants of stock return. However the importance of sectors remained unexplored. According to Fillis (2009), Benakovi and Posedel (2010) sectors play important role in companies' performance as they provide sound financial framework. Consistent with background of study, several researches have been conducted on stock return across developed, developing and emerging markets (Serra, 2002; Dimitrova, 2005; Khan, 2009; and Alam and Uddin, 2009). The significance of stock return as a component of financial markets has been researched by several researchers and financial analysts. The extant literature have examined the factors which greatly influence the stock performance to improve the economic outlook of different economies. In this perspective research mainly remained focus on developed markets and comparatively less attention has been paid to emerging and developing markets. These studies explored numerous variables that positively and adversely influence the stock return. Mainly these variables include country level factors; inflation, GDP, exchange rate, imports, exports and firm level factors; profitability ratios, liquidity ratios, leverage ratios, operating ratios etc. As shown by past literature, though researchers mainly concentrated on micro and macro-economic factors; however, the sectoral importance remained unexplored. The significance of sector level factors in explaining the stock performance remained untapped across developing and emerging markets. Particularly there is no clear evidence in Pakistan in this regard. Therefore, it warrants the need to investigate how distinctive nature of sectors in collaboration with firm and country level factors could influence the firms' stock performance. The figure 3.1 provides graphical presentation of theoretical model.

3.1 Data: The study is based on secondary data ranging from 2004 to 2013. Firms related to two most important sectors of Pakistan that is Textile and Sugar Sectors are selected for the study. The study measures the variation of stock return of firms across sugar and textile sector as result of internal and external economic environmental which is explained by firm, sector and country level factors and economic shocks. Data of country level variables (inflation , oil prices, GDP per capita, imports and exports) are collected from world bank development indicators, Pakistan Stock Exchange (PSE) and Securities Exchange Commission of Pakistan (SECP); whereas, the sources for firm level data (size, earning per share, leverage, price earnings ratio and return on equity) and sector level factors (munificence, dynamism and industry concentration level) are publications of State Bank of Pakistan (SBP), audited Financial Statements and Analysis, Federal Bureau of Statistics and SECP. The study is based on panel dataset. The study excludes all the firms which are in the process of Merger and Acquisition (M&A), the firms which are de-listed by Stock Exchange and the firms for which complete data not available during the span of the study are also excluded from the dataset. Finally, the study is based on a balanced dataset of sugar and textile sector firms listed on Karachi Stock Exchange.

<u>Research Design and Methodology</u>
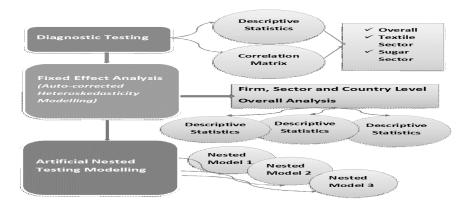
3.2 Formulation of Variables: Stock returns of firms across sugar and textile sectors are used as dependent variable. Based on past literature, stock return have been described by researchers, which is appreciation in prices along with dividend amount being paid and divided by original price of stock (Khan, 2009; Benakovi and Posedel , 2012 ; Alam and Uddin ,2009).The choice of independent variables is based on extensive literature review and twelve firm level, country level and sector level factors are characterized as independent variables which have the tendency to influence the stock return of firms. Table 1 presents the formulation of independent and dependent variables in line with empirical evidences from past literature.

Table 1: Formulation of Variables

Dependent Variable	Formulation	Empirical Evidence
STOCK RETURN	In(Pt/Pt-1)	Serra (2002), Dimitrova (2005) , Khan (2009),Benakovi and Posedel (2012) and Alam and Uddin (2009)
INDEPENDENT VARIABLE	Formulation	Empirical Evidence
Country Level Factors		
INFLATION	Consumer price index	Floros (2004), Fama (1981), Agbaje (2014), Annalien (2010), Mahmud *et al*. (2009)
OIL PRICES	Oil prices	Benakovic and Posedel (2010), Dhaoui and Khraief (2014), Monjazeb and Shakerian (2014), Ihsan, Ahmad ,Haq and Sadia (2007).
GDP PER CAPITA	Growth of gross domestic products.	Monjazeb and Shakerian (2014), Deesomsak *et al.* (2004)
IMPORT AND EXPORT	Overall import/exports of Pakistan	Patro,Wald and Wu (2002), Alam and Uddin (2009),
Firm Level Factors		
SIZE	Logarithm of sales	Titman and Wessels (1988), Rajan and Zingales (1995), Wiwattanakantang (1999), Baker and Wurgler (2001)
EPS	Net income - Preferred dividends/ shares out standings	Placido and Menaje (2012), Masum (2014)
LEVERAGE (DEBT RATIO)	Total Debt / Total Assets	Abdullah, Parvez, Karim and Tooheen (2015)
P/E	**Market Value per Share / Earnings per Share (EPS)**	Weigand and Irons (2007), Arslan and Zaman (2014) , Galai and Kedar (2005), Weigand and Irons(2007)
ROE	Net income/ net equity	Petcharabul and Romprasert (2014) , Masum (2014)
Sector Level Factors		
MUNIFICENCE	Regressing time against sales of an industry & Taking the ratio of regression slope coefficient to the mean value of sales	Boyd (1995), Naveed et al. (2015), Kayo and Kimura(2011),
DYNAMISM	Standard error of munificence regression slope coefficient divided by mean value of sales over the period of time	Boyd (1995), Naveed et al. (2015), Kayo and Kimura(2011)
HERFINDAHL HIRSCHMAN INDEX	Sum of squares of market shares of firms within sugar and textile sectors	Kayo and Kimura(2011), Naveed et al. (2015)

Models Specifications and Series of Analysis. The study employed panel data that covers the features of both time series and cross sectional data. Firstly performs diagnostic test to examine the health of instruments and to investigate the issue of multi-collinearity. For this purpose study performs descriptive

statistics to describe the behavior of the data related to variables used in the study. To figure out the issue in regression analysis, the study examines the correlation matrix analysis. Through these statistical analysis, study is able to validate the health of data related to instruments. In the light of positivity diagnostic test, the study executes Fixed Effect Analysis. As the study estimates panel estimator, so in order to include the un-observed firm specific and individual invariant time effects in the analysis, the study employs fixed effect model (Nguyen, 2012). Fixed effect method allows control for unobserved heterogeneity (Mundlak, 1961). Although, panel data analysis also allows random effect estimation, however in contrast, the fixed effect model ignores the between-firm variation and focuses on the within-firm variation, thereby eliminating potentially large sources of bias. The study therefore employs fixed effect model which is suitable and appropriate for specification of panel data. In simple words, the model captures the individual firm's effect on leverage or controls for omitted variables that constant over time and differ across firms. Consistent with main research objective, the study performs sensitivity analysis to capture the impact of various micro and macro-economic conditions on stock return across sectors. The study finally employs artificial nested testing model to investigate the customized model selection according to distinctive nature of each sector. The equation 3.1 provides estimation for Fixed Effect Model which reflects association between stock return and firm, sector and country-level factors.

$$SR_{it} = \beta_0 + \beta_1(SIZE)_{it} + \beta_2(EPS)_{it} + \beta_3(Lev)_{it} + \beta_4(P/E)_{it} + \beta_5(ROE)_{it} + \beta_6(munif)_{mt} + \beta_7(dyna)_{mt} + \beta_8(HHI)_{mt} + \beta_9(Inf)_{it} + \beta_{10}(OP)_{it} + \beta_{11}(GDP)_{it} + \beta_{12}(Imp)_{it} + \beta_{13}(Exp)_{it} + \mu_i + \mu_m + \varepsilon_{imt}$$

(3.1)

Since the study has multilevel nature of determinants of stock return like firm, sector and country level that have a hierarchy in their nature such as firms are nested into sectors and sectors are nested into country. Therefore, in order to account for all relevant levels of analysis, the study employs three models of stock return determinants by using nested testing model. The nested testing model provides customized model according to the nature of each sector (Ramakrishnan, 2012). Model (S1) contains the firm-level determinants such as firm size, EPS, leverage, P/E and ROE. Model (S2) contains the sector-level factors; munificence, dynamism and HH Index. Model (S3) is related to country-level determinants such as inflation, oil price, GDP per capita, Import and exports. The nested technique provides different combinations of stock return determinants that provide better insights about the importance of these determinants in close relation to nature of sectors. The nested tested procedure selects the preferred model on the basis of F-test, which is based on unrestricted model (the combination of S1, S2 and S3) against the restricted model (the combination of S1 +S2, S1+S3 or S2+S3) across sectors.

Stock return	=	In (Pt/Pt-1)	HHI	=	Herfindahl-Hirschman Index
Size	=	Logarithm of the market value of a firm	Inf	=	Inflation
EPS	=	Net income-dividends/ shares out standings	OP	=	Oil Prices
Lev	=	Total Debt / Total Assets	GDP	=	Gross domestic products
ROE	=	Net income/ net equity	Imp	=	Imports
P/E	=	**Market Value per Share / Earnings per Share (EPS)**	Exp	=	Exports

Muni	=	Munificence	μ_i	=	The firm-fixed effects
Dyna	=	Dynamism	ϵ_{it}	=	Error term/Disturbance term
			μ_m	=	The firm-fixed effects

Restricted Combination 1:   (Firm-level factors + Sector-level factors)
$$SR_{it} = S1 + S2$$
Restricted Combination 2: (Sector-level factors + Country-level factors)
$$SR_{it} = S2 + S3$$
Restricted Combination 3: (Firm-level factors + Country-level factors)
$$SR_{it} = S1 + S3$$
Unrestricted Combination: (Firm-level factors + Sector-level factors + Country-level factors)
$$SR_{it} = S1 + S2 + S3$$
The Equation 3.2 explains Artificial Nested Testing Model;

$$F = \frac{(SSER - SSEUR/r)}{SEUR/(T-K)}$$

(3.2)

SSER	= Sum squared errors from the restricted model
SSEUR	= Sum squared errors from the unrestricted model
R	= Restricted model
UR	= Unrestricted model
r	= Number of variables that have been excluded from the restricted model
T	= Total number of observations in the sample
K	= Total number of regressors in the unrestricted model

Empirical Analysis

Based on fixed effect analysis by employing panel data from 2004 to 2013, the Table 4.1 provides that EPS and P/E have shown firm-level significance in determining the stock return across Pakistani listed firms. P/E maintained negatively significant relationship with stock return at 1% level of significant based on overall and sector wise analysis. Earnings per share is positively significant with stock return and corroborates the efficiency market hypothesis, and supports the findings of previous studies (Masum, 2014: Petcharabul and Romprasert, 2014). Based on overall and sector-wise analysis, the dynamism is found to have significantly positive association with stock return of Pakistani listed firms. The possible justification for this positive relationship could be the reason that firms operating in dynamic environment tend to be more competitive and profitable, hence results in high stock return. Moreover, this is in line with trade off theory that increased market risk increases the stock returns. The HH Index tends to have negative association with stock return based on overall and textile sector; however, it maintained negatively significant relationship across sugar sector firms. This statistical tendency of HH Index further corroborates the sectoral importance that sectors with distinctive nature differently influence the firms performance (Kayo and Kimura, 2011; Naveed et. al., 2015). This different associations could be the result of different concentration levels of sectors (Ramakrishnan, 2012). In contrast to industry concentration affect, the munificence is found to have significantly positive relationship with stock returns in all datasets. It reveals that the resourcefulness of sectors result in high stock returns (Basher and Sadorsky, 2006).

At macroeconomic level, GDP is positively significantly related with stock return that is consistent with financing model based upon Tobin's Q theory that firms entrepreneurs like to take investment decisions in new physical capital rather than the existing one. Therefore investment in new capital is risky which make high return that tend to followed high economic growth (Dimitrova , 2005). The inflation is negatively significant with stock return of sugar sector firms. This is consistent with the findings of Jones and Wilson (2006) and Lee (2008) that high inflation is a sign of price instability which creates uncertainty in economy. Hence, the investor tends to stop investment decision making due to which returns decline. In conjunction

with overall and sector-wise fixed effect analyses based on firm, sector and country-level variables, it is found that firm level and sector level factors have maintained greater impact on firms' stock return as compared to country-level factors that tend to be least significant on stock return. These finding further signify the importance of sector level factors in explaining the firms' performance.

Table 4.12: Fixed Effect Analysis

Dep Var	Ind Var	Overall	Textile	Sugar
Stock Return	SIZE	4.28(0.5)	0.03(0.14)	-2.3(0.001)***
	EPS	1.31(0.005)***	0.12(0.01)*	0.07(0.8)
	LEV	0.004(0.24)	0.066(0.15)	-0.004(0.02)*
	P/E	-0.84(0.07)*	-0.43(0.05)**	-0.06(0.001)***
	ROE	0.14(0.5)	0.092(0.73)	0.01(0.05)**
	MUNIF	0.62(0.17)**	0.611(0.6)**	0.27(0.074)*
	DYSM	0.079(0.01)*	0.59(0.003)***	3.1599((0.018)**
	HHI	-3.011e(0.01)*	-3.73140e(0.798)	0.0178(0.01)**
	INF	0.008(0.01)**	0.322(0.247)	-0.15(0.00)***
	OP	-0.005(0.73)	-0.01023(0.04)*	-5.6578e(0.8)
	GDP	8.62e(0.06)*	0.02(0.092)*	0.009(0.01)**
	IMP	0.242(0.14)	0.029(0.5)	-0.002(0.24)
	EXP	-0.0046(0.78)	-3.548e (0.421)	0.063(0.11)
	R SQ	0.19	0.20	0.32

The Table 4.1 presents the estimates of equation (3.1). Fixed Effect Mode is used by employing panel data from 2004 through 2013. The independent variables are all the determinants of stock return at firm, sector and country level. The firm-level determinants are size of firm size of the firm (SIZE), earning per share (EPS), leverage (Lev), price earning (P/E)), return on equity (ROE), the sector-level determinants of stock return are munificence (MUNIF), dynamism (DYSM), HH Index (HHI) and the determinant of stock return at country-level are consumer price index-annual inflation (INF), oil price (OP), gross domestic product (GDP),imports(IMP) and exports (EXP). The values presented in parenthesis are computed using corrected model robust to heteroskedasticity. (*** Significant at the 1% level, ** Significant at the 5% level, * Significant at the 10% level)

The multilevel nature of variables could lead to several violations of the statistical assumptions, which are made by regression analysis (Luke, 2004). Following the above analyses, the substance of firm-level and sector level characteristics uphold the primary position in explaining the stock return of Pakistani listed firms across sectors whereas the substance of higher characteristics variables is less clear. Therefore, the consequent section focuses on customized model selection using Artificial Nested Testing Procedure (ANTP).

Table 2: Artificial Nested Testing Model

Sample	Dep Var	Nested Testing Models	Time Frame 2004-2013	Preferred Model
OVERALL	SR	S1+S2+S3		S1
		S1+S2	0.0012***	
		S2+S3	1.09	
		S1+S3	0.088*	
		S1+S2+S3		S1
SUGAR	SR	S1+S2	0.0012***	
		S2+S3	1.12	
		S1+S3	0.064*	
		S1+S2+S3		S1+S3
TEXTILE SECTOR	SR	S1+S2	0.0046***	
		S2+S3	0.0120**	
		S1+S3	0.01*	

Table 2 shows Artificial Nested Testing Preferred Model Selection Analysis based on overall & sector-wise sample. The fixed effect model is based on balanced dataset. The independent variables are framed into three models; the model 1 (S1) contains the firm level variables such as size, EPS, leverage, P/E and ROE. Model (S2) contains the sector-level determinants, munificence, dynamism and HH Index. Model (S3) is related to country-level determinants such as inflation, oil price, GDP per capita, Import and exports. The dependent variable is stock return. The values presented in parenthesis are computed using corrected model robust to heteroskedasticity, and significance levels are (*** Significant at the 1% level, ** Significant at the 5% level, * Significant at the 10% level)

For selection of preferred model the study proposed three nested models, such as S1, S2 and S3.While, the model 1 (S1) contains the firm level variables such as size, EPS, leverage, P/E and ROE. Model (S2) contains the sector-level determinants, munificence, dynamism and HH Index. Model (S3) is related to country-level determinants such as inflation, oil price, GDP per capita, Import and exports. In order to estimates the relevant level of significance, the study accentuates nested testing model based on F-test. This analysis is based on unrestricted model (the combination of S1+S2+S3) against the restricted model (the combination of S1+S2, S2+S3, S1+S3). The nested testing model determines the comparison between

restricted and unrestricted model if unrestricted model is statistically superior then restricted model is rejected , on the other side if restricted model statistically outperform then unrestricted model is rejected (Ramakrishnan, 2012). The Table 2 presents the Artificial Nested Testing Model analysis based on overall as well as sector wise sample. The study estimates fixed effect model which is based on balanced dataset. Based on overall sample, the Table reports S1 Model (firm level factors) as preferred model. However, the customization of model is changed as the analysis is segregated into sectors. In case of textile sector, stock return is mainly influenced by firm and country level factors; hence, the (S1+S2) model tends to be the preferred model for Pakistani textile firms. On the other hand, in case of sugar sector the firm level factors have maintained strong influence on stock return which validates S1 Model as recommended model for sugar sector firms. In conjunction with entire analysis, the sectoral impact is clearly evident as the distinctive nature of each sector differently influenced the process of process of model selection. The outcome of the analysis provides that the selection of customized model is mainly dependent on nature of each sector and stock return. On the basis of analysis of artificial model selection across sectors it has been found that in textile sector, S1+S3 is preferable model concluded that restricted models are more preferable models in determining the impact of various factors on stock return. In case of sugar sector S1 have strong impact on stock return. This shows the preference of unrestricted models over restricted models. This outcome clearly shows that effect of various categories of economic factors is obvious on model selection of firms across sectors.

CONCLUSION

The findings of study add worthy contribution to body of existing literature on stock return. The empirical results of study firstly determined the hierarchical importance of firm's stock return across sectors. The study highlighted the indirect impact of sectors' behavior on the relationship between stock return determinants and stock return. The empirical findings revealed that the firm-level and sector level characteristics obstinately maintained significant position as determinants of firm's stock return. The results of the study indicated that firm and sector level characteristics explained around 70% effect in determination of firm's stock return. It is found that the relation among stock return and its determinants are heterogeneous across sectors. The empirical evidence from this study shows that these findings have significant implications at firm, sector and country-level, and for the support of policies that may redefine the firm investment decision based on sectors distinctive behavior. Moreover, the study signifies the sectors behavioral impact on firm's stock return across sectors. Keeping in view the institutional differences, the impact of sectors' distinctive characteristics on firms' stock return differs particularly among the emerging markets. The study provides policy direction for firms to establish sector-based investment mechanism. Since, Pakistani listed non-financial firms heavily rely on stock market which is very important segment of financial markets and its performance is based on stock returns that are the indicator of financial and economic health of any economy. In this regard, artificial nested testing model provides customized models according to the nature of sectors to establish investment mechanism pertinent to sectors nature. Finally, the study brings into focus prolific room for further research as the work on financial sector firms remained less explored; therefore, the investigation of sectors impact on stock return of financial sector firms is promising agenda for future research. Furthermore, with the availability of more data, the future study could examine the sectors and dynamic analysis of firms' financial performance and stock returns under different economic periods across sectors.

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FACTOR THAT IMPACT ATTRITION AND RETENTION RATES AMONG DIPLOMA STUDENTS: EVIDENCE FROM SAUDI ARABIA

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ABSTRACT

college education in Saudi Arabia is becoming more in demand. This has forced the ministry of labour to change their policy as well, to encourage Saudi nationals to enroll in colleges (technical or community colleges) to obtain a degree that enables them to secure a job. This policy called Saudiation, by the Saudi Ministry of Labour (SaudiMOL, 2012) implicitly recognizes the need for accounting graduates by the labor market. So community colleges in Saudi Arabia can play a major role in economic development and growth. Issues of college attrition and retention rates therefore need to be addressed.

INTRODUCTION

Accounting education underpins the whole accounting profession (Wilkerson Jr. 2010). According to Diamond (2005) accounting programs taught inside business schools supply a substantial amount of students entering the profession. This implies the profession is heavily reliant upon accounting programs to produce trainee accountants. Currently, there is a lot of negative publicity surrounding the profession (Lampe and Garcia, 2013, and Sullivan, 2006). Similarly, Gerstein and Friedman (2013), Gordon (2011) Rogers, Dillard and Yuthas (2005) stated that the accounting profession's appearance and reputation are based upon it being seen to act with the "highest sense of integrity". Enron and other accounting scandals have contributed to the accounting profession's bad image and loss of public trust in the profession. This has led to a reduction in students considering majoring in accounting (Hung, 2014, Heiat and Brown, 2007).

The demand for accounting trainees has however increased in recent years. This high demand can be attributed in part to the shortage of accounting graduates. This argument is supported by Campbell et al. (2013), Wessels and Sumner (2013) and accounting governing bodies. The American Institute of Certified Public Accountants (AICPA, 2004), note that business and legal environments should be encouraging an expansion of the accounting profession. This is because the supply of competent accountants is insufficient to meet the current demand. Similarly, Fielding (2005) noted a UK research study by Robert Half International (RHI, 2001) which found that 40% of respondents reported their accounting firm had faced difficulty in recruiting staff with the right accounting skills, to fulfil their increased workload. In Australia, difficulty in recruiting competent accountants is also noted by Certified Public Accountant Australia (CPA, 2011), and the Institute of Public Accountant Australia (IPA, 2007). According to Marne and Flood (2005), Jackling and Calero (2006), and French and Capage (2011) in Australia and other developed countries around the world the demand for business studies has increased, but the number of accounting graduates has decreased.

Meanwhile, a white paper commissioned by the American Accounting Association (AAA, 2000) revealed disturbing news for the accounting profession. The report stated that both capacity and value at accounting faculties in community colleges were experiencing major decreases. Currently all universities and colleges are working to develop retention strategies, not only for accounting but for all majors. For example Griffith University, Australia in 2013 developed a 'student's success program' to assist students achieving success at University.

King Saud University was the first university opened in Saudi Arabia. It was founded in 1957 in the capital city of Riyadh. Currently, the university is the biggest in Saudi Arabia. King Saud University has 13 colleges, and more than 100,000 students enrolled between the 2001 and 2011 Academic years. Also, the university has other branches in other cities (Education Encyclopaedia, 2012). King Abdul-Aziz University was created in 1967 and is the second largest university in Saudi Arabia. It was established in the city of Jeddah. Previously the university had branches in Madinah and Macca. However these branches became independent universities (Umm Al-Qura University and Taiba University) in 1981 and 2003 respectively. The programs offered are comparable to those programs offered by King Saud University but the university is well known for its excellence in science, medicine, economics, humanities, and engineering programs. The University has nine colleges and more than 61,323 students enrolled between 2001-2011 (Education Encyclopedia, 2012).

King Fahd University of Petroleum and Minerals was created in 1963 in the city of Dhahran. It was the first Saudi University to offer programs in energy and the first one to have a centre that specialized in scientific research and innovation. It also offered a one-year orientation English program, and a four-year engineering program in different fields. Only male students were (and still are) admitted and the university has eight colleges with student enrolment of 9,450 students during the 2011-2012 academic year (MOHESaudi. 2012). In 2003 only eight universities were functioning in Saudi Arabia. Since that time 100 more universities and colleges have been established and the annual budget for higher education in Saudi Arabia has increased to $USD15 billion, for 23 million citizens (Romani, 2009, Baki 2004). The country has built about 56 colleges and universities, specialized in certain fields such as education, medicine and technology. It has also set up about 70 centres to train students in the fields of agriculture, commerce, and technical education (Baki 2004). The reason for university expansion is due to the belief of the Saudi Government that higher education has an important effect on a society. Also the Saudi society considers university education has great prestige, and undervalues the importance of technical and vocational education (Ramady, and Al-Sahlawi, 2005). The problem of attracting young Saudis to enroll at these colleges still exists. This is due to the belief of many Saudis that these colleges are created only for school leavers and academically weak individuals. This belief is strengthened by employment procedures that, until lately, supported this educational structure, by offering priority employment opportunities in the government sector to university graduates. This therefore makes technical and vocational education less appealing and socially less attractive (Ramady and Al-Sahlawi, 2005).

In the mid-1980s, most of these Universities created community colleges that offered two to three year diploma programs in order to meet the demands of the workforce. The objectives of these colleges are to ensure that enrolled students receive quality education, equal to other colleges operating around the world. (Saudi Ministry of higher education, 2012).Furthermore; Ramady and Sahlawi (2005), noted that school dropouts and less academically prepared students are more likely to register at these community colleges or at technical colleges, as opposed to Universities. Many Saudis consider college education has a lower standard than universities and therefore they are not recommended. This perception encouraged the government to establish a new employment policy that promotes technical and community college education, in order to meet society expectations in regards to higher education.

In summary, college education in Saudi Arabia is becoming more in demand. This has forced the ministry of labour to change their policy as well, to encourage Saudi nationals to enroll in colleges (technical or community colleges) to obtain a degree that enables them to secure a job. This policy called Saudiation, by the Saudi Ministry of Labour (SaudiMOL, 2012) implicitly recognizes the need for accounting graduates by the labor market. So community colleges in Saudi Arabia can play a major role in economic development and growth. Issues of college attrition and retention rates therefore need to be addressed.

LITERATURE REVIEW

Demographics Factors: Age- Nakajima, Dembo and Mossler (2012) found that age is linked to attrition rates. Marital status- Harpe and Kaniuka 2012, found that married students drop from college at highest rates than other students. Geographic location/nationality- Grebennikov and Shah (2012), found that students from small towns are more likely to drop out from college.Years of studies: Horn (2009) , students who stay at college for more than one year are more likely to finish their programs. Reason for choosing the accounting program- Uyar , Haydar, and Kuzey (2011), students choose the accounting programs for the wrong reason. Encouraging others, this factor not investigated by other scholars, this paper is the first to investigate this factor.

External Factors: Financial factor-Nakajima, Dembo and Mossler (2012) ,Vieira (2010), found that this factor linked to attrition rates. Marriage and relationship involvement-Millar (2010), found that students committed in relationship are more likely to drop out from college. Employment-Nakajima,Dembo and Mossler, (2012) Students who get job while their studying are more likely to drop out from academic programs. Personal and family illness-Roberts, and McGill (2012) , students with kids are more likely to drop out from college. Poor English level-Bynum (2010), found that students with poor English skills are more likely to drop out from college. Racial/Demographic tension-Pender (2010) , found that students with different background are more likely to drop out from college. Lack of Transportations-Roberts, and McGill (2012), found out that female students with no transportations to college are more likely to drop out from college. Poor attendance/grades-Bridgeland, Dilulio, & Morison (2006), found that students with poor academic standing are more likely to drop out from college. Increased interest in other areas over accounting- French and Cappage (2011), found that students finds out that other study areas are more interesting then accounting. Loss interest in accounting studies-Ferreira and Santos (2008), found out that student just losing interest in accounting studies. Family Pressure- Noel, Levitz, Saluri, & Associates (1985), stated that students with no family pressure are more likely to drop out from college. Conflict with the college Authority (teachers, Administrators, this issue is very sensitive and that is why there is no available literature considering it. Absence of clear policy rules (too much freedom), This issue is also very sensitive and explains why there is no available literature considering it.

Internal Factors: Registration system -Hale & Bray (2011), found that this factors is linked to attrition rates, Course Scheduling/timetabling-Douglas, McClelland & Davies (2008), stated that this can cause students to dropout from college. Curriculum-Doherty (2006), stating that this also can be linked to attrition rates. Course assessments-Bailey (2009) , found that the way students graded can force them to leave college. Teaching and college instructors- DeShields, and Kaynak (2005), found that teaching styles can force students to drop from college. Facility: Lau (2003), lack of student's facility or poor facility can cause high attrition rates. Technology -Khan and Osman (2011) , found out that in Saudi Arabia college technology can lead to students drop out from college. College services and resources-Unruh (2001), stating that this factors can lead to high attrition rates.

METHODOLOGY AND DATA COLLECTION

This paper study uses a mixed methodology approach of both quantitative and qualitative methods. Mixed methods research is well supported by Lieberman (2005), Mertens (2009) and Creswell (2009) as it can supply more extensive results for a specific research problem. Creswell further observed that quantitative and qualitative methods in the fields of social and human sciences are well known, well justified and appropriate. Woolley (2009) and Johnson and Onwuegbuzie (2004) also support mixed methods approaches, claiming they offer an integrated approach to collecting data and can supply numerous viewpoints to the same research questions, based on the above studies mixed methodology is the appropriate one to use in the paper because it can supply extensive result for attrition problem, also its offer numerous viewpoints to the research questions.

The researcher travelled to Saudi Arabia on two separate occasions. The first time the researcher spent about five months, during that time he met with five community college deans to get their permission to run the survey at their institution. All five deans agreed. All deans allowed the researcher to distribute the questionnaires to their students and program directors. The second time the researcher travelled to Saudi Arabia for about three months to meet with an additional four deans from four additional colleges to get their permission to distribute the survey to their students and program directors, all four deans agreed, the researcher was able to visit two of these colleges to distribute and collect the survey from students, and program directors, the other two colleges the program directors distributed and collected the questionnaires from students, and then send to the researcher by post. Interviews were also conducted face-to-face with the nine program directors. Actual attrition rates were taken from the universities' records, through the directors, during these interviews. In total, 546 students' questionnaires were collected from the nine colleges and nine administrators' (the program directors) questionnaires. Also nine interviews were conducted with the program directors. It is argued that this convenience sampling approach is suitable for this research and resulted in a geographically dispersed and representative sample of Australian colleges participating in the study.

RESULTS

Initially two reliability tests were performed. The first test measured the internal consistency of the external factors, and the second measured the internal consistency of the internal factors. All data collected from students and program directors in Saudi Arabia were entered into SPSS for analysis. The research consisted of reliability tests, t-tests, ANOVAs, and qualitative analysis of the open ended questions. The same analytical procedures used on the data from Sudan are also used for the other two countries. Let us now therefore consider Saudi Arabia.

The Cronbach Alpha for the external factors for all colleges in Saudi is 0.70. Therefore as 70% of the items are measuring the same construct, the percentage is acceptable. The result of the reliability factor analysis of the internal factors provides a satisfactory measure when compared to Nunnally's (1967) benchmark. The result implies 93.3% of the items are measuring the same construct.

H1Sa: External factors will impact attrition rates of accountancy programs: The first analysis of means and independent sample t-tests were used to test hypothesis 1, whether external factors contribute to attrition in Saudi Arabia. The students were asked if the listed external factors would force them to terminate their accounting studies. The constructed measurement started with 1 (strongly disagree) and ended with 5 (strongly agree) on the 5-point Likert scale. Therefore, all factors with means greater than 3.0 are considered to impact upon attrition. Based upon the students' responses it is valid to conclude that in Saudi Arabia 11 of the 14 external factors appear to positively impact attrition. In order of importance these are: increasing interest in other majors, losing interest in studying accounting, academic performance, getting a job, personal and family sickness, lack of transportation, English language, and absences of clear policy, family pressures, issues with the administration and "other reasons". These results tend to indicate that external factors identified in previous literature do indeed affect attrition rates in Saudi Arabia, but some factors appear to have more influence on attrition than others.

H2A: Institutional internal factors will impact attrition rates of accountancy programs: Students were asked how satisfied they were with the listed internal factors. As per the Sudanese results, the constructed measurement started with 1 (strongly dissatisfied) and ended with 5 (strongly satisfied). Hence, rather than cutting off at the midpoint of 3.0 and evaluating whether or not the factors impacted attrition (as with the external factors), just like Sudan an alternative analysis methodology was selected.
Therefore, this time when analyzing the scores on the 1 to 5 scale, factors with lower means (explained below) were deemed to impact attrition, without using a specific cut-off point the purpose with the internal

factors was to evaluate which factors would have the greater influence upon a decision to terminate accounting studies. The questionnaire contained 8 internal factor clusters: registration, scheduling of lecture and examination, curriculum, grading, teaching, facilities, technology, and college services. These were then further sub-divided into 37 sub-factors. As stated above the lower the mean, the greater the dissatisfaction and therefore, the greater the propensity to quit accounting studies. Three factors appear to have the strongest influence based on the student's responses. These are: the lack of technology, standard of college services, and standard of college facilities.

H3Sa: Demographic factors will impact attrition rates of accountancy programs: The first two demographic factors to be assessed were age and marital status. Previous studies, as mentioned above had found this to be significant factors impacting upon attrition decisions. Provides the raw data distribution of the participants. In the current sample of the nine colleges in Saudi, the result was significant enough to assess the participant's attitudes and their attrition decisions. As regards age, of the 546 respondents, 71.8% are in the 21-25 years of age, 23.6% are in the 17-20, and 4.6% are in the 26-30 categories. The number of students above 21 years of age totaled 417 (392 aged 21-25, and 25 aged 26-30). This combined percentage of 76.4% can be compared to the 23.6% of students aged 17-20. The age factor then reveals a significant impact on four of the external factors (English language, issues with administration, absence of clear policy, and loss interest in studying accounting

A further analysis concerning these factors shows that a significant number of students above age 21 have different attitudes towards the strength of the impact of these external factors than younger students. 33% of students aged 21-30 stated that English language and issues with administration could force them to leave college. Comparable figures for students aged under 21 were 9% and 7% respectively. Similarly, 29% and 49% respectively of students aged 21 and above stated that the absence of a clear policy and loss of interest in accounting could force them to leave their college. These figures fell to 6% and 11% respectively of students under 21 years of age. These results suggest that older students are more likely to drop out of accounting programs as compared with students less than 21 years of age. A further demographic factor, level of computer skills, impacted three of the external factors. These are; factor one (financial), factor 2 (marriage), and factor 5 (English language). So we conclude that computer skills have influenced students' decisions to leave college.

When we considering marital status, the data showed that 100% of students who completed the survey were single, and therefore there was not a significant enough spread of participants in this category to assess its impact or otherwise upon attrition decisions. Two other demographic variables, reason for choosing accountancy as a field of study and whether the participant would encourage others to commence accounting studies, were subjected to ANOVAs to evaluate any significant differences in relation to the evaluation of the 14 external factors. In both instances only two factors were noted as having significantly different results and it was a different factor in each instance. Hence, these are deemed not to have provided evidence of impacting attrition decision-making in this setting.A review of the raw data and responses to open ended questions offers further support to the concept of demographic factors influencing attrition decisions. Referring to question 8; the participants were asked whether they would recommend the accounting programme to friends/family and to expand on their answer. The majority (82% - this explains the mean of 1.151, as the construct was 1 = yes and 2 = no) said they would. The main reasons they gave were, (i) more jobs in accountancy, (ii) a diploma will guarantee access to university abroad, and (iii) free education. These reasons support the results earlier identified, where students considered the external factor 'cost of education' would have no impact on their decision to drop out, but 'job opportunities 'did have a significant impact on their attrition decisions. This demographic factor, attitude towards recommending accountancy to others, therefore, appears to not impact attrition decision making.

H3 can therefore be said to be supported, as three of the eight factors (age, level of computer skills and years of study) impact attrition decision making. The specific population tested in this setting

Based upon the fourth hypothesis, it was anticipated there would be no significant differences between the participants of the nine institutions in their attitudes towards attrition factors. The data to evaluate this prediction. Considering the external factors firstly, factors evaluated. The significance levels when independent t-tests were performed comparing the mean scores of the nine individual colleges. Only four of the 14 revealed differences.Students at college 7 differed from all other colleges in terms of how much influence 'marriage' (external factor 2) would have on their decision to leave the college. Students in colleges 1, 2,4,7,8 and 9 stated that English language skill levels (external factor 6) could force them to leave college. This factor was far more significant than noted by students at colleges 3, 5 and 6. Students at colleges 5, 6, 7 and 9 were more inclined than students at other colleges to consider issues with college administration would force them to leave the college. Students in all colleges (all means greater than 3.0) stated that their academic performance could force them to leave their colleges. The rest of the external factors demonstrated no significant differences in attitudes between colleges. Similarly the overall means of combined external factors, row number 64, did not differ significantly (column 13 to 17). So, when considering the external factors, support exists for H4.

However, when the internal factors are considered, significant differences emerge. The means for the 37 internal sub-factors (extracted from the 8 internal cluster factors as listed in rows number 18 to 54), 31 reveal significant differences (at the .10 level or below) with only 6 revealing non-significant results, as per column 13. Similarly the eight combined sub-internal factor means, listed at rows number 65 to 72 also reveal six significant differences (at the .10 level or below). So, when considering the internal factors, H4 must be rejected.

H5Sa: There will be no difference between the attitudes of students and administrators as to the impact of influencing factors, on attrition rates of accountancy programs: Based upon the fifth hypothesis, it was anticipated there would be no significant differences between students and administrators in their attitudes towards attrition factors. Considering the external factors firstly, significant differences in attitudes between the administrators and the students in 4 of the 14 comparisons Administrators considered marriage (external factor 2) would have more weight on students' decisions to drop out of college than students themselves thought. Students believe English skills factors and issues with college administrators contribute more to their decision to leave college than administrators. Finally, administrators are more concerned about students' academic performance and they consider this factor strongly contributes to the students' decision to withdraw from college. Students agree it is a significant factor, but it does not influence their decision to leave as strongly as the administrators think. Focusing on the internal factors, demonstrates significant differences in attitudes between the administrators and the students in 6 of the 8 comparisons Students were significantly less satisfied with the registration/administration systems, lectures scheduling, exam and grading, teaching, facilities and service quality (internal factors 1, 2, 4, 5, 6 and 8) than the administrators considered they would be. Conversely, students were significantly more satisfied with course curriculum (internal factor 3) and technological issues (internal factor 7) than the administrators considered they would be

CONCLUDING COMMENTS

Eleven factors were found to impact attrition in Saudi Arabia. These factors are; increasing interest in other majors, losing interest in studying accounting, academic factors, getting a job, personal and family sickness, "other reasons" (such as no financial rewards for community college students), lack of transportation, English language, absences of clear policy, issues with college administration, and family pressures. These results were also anticipated. Considering the first two factors (increasing interest in other majors, and losing interest in studying accounting) these suggest that students find accounting courses boring and not interesting enough for them to stay. The researcher met with many of these students and they stated that the way the accounting course is taught is not interesting. As regards the curriculum, students appear satisfied with accounting courses, but when we look at their evaluation of the internal factor 'teaching', students are

not happy. Hence it appears they are dissatisfied with the way the accounting courses are taught rather than the actual content.

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SPANISH PROCEEDINGS

ANÁLISIS ENTRE EL DESARROLLO FINANCIERO Y CONSUMO DE ENERGÍA: EL CASO DE MÉXICO (1971-2014)

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RESUMEN

El desarrollo financiero impulsa la actividad económica de un país y puede aumentar el consumo de energía, debido a la mayor producción y acceso de bienes y servicios que permite un sistema financiero más eficiente. En este artículo se analiza el impacto del desarrollo financiero en el consumo de energía en México, durante el periodo 1971-2014. Para ello, se utilizan pruebas de raíz unitaria, de cointegración y de causalidad. Los resultados muestran que las series tienen diferente orden de integración, que existen tres relaciones de equilibrio de largo plazo entre las variables y que hay evidencia de una relación negativa entre el desarrollo financiero y el consumo de energía. En el corto plazo, hay evidencia de causalidad bidireccional entre el PIB y el CE, entre el DF y el CE, entre el PIB y DF, mientras que en el largo plazo, existe evidencia de causalidad unidireccional del DF, PIB y del IPC al CE. Las políticas de conservación de energía para la reducción de emisiones tendrán efecto sobre el crecimiento económico, por lo que es importante promover el consumo y la producción de energías más limpias. Dentro de esta política también es importante considerar que el desarrollo financiero tiene un efecto negativo en el consumo de energía.

PALABRAS CLAVE: Desarrollo Financiero; Consumo de Energía; Cointegración; Cambio Estructural; México

ANALYSIS BETWEEN FINANCIAL DEVELOPMENT AND ENERGY CONSUMPTION: THE CASE OF MEXICO (1971-2014)

ABSTRACT

Financial development promotes economic activity of a country and could increase energy consumption due to increased production and access to goods and services that allows more efficient financial system. This article discusses the impact of financial development on energy consumption in Mexico for the period 1971-2014. To do this, unit root tests, cointegration and causality are used. The results show that the series have different order of integration, there are three relationships long-term equilibrium between the variables and evidence of a negative relationship between financial development and energy consumption is shown. In the short term, there is evidence of bidirectional causality between GDP and the EC, between FD and the EC, between GDP and FD, while in the long term, there is evidence of unidirectional causality from FD, GDP and CPI to EC. The energy conservation policies to reduce emissions will take effect on economic growth, so it is important to promote the consumption and production of cleaner energy. Within this policy it is also important to consider that financial development has a negative effect on energy consumption.

JEL: D12; E21; E23; C50

KEYWORDS: Financial Development; Energy Consumption; Cointegration; Structural Change; Mexico

INTRODUCCIÓN

La población ha tenido un rápido crecimiento, del año 1980 al 2000 la población mundial pasó de 4,400 a 6,000 millones de personas, y para el año 2015 se esperaba que aumentara a 6,900 millones de personas (Banco Mundial, 2015). Este aumento de la población, incrementa la demanda de bienes y servicios, la producción, el comercio y el desarrollo tecnológico ha aumentado la demanda de consumo de energía en décadas recientes. Específicamente, el consumo de energía, la producción y el comercio internacional tiende a moverse juntos (Nasreen y Anwar, 2014). Es importante considerar que la energía se utiliza para producir la mayoría de los bienes y servicios para satisfacer los deseos y necesidades humanas, por lo que vuelve crucial conocer los determinantes del consumo de energía. El desarrollo financiero se refiere a la decisión de un país para acceder y promover las actividades financieras como la Inversión Extranjera Directa, incrementos en la actividad bancaria, incrementos en la actividad del mercado *stock* e incrementos en el crédito doméstico al sector privado, que afectan la eficiencia económica, la actividad económica y la demanda de energía (Sadorsky, 2010 y 2011; Zhahbaz et al., 2013).

El desarrollo financiero estimula una reducción del riesgo financiero y de los costos de los préstamos, mayor transparencia entre los prestatarios y prestamistas, mayores flujos de capital financiero y de inversión, y acceso a los productos más eficientes de energía, entre otras cosas, que pueden afectar a la demanda de energía por el incremento en el consumo e inversiones de negocios (Sadorsky, 2010 y 2011). El desarrollo financiero afecta a la demanda de energía a través de la siguiente manera: a) permite a los consumidores acceder más fácil y barato a préstamos de dinero para comprar bienes duraderos como automóviles, casas, refrigeradores, lavadoras, etc., que son grandes consumidores de energía que pueden afectar la demanda total de energía de un país; b) permite a los negocios acceder de manera más fácil y menos costosa al capital financiero que puede ayudar a crear un nuevo negocio o expandir los ya existentes como comprando o construyendo más plantas, empleando más trabajadores, comprando maquinaria y equipo (Sadorsky, 2010 y 2011). Sin embargo, también hay autores que argumentan que el desarrollo financiero permite la reducción del consumo de energía y de las emisiones de carbono (Claessens y Feijen, 2007), y también aumenta la eficiencia de energía a través de la promoción de la innovación tecnológica y de la adopción de nuevas tecnologías (Tamazian et al., 2009).

El impacto del desarrollo financiero sobre el consumo de energía depende sobre la eficiencia del sistema total que incluye la calidad del trabajo, capital, la tecnología, las condiciones para la inversión, las políticas públicas del gobierno y las instituciones, etc., donde el impacto puede ser positivo no negativo, dependiendo si el crecimiento económico ocurre de manera eficiente o no, es decir, si se consume menos energía para producir más o el mismo nivel de producto o no (Komal y Abbas, 2015). En términos econométricos, la estabilidad de los parámetros de un modelo de regresión es una de las hipótesis básicas en econometría, la cual es necesaria para la predicción y la inferencia econométrica. Cambio estructural o inestabilidad estructural ha sido interpretada comúnmente como cambios en los parámetros de regresión (Maddala y Kim, 1998). En caso de México, existen varios eventos económicos y políticos como la crisis económicas de 1982, 1995, las reformas económicas de mediados de los ochenta y la entrada de México al Tratado de Libre Comercio de América del Norte (TLCAN). En este sentido, en la presente investigación se tiene como objetivo analizar la relación de causalidad entre el desarrollo financiero y consumo de energía incorporando cambios estructurales para México 1971-2014. El artículo está estructurado como sigue: después de la introducción, en la segunda sección se describe brevemente la literatura empírica sobre el tema; después se presentan los modelos econométricos; en la cuarta sección se presentan y analizan los resultados, y para finalmente, se termina con una sección de conclusiones.

REVISIÓN DE LA LITERATURA EMPÍRICA

Algunos trabajos que analizan la relación entre desarrollo financiero y consumo de energía, por mencionar algunos, Sadorsky (2010 y 2011), Zhang (2011), Jalil y Feridun (2011), Zhahbaz et al. (2013a,b), Rafindadi

y Ozturk (2016), Rafindadi (2016), Kumar et al., (2015), Mahdi Ziaei (2015), Zhahbaz y Lean (2012), Komal y Abbas (2015). Para el caso de México tenemos los estudios realizados por Dogan y Seket (2016) y Chang (2015). Es evidente, que la literatura es relativamente reciente y escasa, por lo que más estudios deben de ser realizados para determinar la relación entre estas variables, en un contexto global de preocupación por los efectos negativos en la salud y medio ambiente debido a la producción y consumo de energías que provienen de combustibles fósiles.

METODOLOGIA

Siguiendo a la literatura empírica, por ejemplo a Sadorsky (2010 y 2011), en este artículo el consumo de energía (CE) depende del Producto Interno Bruto (PIB), del desarrollo financiero (DF) y del índice de precios al consumidor (IPC) y puede ser expresado de la siguiente manera:

$$CE_t = \beta_1 + \beta_2 PIB_t + \beta_3 DF_t + \beta_4 IPC_t + e_t \tag{1}$$

En el análisis de variables de series de tiempo es importante conocer el orden de integración y verificar si existe cointegración entre las variables, para evitar obtener resultados espurios. Para ello, se aplican las pruebas Augmented Dickey-Fuller (1979)-ADF, y la Phillips-Perron (1988)-PP y la prueba LM desarrollada por Lee y Strazicich (2003 y 2004) para uno y dos cambios estructurales. Para probar si existe cointegración o relación de equilibrio a largo plazo entre las variables se utiliza un modelo *Autoregressive Distributed Lag* (ARDL), que es un análisis propuesto por Pesaran *et al.* (2001). Este es un método que permite realizar la prueba independientemente de si los regresores son integrados de orden uno I(1) o de orden cero I(0) o cointegrados mutuamente. Provee dos conjuntos de valores críticos, uno para cuando todos los regresores son integrados de orden cero y otro para cuando todos los regresores son integrados de orden uno. Es importante comentar que estos valores críticos no son válidos para variables con orden de integración dos, I(2). La prueba consiste en estimar el siguiente modelo de corrección del error no restringido considerando a cada variable en turno como dependiente:
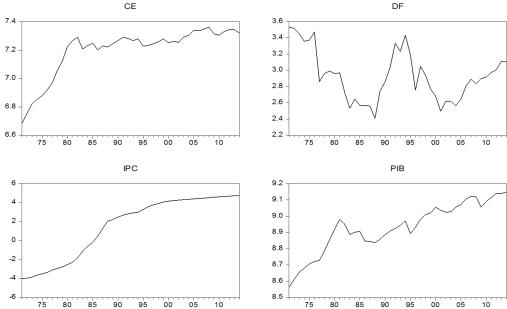
$$\Delta CE_t = \alpha_1 + \sum_{i=1}^{m} \alpha_{2i} \Delta CE_{t-i} + \sum_{i=1}^{m} \alpha_{3i} \Delta DF_{t-i} + \sum_{i=1}^{m} \alpha_{4i} \Delta PIB_{t-i} + \sum_{i=1}^{m} \alpha_{5i} \Delta IPC_{t-i} + \beta_1 CE_{t-1} +$$

$$\beta_2 DF_{t-1} + \beta_3 PIB_{t-1} + \beta_4 IPC_{t-1} + e_t \tag{2}$$

Donde Δ indica la primer diferencia y e_t es el termino de error. El Criterio de Información Akaike (CIA) es aplicado para seleccionar la longitud de los rezagos de las variables en primeras diferencias. El procedimiento se basa en el F estadístico sobre la hipótesis nula de no cointegración, $H_0 : \beta_s = 0$, en contra de la alternativa $H_1 : \beta_s \neq 0$, $s = 1,...,4$. Si la F estadístico se ubica afuera de los valores críticos, una inferencia respecto a la aceptación o rechazo de la hipótesis puede inferirse sin necesidad de conocer el orden de integración o rango de cointegración de las regresoras, si cae por arriba se rechaza la hipótesis de no cointegración, mientras que si se ubica por abajo se acepta. Sin embargo, el conocimiento de integración de las series es requerido si el F estadístico cae entre los valores críticos inferior y superior. Narayan (2005) argumenta que estos valores críticos se basan sobre tamaños de muestras grandes y no deben de ser utilizados para muestras pequeñas, por lo que para solucionar este problema, este autor propone la generación de valores críticos para datos limitados entre 30 y 80 observaciones, los cuales serán usados en esta investigación.

ANÁLISIS DE RESULTADOS

Los datos de las variables del PIB per cápita (dólares constantes de 2010), el consumo de energía per cápita (medido en kg de equivalente de petróleo), el desarrollo financiero (crédito doméstico al sector privado por los bancos, % del PIB) e índice de precios al consumidor (IPC) fueron tomados del Banco Mundial (http://databank.bancomundial.org/data). Todas las variables son expresadas en logaritmos naturales.

Figura 1: Variables Consideradas en el Estudio

En esta figura se representa el comportamiento del CE, DF, PIB e IPC para el caso de México durante el periodo 1971-2014. Fuente: Banco Mundial.

Con el fin de conocer el orden de integración de las variables y la posible presencia de cointegración de las mismas, se aplican primeramente las pruebas de raíz unitaria. En la tabla 1 se presentan los resultados de las pruebas DF o DFA y PP, en donde la hipótesis nula de raíz unitaria no se puede rechazar para todas la variables en niveles, pero son estacionarias en primeras diferencias a un nivel de significancia del 1%, excepto para el IPC.

Tabla 1: Resultados de la Prueba de Raíz Unitaria Sin Cambio Estructural

Variable	Parametros Deterministicos	Prueba ADF	Prueba PP
DF	CT	-2.150	-2.173
CE	CT	-3.017	-3.017
PIB	CT	-1.191	-0.226
IPC	CT	-2.827	-2.910
Primeras diferencias			
ΔDF	C	-7.068***	-7.068***
ΔCE	C	-4.519***	-4.547***
ΔPIB	C	-5.137***	-5.074***
ΔIPC	C	-2.041	-1.990

Notes: *** denota que se rechaza la hipoótesis nula al nivel 1%. C denota constante y CT denota constante y tendencia. Fuente: resultados en base a la muestra analizada. Los cálculos de las pruebas de raíz unitaria sin cambio estructural se realizaron en el programa Eviews 7.0.

Sin embargo, la posibilidad de la presencia de cambios estructurales y no tomarlos en cuenta en la modelación econométrica puede generar resultados erróneos. Para ello, se realizan la prueba LM (*Lagrange Multiplier*) para uno y dos cambios estructurales. En la tabla 2, los resultados para la LM con un cambio estructural muestran evidencia de que todas las variables tienen raíz unitaria en niveles, excepto el CE que es estacionaria. El DF y PIB son variables estacionarias en primeras diferencias a un nivel de significancia del 1%, mientras que el IPC no es estacionaria ni en primeras diferencias.

Tabla 2: Resultados de la Prueba de Raíz Unitaria con un Cambio Estructural

Variables	Modelo	Cambio Structural	Estadístico LM	k
DF	Modelo C	1979	-3.218	3
CE	Modelo C	1985	-4.715**	2
PIB	Modelo C	1985	-3.887	1
IPC	Modelo C	1992	-4.082	4
Primeras diferencias				
ΔDF	Modelo A	1982	-7.056***	0
ΔCE	-	-	-	-
ΔPIB	Modelo A	1982	-5.831***	0
ΔIPC	Modelo A	1982	-2.511	1

*Nota: los valores críticos para los niveles de significancia del 1%, 5% y 10% del estadístico LM son -5.11, -4.50 y -4.21 respectivamente para el Modelo C; los valores críticos para los niveles de significancia del 1% y 5% del estadístico LM son -4.23, -3.56 y -3.21 respectivamente para el Modelo A (Lee y Strazicich, 2004);*** y ** indican que se rechaza la hipótesis nula al 1 y 5% de significancia. Fuente: resultados en base a la muestra analizada. Los cálculos de las pruebas de raíz unitaria con un cambio estructural se realizaron en el programa RATS 8.0.*

Con dos cambios estructurales, en la tabla 3 los resultados muestran evidencia de que con para la prueba LM todas las variables son estacionarias, excepto DF que tiene raíz unitaria en niveles pero es estacionaria en primeras diferencias.

Tabla 3: Resultados de la Prueba de Raíz Unitaria Con Dos Cambios Estructurales

Variables	Modelo	Cambios Estructurales	Estadístico LM	k
DF	Modelo C	1988/1999	-4.890	3
CE	Modelo C	1984/2003	-5.609**	2
PIB	Modelo C	1978/1986	-5.746**	4
IPC	Modelo C	1985/1996	-6.778***	2
Primera diferencia				
ΔDF	Modelo A	1988/1999	-7.170***	0
ΔCE	-	-	-	-
ΔPIB	-	-	-	-
ΔIPC	-	-	-	-

*Nota: los valores críticos para los niveles de significancia del 1, 5 y 10% del estadístico LM son -5.82, -5.28 y -4.98, respectivamente, para el Modelo C; los valores críticos para los niveles de significancia del 1, 5 y 10% del estadístico LM son -4.54, -3.84 y -3.50, respectivamente, para el Modelo A (Lee y Strazicich, 2003);*** y ** indican que se rechaza la hipótesis nula al 1 y 5% de significancia. Fuente: resultados en base a la muestra analizada. Los cálculos de las pruebas de raíz unitaria con dos cambios estructurales se realizaron en el programa RATS 8.0.*

Lo anterior muestra evidencia de que tres de las cuatro variables son estacionarias en niveles, una vez que se incorporan los cambios estructurales, y por lo tanto, son de diferente orden de integración y las pruebas de cointegración tradicionales (Engle y Granger, 1987; Johansen, 1988) no deberían de aplicarse. La metodología para el análisis de cointegración propuesta por Pesaran *et al.* (2001) tiene la ventaja de que permite realizar la prueba independientemente de si los regresores son integrados de orden uno I(1), de orden cero I(0) o cointegrados mutuamente. En la tabla 4 se presentan los resultados para los modelos ARDL que no tienen problemas para cumplir los supuestos de no autocorrelación, no heteroscedasticidad,

normalidad y de una buena especificación de modelos de Ramsey. Se incluyen variables dummy parar mejorar la especificación de los modelos (Las variables dummy toman valores de 1 para el año que se indica y 0 en todos los demás: d77 (1977); d823 (1982 y 1983); d83 (1983); d86 (1986); d95 (1995); d89 (1989); d09 (2009). Los resultados de acuerdo al estadístico F muestran evidencia de tres relaciones a largo plazo entre el CE, DF, PIB e IPC para México, a un nivel de significancia del 5% con las variables PIB e IPC como dependientes, y al 1% con la variable CE como dependiente.

Tabla 4: Resultados de Cointegracion ARDL

Modelo ARDL	F estadístico	VC 1%		VC 5%		VC 10%	
		I(0)	I(1)	I(0)	I(1)	I(0)	I(1)
F(ce|df,pib,ipc,d83,d86,d09)	18.499***	4.983	6.423	3.535	4.733	2.893	3.983
F(df|ce,pib,ipc,d77,d96)	3.025	4.983	6.423	3.535	4.733	2.893	3.983
F(pib|ce,df,ipc,d83,d95,d09)	6.316**	4.983	6.423	3.535	4.733	2.893	3.983
F(ipc|ce,df,pib,d823,d89)	5.469**	4.983	6.423	3.535	4.733	2.893	3.983

Nota: LosValores Criticos (VC) minimo y máximo fueron tomados de Narayan (2005).);*** y ** indican que se rechaza la hipótesis nula al 1 y 5% de significancia. Fuente: resultados en base a la muestra analizada. Los cálculos se realizaron en el programa Eviews 8.0.

De acuerdo a la tabla 5, las elasticidades de largo plazo muestran una relación positiva entre el PIB y el IPC con el CE, mientras que existe una relación negativa con el DF. Lo cual implica que el DF reduce el CE, y por lo tanto, se puede esperar una disminución de la degradación ambiental.

Tabla 5: Coeficientes de Largo Plazo Estimados. Variable Dependiente CE

Regresoras	Elasticidades de Largo Plazo
DF	-0.083***
PIB	1.967***
IPC	0.118***
Constante	-9.359***
Tendencia	-0.047***
D77, D89, D95, D09	
Pruebas de diag.	
JB Normal	
LM test	0.063 [0.968]
White test	1.142 [0.564]
Ramsey test	5.996 [0.740]
	9.973[0.134]

Note: *** denota significancia estadística al 1%. Los valores en () son t-ratios y en [] son p-values. Fuente: resultados en base a la muestra analizada. Los cálculos se realizaron en el programa Eviews 8.0.

El análisis de cointegración prueba la existencia o no de una relación a largo plazo entre las variables, muestras que para analizar la relación de causalidad entre las variables es necesario aplicar pruebas específicas para ello. Granger (1988) señala que si las variables son cointegradas, hay una relación de causalidad en al menos una dirección y el VCE (Vector de Corrección del Error) debe ser estimado en lugar de un VAR (Vector Autoregresivo) para la prueba de causalidad.

De acuerdo con la tabla 6, en el corto plazo hay evidencia de causalidad bidireccional entre el PIB y el CE, y entre el PIB y DF a un nivel de significancia del 5%. Por su parte, entre el DF y el CE también existe causalidad bidireccional, del CE al DF a un nivel de significancia del 10%, mientras que del DF al CE a un nivel de significancia del 1%. Es decir, existe interdependencia y complementariedad entre las variables, cada una tiene información importante que ayuda a predecir el comportamiento de las otras. Estos resultados avalan la hipótesis *feedback hyphotesis* (Squalli, 2007), en donde el crecimiento económico es dependiente del consumo de energía y una reducción de éste puede restringir el crecimiento económico, y a su vez, el consumo de energía es dependiente del crecimiento económico. Finalmente, existe causalidad unidireccional del CE al IPC a un nivel de significancia del 5%, la información sobre el consumo energético

influye en los precios del consumidor, asimismo, también existe causalidad que va de los precios al DF aun nivel de significancia del 1%.

Tabla 6: Prueba de Causalidad de Granger (1969) a Corto y Largo Plazo

Variables	ΔCE	ΔDF	ΔPIB	ΔIPC
ΔCE	_	2.564*	3.405**	3.923**
ΔDF	‾21.951***	_	3.750**	1.501
ΔPIB	4.452**	‾3.666**	_	2.378
ΔIPC	0.017	5.524***	‾1.893	_
ECT-1	0.197	-0.213	-0.580***	-0.429
	(1.149)	(-0.186)	(-3.053)	(-0.889)
Dummy	D83,D86	D77,D96	D86,D95,D09	D84,D89,D95
Pruebas de diag.				
JB Normal	0.022	0.905	1.279	0.099
LM test	2.968	1.403	1.301	2.448
White test	9.410	6.678	11.104	13.486
Ramsey test	0.104	0.579	1.672	0.602

Note: *** y ** denotan significancia estadística al nivel del 1 y 5%, respectivamente. ECT-1 representa el coeficiente del término de corrección de error rezagado un periodo. Los valores en () son t-ratios.

En el lago pazo, existe evidencia de causalidad unidireccional del DF, PIB y del IPC al CE. Esto implica que cualquier mejoramiento en el sistema financiero, en la actividad económica y en los precios afectan al CE. Las políticas de conservación de energía para la reducción de emisiones tendrán efecto sobre el crecimiento económico, por lo que es importante promover el consumo y la producción de energías más limpias. Dentro de esta política también es importante considerar que el desarrollo financiero tiene un efecto negativo en el consumo de energía.

CONCLUSIONES

Con el aumento de la población, se espera que se incrementa la demanda de bienes y servicios, la producción, el comercio y el desarrollo tecnológico, que conduzca a un aumento de la demanda de consumo de energía. Es importante considerar que la energía se utiliza para producir la mayoría de los bienes y servicios para satisfacer los deseos y necesidades humanas. Debido a lo anterior es importante analizar qué variables afectan al consumo de energía. En este sentido, el desarrollo financiero se refiere a la decisión de un país para acceder y promover las actividades financieras que afectan la eficiencia económica, la actividad económica y la demanda de energía (Sadorsky, 2010 y 2011; Zhahbaz et al., 2013). En la presente investigación se analiza la relación de causalidad entre el desarrollo financiero y consumo de energía incorporando cambios estructurales para México 1971-2014. Los resultados muestran que la mayoría de las variables son estacionarias, una vez que se incorporan los cambios estructurales, y que existe diferente orden de integración entre ellas. De acuerdo con la prueba de cointegración, se encuentra evidencia de tres relaciones de equilibro o de largo plazo entre las variables, una relación positiva entre el PIB y el IPC con el CE, mientras que existe una relación negativa entre el CE y el DF. Lo anterior implica que el DF reduce el CE, y por consiguiente, la degradación ambiental. En el corto plazo, existe evidencia de causalidad bidireccional entre el PIB y el CE, entre el DF y el CE, entre el PIB y DF, existe interdependencia y complementariedad entre las variables. En el lago pazo, los resultados avalan una relación de causalidad unidireccional del DF, PIB y del IPC al CE. Estos resultados soportan la hipótesis *feedback hyphotesis.* Las políticas de conservación de energía para la reducción de emisiones tendrán efecto sobre el crecimiento económico, por lo que es importante promover el consumo y la producción de energías más limpias. Dentro de esta política también es importante considerar que el desarrollo financiero tiene un efecto negativo en el consumo de energía.

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LA ACTIVIDAD DE LOS OPERADORES DE BANCA SEGUROS VINCULADOS: RETRIBUCIÓN POR SU ASESORAMIENTO NO OBJETIVO

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RESUMEN

Este trabajo realiza un estudio entorno a la retribución percibida por el Operador de Banca Seguros Vinculados, regulado por la Ley de 26/2006 de 17 de Julio de la mediación de seguros y reaseguros privados. De esta manera, las comisiones del canal bancario proceden de un servicio de asesoramiento no objetivo. En este estudio se realiza un análisis comparativo con la Sociedad de Corredurías de Seguros, caracterizada por prestar un servicio de asesoramiento personalizado a sus clientes. Para este fin, se estudia la evolución que experimenta el volumen total de negocio y nueva producción, contrastado para una cartera de productos de seguros. El periodo temporal analizado alcanza desde el año 2011 hasta 2014, para el ramo de no vida. Los resultados presentados en este trabajo sugieren que el cliente, para el negocio de nueva producción, percibe el servicio de asesoramiento que presta el bróker. Sin embargo, para las pólizas de cartera, productos estandarizados de seguros y relacionados con productos de activo bancario, acuden al canal bancario. Además, se observa que para el volumen total de negocio y la nueva producción, los porcentajes de comisión aplicados superan a la retribución (comisiones y honorarios, procedentes de su actividad) percibidos por el bróker.

PALABRAS CLAVE: Operadores Banca Seguros, Canal de Distribución, Asesoramiento no Objetivo, Seguros no Vida, Comisiones

BANK-ASSURANCES RELATED OPERATORS ACTIVITY: RETRIBUTION FOR THEIR NON-OBJECTIVE ADVICE

ABSTRAC

This paper makes a study on the system of remuneration for the Bank-Assurances Related Operators regulated by Law 26/2006 of July 17 of mediation of private insurance and reinsurance. Thus, the banking channel commissions come from a non-objective advisory service. In this study, a comparative analysis is performed with the Society of Insurance Brokerages, characterized by providing personalized advice service to their customers. To this end, the evolution experienced by the total volume of business and new production, contrasted to a portfolio of insurance products is studied. The time period analyzed reaches from 2011 until 2014, for non-life insurance. The results presented in this paper suggest that the client, for the business of new production, perceives the advisory service provided by the broker. However, for portfolio policies, standardized insurance products and those products related to banking assets, go to the banking channel. In addition, it is noted that for the total volume of business and new production, the percentages of commission applied exceed the remuneration which consist in (commissions and fees, from his activity) received by the broker.

JEL: G21.G22.G24

KEYWOARDS: Bank-Assurances Operators, Distribution Chanel, Non-Objective Advice, Non-Life Insurance, Commissions

INTRODUCCIÓN

En la situación actual el mercado asegurador se encuentra en un proceso de cambios regulatorios en diferentes áreas geográficas. A través de la adaptación de la legislación a un entorno más cambiante, con la incorporación de nuevos agentes, nuevos avances tecnológicos que buscan una mayor rapidez en satisfacer las demandas de los clientes y reducción de costes. También junto el mayor numero de transacciones a través de internet que emerge como un canal de distribución para productos estándares frente a productos que requieren un asesoramiento en su inversión. Con todo esto, tiene lugar un proceso de cambio que favorece, por un lado, un fuerte desarrollo de la banca-seguros como canal de distribución en diferentes mercados y, por otro lado, la aparición de un nuevo flujo de ingresos vía comisiones procedentes de las compañías aseguradoras, en la distribución de sus productos. Por lo que, representa una fuente de ganancias complementarias para la actividad bancaria que viene a compensar la pérdida de negocio por la caída continua que experimenta el Euribor, tipo de interés de referencia en las operaciones de activo y pasivo bancario (ver Tabla1), reduciendo de forma relevante los beneficios procedentes de la actividad bancaria tradicional.

De esta manera, la jerarquía en el canal de distribución de seguros se diferencia en función de las características del mercado asegurador. Esta situación podría ser más acusado en la Zona Euro por ser un modelo de banca tradicional, de inversión productiva, en comparación con otras áereas comerciales como Estados Unidos, caracterizado por el desarrollo de políticas de mayor regulación en el sector asegurador y por un modelo de banca de especulación. Así, mientras en algunos países como el Reino Unido o Alemania, los corredores son el canal de distribución predominante en un 75% y 50% respectivamente (Agrawal *et al*., 2014). En otras zonas geográficas, podemos ver como en Asia, la banca-seguros esta alcanzado una gran penetración en el mercado de seguros, particularmente en países como China y Japón, donde las restricciones se han atenuado.

El desarrollo de este canal de distribución permite a la banca-seguros obtener ingresos adicionales por la venta de productos de seguros, mientras las compañías aseguradoras pueden ampliar su cartera de clientes sin tener que incrementar su fuerza de ventas o pagar comisiones agentes o brokers de seguros. Por lo que, la banca-seguros se convierte en uno de los canales de distribución de seguros más efectivos según se desprende del trabajo de Yildirim (2014) para países con un gran potencial de crecimiento a través de la actividad incipiente de este canal de distribución como es en el mercado de seguros Turco. Respecto al mercado español de seguros, los corredores de seguros destacan por su alto grado de autonomía en el desarrollo de su actividad dentro del canal de distribución intermedian pólizas en el ramo de vida un 5% del negocio y en el ramo de no vida un 20% frente otros agentes que participan en el canal de distribución. Así, la banca-seguros alcanza el 13% y los Agentes un 39% respectivamente en seguros de no vida (Latorre, 2015). Finalmente, el objeto de este trabajo es analizar la retribución a través de comisiones procedentes de las compañías seguradoras que perciben los operadores banca-seguros en comparación con otros canales de distribución, es su asesoramiento no objetivo. Para este fin, analizamos sobre el volumen total de actividad, el nuevo negocio contratado y la cartera renovada, las comisiones percibidas desde el año 2011 hasta el 2014, en la actividad de los Operadores Banca-Seguros Vinculados (OBSV), dentro del ramo de no vida.

REVISION LITERATURA

De acuerdo con la revisión de la literatura realizada en este apartado presentamos algunos aspectos tratados en diversos trabajos entorno a la importancia del canal de distribución de la banca seguros en diversos países. Así, en países como Francia, Italia, España, Portugal y Rumania las sucursales bancarias han llegado a ser el principal canal de distribución de las pólizas de vida. Sin embargo, en otros países como Reino Unido y Alemania los agentes de seguros y brokers gestionan la mayoría del mercado de seguros, tal y como se puede observar en los trabajos de Morgan *et al*. (1994), Benoist(2002), Teunisen (2008) y Sorina

(2012). Benoist (2002) manifiesta que el mercado Francés cuenta con un sistema estructurado de pensiones que favorece que la banca-seguros se encuentra altamente posicionada en el ramo de vida y en menor medida en el de no vida. En este mercado los productos de seguros de vida son muy similares a los productos bancarios y existen altos incentivos fiscales que favorecen su rápida comercialización a través del canal bancario. En general, para los bancos, los costes marginales, y para los aseguradores, la distribución de costes son más bajos que a través de la red de agentes coincidiendo con esta valoración Gonulal (2012). Por último, se indica que la venta de productos del ramo no vida requiere de ciertas habilidades diferentes a las necesarias para la venta de productos de ahorro.

En el mercado de Italia y España, Latorre (2015) manifiesta entorno al negocio intermediado mediante el canal banca- seguros, gestiona un 49% de las pólizas de vida y un 3% del negocio de no vida y un 70% en el negocio de vida y un 13% en el negocio de no vida, respectivamente en ambos mercados de seguros. Por lo que, la existencia de una menor intermediación en el negocio de no vida por la banca seguros podría ser debido. Por un lado, a la presencia en estos mercados de un fuerte canal alternativo (agentes y brokers) y, por otro lado, al el cliente percibe que recibe un asesoramiento personalizado desde una perspectiva objetiva, situación contraria que se da en la canal de distribución bancario por estar vinculado a la compañías con las que tiene firmado acuerdos para comercializar sus productos.

Gonulal (2012: 11) manifiesta mientras que en algunos países, Brasil, Francia, Italia, Portugal y España, la banca-seguros tiene un fuerte crecimiento. Respecto a otros países como Estados Unidos y Canadá existe una baja respuesta a potenciar el canal de distribución bancario ante la situación de regulación de estos mercados. Por lo que, una razón fundamental estriba en las diferencias reglamentarias entre países a la hora de potenciar la banca-seguros. En otros países, el no avance de la banca seguros responde a cuestiones particulares de cada mercado de seguros. Así, en el mercado de seguros de Alemania existe una fuerte presencia de agentes, en pueblos y ciudades, con una fuerte resistencia a comprar seguros a través de bancos. En el Reino Unido, se contemplan otra razones como una fuerte tendencia a comprar seguros a través del teléfono y por internet. Por lo que, el ahorro de costes no favorece el crecimiento de la banca-seguros concretamente en el seguro de no vida. En el caso del seguro de vida, la mayoría esta a través de los contratos de empleo, lo que dificulta también el crecimiento de la banca-seguros en este ramo. Yildirim (2014) manifiesta que el importante crecimiento de la banca seguros parte de disponer de una elevada información personal y financiera de sus clientes.

Por lo que, tiene la posibilidad de contactar con sus clientes en diferentes momentos de su vida permitiendo al banco proporcionar productos de seguros según sus necesidades. Además, el banco proporciona a las compañías aseguradoras un canal para la distribución de sus productos de seguros, favoreciendo un fuerte crecimiento en el mercado de seguros Turco. Respecto a la retribución del canal de distribución Banca-Seguros, Arguedas (2008:26) manifiesta en que el convenio de Banca-Seguros se realiza a través de un contrato mercantil entre la Entidad Financiera y la Compañía Aseguradora, es considerado como un contrato de Agencia. Así, entre otros aspectos se regula en este contrato el pago de comisiones. Teunisen (2008:409) manifiesta en su trabajo que el principal modelo es el de puro distribuidor. En este sentido, el banco actúa como un intermediario ofreciendo productos de la compañía aseguradora. Por lo que, la compañía aseguradora habitualmente retribuye al banco mediante el pago de comisiones de distribución. Se puede acordar por ambas partes la venta cruzada de sus productos. La aplicación de este modelo parte de la necesidad real del banco de ofrecer productos de seguros a sus clientes dentro de su actividad tradicional. En general este servicio es valorado positivamente por el mercado donde el cliente valora la independencia del asesor. Sin embargo, supone una potencial desventaja para los aseguradores que tiene poco control sobre estos clientes. Gonulal (2012:25) manifiesta en su trabajo que si bien los clientes consideran a la banca-seguros un asesor de confianza. Habría que establecer medidas donde se debería de limitar los honorarios del banco. De esta manera, se podría regular un nivel de comisión del 20% sobre la prima, pero si las comisiones del banco superan este nivel, debería de establecerse un mecanismo de

protección, en el que el cliente debería de tener conocimiento de las comisiones que percibe el banco, si se supera un nivel del 20%.

En esta línea de investigación, un estudio preliminar, realizado en el mercado español de seguros, es presentado en el trabajo de (Alonso, 2007:43 a 45) respecto de la regulación de las siguientes figuras de mediadores de seguros: agentes exclusivos, agentes vinculados, operadores de banca seguros y corredores de seguros y corredores de reaseguros de acuerdo con la Ley 26/2006 de mediación de seguros y reaseguros privados. Así, se considera operador de banca-seguros a las entidades de crédito y a las sociedades mercantiles controladas o participadas por estas desarrollando la actividad de mediación de seguros por cuenta de una o varias compañías aseguradoras utilizando la red de distribución de las entidades de crédito (art.25). De esta manera, los seguros pueden ser distribuidos a través de las entidades de crédito, dándose de alta en el registro de operador de banca-seguros sin tener que adoptar una estructura diferente a la de la actividad bancaria o financiera.

El operador de banca-seguros, en el ejercicio de la actividad de mediación de seguros, se someterá al régimen general de los agentes de seguros, según ejerza como operador de banca-seguros exclusivo o como operador de banca-seguros vinculado. Por lo que, el operador banca-seguros podrá actuar de forma exclusiva para una sola entidad aseguradora o de forma vinculada para varias compañías aseguradoras. Por último, por un lado, de entre los requisitos para ser operador banca-seguros y concretamente en el caso de un operador de banca-seguros vinculado debe indicar la red o redes de entidades de crédito a través de la que se desarrolla la actividad de mediación (art.25.2). Por otro lado, el operador banca-seguros debe informar a sus clientes que no prestan un servicio de asesoramiento desde una perspectiva objetiva (art.42.2.a) y que el asesoramiento realizado persigue la finalidad de contratar un seguro y no otro producto que pueda ofertar la entidad de crédito (art.42.2. b). Así, el operador de banca-seguros a petición del cliente, debe indicar las compañías de seguros con las que trabaja y de las que percibe comisiones por su servicio de asesoramiento no objetivo al comercializar sus productos. Aquí se encuentra una diferencia con el bróker en su actividad de intermediación actúa con total independencia la hora de pedir cotización para la cobertura de un riesgo a las compañías aseguradoras de acuerdo con las necesidades de su cliente. Sin embargo, en el caso del Operador de Banca-Seguros Vinculados solo comercializa los productos que proceden de las compañías de seguros con las que tiene establecido un contrato de agencia. Esta situación como lo resuelven algunos canales de distribución bancarios pues para el seguro de vida crean su propia compañía de seguros de vida y en el ramo de no vida, crean su propio bróker que pueda pedir cotizar de forma independiente a las diferentes compañías aseguradoras. De esta manera, puede prestar un asesoramiento desde una perspectiva objetiva y adaptada a las necesidades del cliente.

METODOLOGÍA

En este estudio se utiliza una muestra que corresponde a Operadores Banca- Seguros, perteneciente al mercado español de mediación de seguros y abarca el periodo comprendido desde el año 2011 hasta el 2014. Para la elaboración de la muestra se ha utilizado los informes anuales del sector que recoge la actividad desarrollada por los Operadores Banca-Seguros vinculado través de sus respectivas documentaciones estadístico- contables emitido por la Dirección General de Seguros y Fondos de Pensiones. Además, hemos consultado la base de datos financieros y contables de las empresas corredurías de seguros, de acuerdo con la definición que da la Ley 26/2006 de 17 de julio de mediación de seguros y reaseguros privados y que presenta sus cuentas en el Registro Mercantil de acuerdo con la información obtenida de la consulta de la base de datos Sistema de Análisis de Balances Ibéricos (SABI). Por último, con el fin de presentar resultados más precisos respecto la actividad del intermediario de seguros. La muestra analizada crea una horquilla para estudiar los ramos de mayor volumen de contratación. El volumen de negocio intermediado por el Operador Banca-Seguros Vinculado en el mercado español de seguros es de un 70% en el negocio de vida en comparación con el negocio de no vida que es de un 13% para el ejercicio 2012, según manifiesta en su trabajo Latorre (2015). Además, estudiamos si la mediana de la

diferencia en los valores de variables, primas y comisiones, para el volumen total de producción y la nueva producción del Operador Banca-Seguros Vinculado y la Sociedad de Correduría de Seguros es diferente a cero. Con el fin de medir la significación estadística de la variación de las variables mencionadas con anterioridad usamos la prueba de rangos con signo de Wilcoxon.

Muestra

La Tabla 2 presenta la evolución del sector de la mediación durante el siguiente horizonte temporal desde el año 2007 hasta el 2016. Los datos presentados se han obtenido de la documentación estadístico contable de la Dirección General de Seguros dependiente del Ministerio de Economía y Hacienda del Estado Español. Así, respecto a los Operadores Banca-Seguros Vinculados (OBSV) pasan de 62 en el año 2008, hasta 41en el 2014. Esto representa un comportamiento negativo con un descenso de un -34%. Sin embargo, sin analizamos la evolución del resto de mediadores obtenemos los siguientes datos: los Corredores y Corredurías de Seguros, las Corredurías de Reaseguros y los Agentes y Sociedades de Agencias Vinculadas experimentan incrementos positivos del 2.16%, 114.29% y 162.82% respectivamente. Por otro lado, los Agentes y Sociedades de Agencia y exclusivos, Operadores Banca-Seguros exclusivos, presentan una tendencia negativa como los Operadores de Banca-Seguros Vinculado, de un -8.60% y -39.13% respectivamente. Con todo esto, las razones que puede motivar esta situación podrían ser debidas al cambio de ciclo productivo por el inicio de la crisis económica, por la competencia de otros mediadores y la reordenación del sector bancario español que integraría diferentes operadores de banca-seguros. Además, de la venta del negocio asegurador a las compañías de seguros con el fin de obtener plusvalías que compensaran sus balances.

Tabla 1: Evolución Tipo de Interés Euribor-12 Meses

2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
4.711%	3.921%	1.236%	1.528%	2.030%	1.937%	0.543%	0.555%	0.032%	0.058%

En esta tabla se presenta la evolución del tipo de interés Euribor-12 meses. Así, se puede observar de los datos presentados una clara tendencia decreciente hasta llegar a niveles desconocidos en la Zona Euro. La evolución de los datos de la tabla presenta un valor de 4.711% en el año 2007 para llegar a estar por debajo del 1% en el 2013 con un 0.543% y alcanzar el precio del dinero en el año 2016 un 0.058%. Esta evolución del Euribor representa una disminución de la serie de un -98.77%. Con todo esto, esta situación supone un fuerte descenso en los márgenes de beneficios del negocio bancario tradicional a través de la oferta de activo bancario. Fuente: Elaboración propia a partir de Euribor-rates.eu

Tabla 2: Evolución Mediadores de Seguros Mercado Español

Mediadores Seguros Mercado Español	2008	2009	2010	2011	2012	2013	2014
Corredores y Corredurías de Seguros	3013	3015	3006	3025	3015	3038	3078
Corredurías de Reaseguros	28	33	37	38	43	51	60
Agentes y Sociedades de Agencia exclusivos	95835	93938	83580	88377	89596	86027	87591
Agentes y Sociedades de Agencia vinculados	78	38	125	163	186	199	205
Operadores Banca Seguros exclusivos	23	24	24	20	11	15	14
Operadores Banca Seguros vinculados	62	63	61	59	59	53	41
Total Mediadores	101047	99120	88843	93693	94922	91396	93003

En esta tabla se presenta la evolución que experimenta el número de mediadores del mercado de seguros español en el horizonte temporal que abarca desde el año 2008 hasta el año 2014, ultima información disponible. Se observa que si bien la actividad de Operador Banca-Seguros Vinculado (OBSV) experimenta un crecimiento positivo como en otro mercados a principio del horizonte temporal. A partir del año 2010 se produce un tendencia decreciente por la fuerte reestructuración que experimenta el sector bancario a raíz de la crisis del sector, con una caída del -33.87%. Fuente: Elaboración propia a partir de datos Estadístico Contables de la Dirección General de Seguros y Fondos de Pensiones

En la Tabla 3 se presenta la evolución del negocio mediado por los Operadores- Banca Seguros Vinculados en el ramo de no vida para el periodo 2011-2014. Respecto al total de volumen de producción y comisiones percibidas se produce un descenso de un -4.50% y -14.37% respectivamente. Además, el negocio renovado (cartera) y el nuevo negocio (nueva producción), presentan también una tendencia decreciente, lo que implica tanto perdida de primas intermediadas como de comisiones. En las pólizas de cartera se muestra un débil incremento de un 0.11% y para las comisiones le acompaña un comportamiento negativo de -5.64%. Respecto al negocio de nueva producción las primas intermediadas muestran un peor

comportamiento con un descenso del -25.99% y las comisiones de un -32.32%. Hay que decir que el porcentaje aplicado a las comisiones en promedio del negocio de cartera y nueva producción es del 18.62% y en nueva producción es de un 19.47%. Quizás las razones que motivarían este mayor porcentaje estarían en el mayor esfuerzo para captar nuevo negocio y, por supuesto, compensar la pérdida de negocio de nueva producción. De esta manera, podría existir hay una labor por parte de los Operadores de Banca-Seguros Vinculados de consolidar la cartera y el crecimiento leve que experimenta la misma procedería de incremento de primas por renovación de pólizas y por venta cruzada.

Tabla 3: Evolución Negocio Operadores Banca Seguros Vinculados (Obsv) En Seguros No Vida

Año	2011	2012	2013	2014
Panel A Cartera+ Nueva Producción				
Número	59	59	43	41
Primas Intermediadas (millones)	2636	2521	.518	2422
Comisiones (millones)	501	516	460	429
Comisiones (%)	19.02	20.47	18.28	17.74
Panel B Cartera				
Primas Intermediadas (millones)	1805	1781	1857	1807
Comisiones (millones)	337	352	343	318
Comisiones (%)	18.67	19.76	18.47	17.60
Panel C Nueva Producción				
Primas Intermediadas (millones)	831	740	661	615
Comisiones (millones)	164	164	117	111
Comisiones (%)	19.84	22.16	17.79	18.10

En esta tabla presentamos la evolución del negocio del Operador Banca-Seguros Vinculado (OBSV) para el negocio de no vida. Así, en el panel A se representa la cartera y nueva producción, en el panel B el negocio de cartera y en el panel C la nueva producción. El horizonte temporal analizado contempla desde el año 2011 al año 2014. Fuente: Elaboración propia a partir de Datos Estadísticos Contables de la Dirección General de Seguros y Fondos Pensiones

RESULTADOS

A continuación en las Tablas 4 y 5 realizamos un estudio comparativo de las primas y comisiones, ramo no vida, intermediadas por los Operadores Banca-Seguros Vinculados y las Sociedades de Corredurías de Seguros. La Tabla 4 presenta los datos en porcentaje en la mediana, para el análisis por volumen total del producción (cartera+nueva producción), y en la Tabla 5 para la nueva producción. Con este fin, realizamos un contraste de diferencias de medianas donde para analizar la significación de los resultados en la mediana utilizamos los rangos de signos de Wilcolxon.

En este contexto, se presenta la Tabla 4 que refleja una relación de ramos de no vida seleccionados. En primer lugar, se estudia el volumen total de las primas intermediadas en todos los ramos excepto el Multirriesgo Hogar y Multirriesgo Comercio. Se observa, que el volumen de primas intermediadas por los Corredores de Seguros es superior. Así, se obtiene incrementos para los ramos de Enfermedad (1.78%), Autos (11.84%), Responsabilidad Civil (10.84%), Defensa Jurídica (0.11%), Asistencia (0.84%), Multirriesgo industrial (5.30%) y Otro Mutirriesgos (2.63%) casi todos los datos significativos al 5%. Sin embargo, los Operadores Banca-Seguros Vinculados en la gestión de las pólizas de los ramos de Multirriesgo Hogar y Multirriesgo Comercio obtienen un (37.16%) y (0.60%) respectivamente significativos al 5%. Los Operadores Banca- Seguros Vinculados para el ramo de no vida intermedian una mayor volumen de primas en seguros relacionados con productos que tradicionalmente comercializa la banca como préstamos hipotecarios y préstamos para pymes o autónomos.

Por otro lado, al analizar las comisiones para las Sociedades de Corredurías de Seguros contemplamos las comisiones que perciben de las compañías aseguradoras al igual que los Operadores Banca-Seguros Vinculados, pero también los honorarios que perciben por los servicios de asesoramiento a sus clientes. Por lo que, de los resultados obtenidos se manifiesta que la retribución de los corredores de seguros supera a los Operadores Banca- Seguros Vinculados en los ramos de Autos (1.15%) significativo al 90%,

Asistencia (1.98%) , Multirriesgo Hogar (3.69%) y Otros Multirriesgos (0.09%) siendo no significativos estos últimos tres seguros. En el caso de los Operadores Banca-Seguros Vinculados las comisiones proceden por ser el canal de distribución de las compañías aseguradoras con las que tiene firmado un contrato de agencia. Así, tienen pactada una retribución superior en Enfermedad (16.76%) significativo al 5%, en Responsabilidad Civil un (2.12%) no significativo, Defensa Jurídica (10.11%) significativo al 5%, Multirriesgo Comercios (1.08%) y Multirriesgo Industrial (5,04%) no significativo en estos dos últimos seguros.

Con todo esto, los Operadores Banca- Seguros Vinculados, superan en muchos casos las comisiones percibidas por las Sociedades de Correduría de Seguros. Y en algún caso, como en el Multirriesgo Hogar si bien tienen menos comisiones, el volumen de primas intermedias es mucho mayor. También, en algunos ramos los porcentajes de comisión están en contra de lo que sugieren algunos autores respecto a la retribución del canal de distribución Banca Seguros. Arguedas (2008:26) manifiesta que se debería de regular un nivel del 20% para las comisiones percibidas. Sin embargo, por los resultados obtenidos en las Tabla 4 este nivel se supera en los seguros de Enfermedad (25.74%), Defensa Jurídica (34.03%), Multirriesgo Hogar (20.43%) y Multirriesgo Comercios (21.86%).

Tabla 4: Datos Volumen Total (Cartera +Nueva Producción) Operadores Banca-Seguros Vinculados (OBSV) y Sociedad de Correduría de Seguros (SCS)

Ramos						
Mediana en %	**VTOBSV Primas**	**VTSCS Primas**	**Diferencia Medianas**	**VTOBSV Comisión**	**VTSCS Comisión+ honorarios**	**Diferencia Medianas**
Enfermedad	0.82	2.60	-1.78**	25.74	8.98	16.76**
Autos	18.55	30.39	-11.84**	10.18	11.33	-1.15**
Respon. Civil G.	2.24	13.08	-10.84**	15.43	13.31	2.12
Defensa Jurídica	0.35	0.46	-0.11	34.03	23.92	10.11**
Asistencia	0.18	1.02	-0.84**	14.80	16.78	-1.98
Multirriesgo Hogar	41.88	4.72	37.16**	20.43	24.12	-3.69
Multirriesgo Comercios	2.57	1.97	0.60**	21.86	20.78	1.08
Multirriesgo Industrial	2.38	7.68	-5.30**	17.66	12.62	5.04
Otros Multirriesgos	0.38	3.01	-2.63**	15.01	15.10	-0.09

En esta tabla los datos respecto primas totales indican que para los ramos de no vida analizados el OBSV gestionaría un 51.65% del negocio y las Sociedades de Corredurías un 48.35%. Respecto a las comisiones totales percibidas, los Operadores Banca Seguros Vinculados, obtienen un volumen de comisiones que supera en un 19.19% a las percibidas por las Sociedades de Corredurías de Seguros. ***, **,*Significativamente distinto de cero en el 1%, 5% y el nivel de 10%, respectivamente. Fuente: Elaboración propia a partir de Datos Estadísticos Contables de la Dirección General de Seguros y Fondos Pensiones

En la Tabla 5 se presenta las medianas, primas intermediadas y comisiones, en el negocio de nueva producción del canal de distribución Operador Banca-Seguros Vinculado y la Sociedad de Correduría de Seguros. Los resultados obtenidos indican que las Sociedades de Corredurías de Seguros intermedian mas primas que el canal de distribución banca-seguros. Así, es superior las primas intermediadas en los ramos de Enfermedad (0.54%), Autos (14.70%), Responsabilidad Civil (10.24%) y Asistencia (0.05%), Multirriesgo Industrial (4.10%) y Otros Multirriesgos (3.37%) significativas al 5%. Respecto al Operador Banca Seguros Vinculado gestiona un mayor número de pólizas en los ramos de Defensa Jurídica (0.09%), Multirriesgo Hogar (16.03%) y Multirresgo Comercio (2.28%) ambos significativos al 5%. Estos resultados indican que como también en el volumen total de producción la banca seguros intermedia un mayor volumen de primas relacionadas con el negocio tradicional bancario como los préstamos hipotecarios y para pymes y/o autónomos. Sin embargo, la significación no se da en todos los ramos. Respecto a los resultados presentados respecto a las comisiones de pólizas intermediadas procedentes de nueva producción. Los Operadores Banca-Seguros Vinculados obtienen un mayor volumen de comisiones respecto a las Sociedades de Corredurías de Seguros. Recordemos que en el caso del análisis de los brokers se consideran las comisiones y los honorarios por prestación de servicios prestados a sus clientes. Así, en los ramos de Enfermedad(16.07%) significativo al 5%, Autos (0.97%), Responsabilidad Civil (3.91%),

Defensa Jurídica (30.79%) significativo al 5%, Asistencia (3.59%), Multirriesgo Comercio (6.52%) significativo al 10% y Multirriesgo Industrial (4.32%) el Operador Banca-Seguros percibe mas comisiones salvo en los ramos de Multirriesgo Hogar (-6.81%) y Otros Multirriesgos (-4.63%), no significativo en ambos ramos.

Por último, de los resultados obtenidos para esta cartera de seguros del ramo de no vida. Se pone de manifiesto que la banca-seguros si bien gestiona un mayor número de primas intermediadas de volumen total de negocio la situación en contraria para el negocio de nueva producción. Sin embargo, respecto a los resultados presentados en comisiones percibidas a nivel global, supera a los corredores de seguros. Así, perciben mas comisiones en el negocio de nueva producción (ver Tabla 5) que para el volumen total de negocio (ver Tabla 4). Estos resultados estarían en contra de lo manifestado en sus trabajos por Benoist (2002), Gonulal (2012) y Latorre (2015), para todo los ramos de no vida. Por lo que, se desprende de este análisis que si bien sería interesante un estudio complementario con el resto de ramos de no vida, en este trabajo se contempla la contratación de productos de seguros más representativos del sector.

Tabla 5: Datos Nueva Producción Operadores Banca Seguros Vinculados (OBSV) y Sociedad de Correduría de Seguros (SCS)

Ramos						
Mediana en %	NPOBSV Primas	NPSCS Primas	Diferencia Medianas	NPOBSV Comisión	NPSCS Comisión+ honorarios	Diferencia Medianas
Enfermedad	0.70	1.24	-0.54	31.34	15.27	16.07**
Autos	16.47	31.17	-14.70	12.59	11.62	0.97
Respon. Civil G.	2.57	12.81	-10.24	16.65	12.74	3.91
Defensa Jurídica	0.52	0.43	0.09	46.89	16.10	30.79**
Asistencia	0.29	0.79	-0.05**	19.79	16.20	3.59
Multirriesgo Hogar	18.37	2.34	16.03**	16.17	22.98	-6.81
Multirriesgo Comercios	3.28	1.00	2.28**	24.45	17.93	6.52*
Multirriesgo Industrial	2.26	6.36	-4.10	17.06	12.74	4.32
Otros Multirriesgos	0.80	4.17	-3.37**	11.54	16.17	-4.63

En esta tabla presenta los datos respecto primas totales en nuevo negocio. Para los ramos de no vida analizados el OBSV gestionaría un 42.87 % del negocio y las Sociedades de Corredurías un 57.13%. Respecto a las comisiones totales percibidas, los Operadores Banca-Seguros Vinculados, obtienen un volumen de comisiones que supera en un 54,73 % a las percibidas por las Sociedades de Corredurías de Seguros ***, **,*Significativamente distinto de cero en el 1%, 5% y el nivel de 10%, respectivamente. Fuente: Elaboración propia a partir de Datos Estadísticos Contables de la Dirección General de Seguros y Fondos Pensiones

DISCUSION Y CONCLUSIONES

Las observaciones que se presentan en este trabajo a partir de los resultados obtenidos, podrían sugerir varias cuestiones a considerar. En primer lugar, hay que indicar que de los datos procedentes de la muestra se observa una tendencia decreciente en el número de Operadores de Banca-Seguros Vinculados. Así, esta situación podría aparecer por el proceso de reestructuración que experimenta el sector bancario como consecuencia de la crisis financiera. En segundo lugar, los clientes si bien saben valorar un asesoramiento "objetivo" prestado por una Sociedad Correduría de Seguros, al contratarse mayor volumen de primas intermediadas de nueva producción. Sin embargo, cuando se consolida el negocio, pasa a integrarse dentro del volumen total de producción que incluye cartera+ nuevo negocio. De esta manera, podría sugerir que las pólizas intermediadas pasan a ser gestionadas por el canal de distribución banca seguros una vez que se consolida el riesgo objeto del seguro.

También, en segundo lugar, otro aspecto a destacar de los resultados presentados en este trabajo, hace referencia a las comisiones percibidas por ambos canales. Así, tanto para el volumen total de producción como para la nueva producción el Operador Banca-Seguros Vinculado percibe un volumen superior de comisiones, mayor en nueva producción, procedentes de las compañías de seguros con las que tiene firmado contrato de agencia en comparación con las que percibe el canal de distribución de los brokers. Además,

en tercer lugar se considera la evolución de la actividad de la banca seguros en un mayor número de pólizas gestionadas procedentes de ramos como Multirriesgo Hogar y Comunidades muy afines a productos de activo bancario que se comercializa por la banca tradicional. Sin embargo, también se detecta un porcentaje superior al 20% en determinado ramos que harían necesario que comunicasen al cliente la comisiones que perciben en estos productos de seguros que comercializa, y pone de manifiesto la existencia de un asesoramiento desde una perspectiva no objetiva.

Con todo esto, la actividad de banca-seguros se encuentra por los resultados obtenidos en una fase de crecimiento en el negocio de no vida en el mercado español de seguros. De esta manera, si bien las pólizas que intermedia proceden de las compañías aseguradoras con las que está vinculada y que le permite comercializar productos estandarizados. Por otra parte, se vislumbra una fuerte tendencia hacia un servicio de asesoramiento más personalizado y adaptado a las necesidades del cliente, a través de la creación de sus propias corredurías de seguros.

Limitaciones

Dentro de las limitaciones podemos destacar el no disponer de una base de datos que proporcione información relevante de la actividad del canal de distribución banca seguros objeto de este estudio. Así, esta situación la encontramos en los resultados obtenidos de la consulta realizada a la base de datos Sistema de Análisis de Balances Ibéricos (SABI). No tenemos posibilidad de acceso a información tan relevante como las comisiones y honorarios. En el caso de el análisis de la cuenta de resultados de los intermediarios, los ingresos aparecen agregados y sucede lo mismo cuando se quiere tener información de las primas y comisiones intermediadas por ramos, para los Operadores Banca-Seguros Vinculados, canal de distribución objeto de este estudio. Por lo que, es necesario utilizar otras fuentes de información con mayor adaptación al sector. Acudimos para obtener información necesaria para realizar este trabajo a través de los informes anuales, desde el año 2008 hasta el año 2014, de la Dirección General de Seguros y Fondos de Pensiones (DGFP). Además, hay que indicar que incluso con la información que obtenemos procedente de los informes de la DGSFP solo se obtienen datos respecto a primas intermediadas y comisiones devengadas, por los Operadores Banca-Seguros desde el año 2011 hasta el año 2014, último informe publicado. Finalmente, este trabajo contempla futuras líneas de investigación orientadas hacia la ampliación del estudio hacia el análisis del resto de ramos de no vida, no recogidos en este trabajo, y en la posibilidad de establecer un programa de asesoramiento de seguros "objetivo" en el canal de distribución de la banca seguros, que permita al cliente percibir un trato adecuado a la cobertura de sus riesgos.

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UNA PROPUESTA DE MEDICIÓN PARA LA RESPONSABILIDAD SOCIAL CORPORATIVA

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RESUMEN

Se reconoce que las organizaciones deben establecer e implementar procedimientos para el seguimiento, la medición y la mejora del desempeño de la gestión de la Responsabilidad Social Corporativa; de tal manera que se le posibilite establecer políticas y estrategias a nivel empresarial relacionadas con la RSC. Así pues ante la carencia de metodologías que desde el interior de las organizaciones coadyuven a dichos análisis, se manifiesta la necesidad de un enfoque integral de la Responsabilidad Social Corporativa para el contexto de la industria agrícola, buscando que quede materializado en un índice integral de la RSC y por dimensiones. Con relación a lo anterior, la autora asume el enfoque integral del análisis de la RSC como el análisis de sus tres dimensiones (económica, social y medioambiental) como un todo, lo que presupone analizar cada dimensión y sus interrelaciones que se manifiesten a través en un índice integral de RSC.

PALABRAS CLAVE: Índice Integral, Análisis, Dimensiones

A MEASUREMENT PROPOSAL TO CORPORATE SOCIAL RESPONSIBILITY

ABSTRACT

It is recognized that companies must establish and implement procedures for tracing, measuring and to improve management of Corporate Social Responsibility; in the manner so it would be able to establish policies and strategies in a business level related to CSR. Therefore, the lack of methodologies within these organizations help contribute to the creation of analysis, this manifests the need to focus on an integral Corporate Social Responsibility for the context of the agriculture industry, needing for a materialized index integral of the CSR and by dimensions. Regarding the previous, the author assumes the integral focus for the analysis of the CSR and its three dimensions (economic, social, and environmental) as a whole, which will manifest an interrelation observation across an integral index of the CSR.

JEL: M14, M49

KEYWORDS: Integral Index, Analysis, Dimensions

INTRODUCCIÓN

Según Lizcano (2011) "La información financiera, aunque necesaria, no es suficiente para conocer completamente la realidad y la repercusión en la sociedad y su entorno de las empresas. A través de la denominada triple dimensión social, ambiental y económica del comportamiento empresarial se intenta poner en valor, medir y controlar el impacto global de las empresas en su entorno. La diversidad de aspectos a medir de la triple dimensión, con variables de tipo cuantitativo, cualitativo y monetario, y lo relativamente reciente del fenómeno, hacen que en estos momentos exista gran confusión y cierto escepticismo en relación con el presente y futuro próximo de la información corporativa sobre sostenibilidad o responsabilidad social. Faltan por construir metodologías solventes y emitir principios generalmente aceptados que permitan medir y comparar la información corporativa sobre responsabilidad social entre empresas, en el tiempo,

acerca de resultados, a escala nacional e internacional". Es por eso que en búsqueda de un enfoque integral de la Responsabilidad Social Corporativa para el contexto de la industria agrícola, se establezcan e implementen procedimientos para el seguimiento, la medición y la mejora del desempeño de la gestión de la RSC; de tal manera que se le posibilite establecer políticas y estrategias a nivel empresarial en este sentido.

REVISION LITERARIA

El análisis de la RSC a través de un índice integral y por dimensiones, va dirigido a cualquier nivel jerárquico- organizativo de la organización, lo que fundamenta que cada uno de estos niveles posea diseñado su propio sistema analítico y adecuado a las exigencias de cada uno de los mismos. Del Pozo (2005) comenta que en el diseño de cualquier procedimiento analítico "se manifiestan momentos que se repiten en la ejecución de esta tarea y esos momentos les hemos denominado elementos estructurales cuya manifestación particular depende del nivel jerárquico administrativo y de la forma analítica seleccionados".

METODOLOGIA

A partir del criterio de Del Pozo (2005) sobre los elementos estructurales del análisis económico – financiero y las características de la RSC con sus dimensiones económica, social y medioambiental, se adecuan las particularidades de la RSC a través de objetivos analíticos que definirán el nivel jerárquico organizativo que ejecutará dicho análisis. A su vez se definirá un Sistema de indicadores por dimensiones. Estos indicadores serán diseñados por el analista a partir de las particularidades propias del objeto específico de aplicación, reflejándose en un indicador integral de la dimensión a través de técnicas deterministas. A su vez un sistema informativo(técnicos, tecnológicos, normativos, contables, estadísticos,) que constituyen el soporte del análisis de la RSC. Por lo anteriormente mencionado, se abarcan momentos cuantitativos del análisis de la RSC; el elementos cualitativo y organizativos. El análisis de la RSC no constituye una suma mecánica de las diferentes dimensiones que la conforman. El mismo debe abordarse desde el punto de vista de "¿Cómo debe ser?", lo cual garantiza que la aplicación del análisis se distinga en uno u otro objeto de estudio por la manera de analizarlo.

RESULTADOS

A partir de los elementos planteados anteriormente para la determinación del Índice de Responsabilidad Social Corporativa se realiza el siguiente diseño bajo los siguientes supuestos:

Se otorgará valor 1 cuando el indicador influye favorablemente al comportamiento de la RSC. Se otorgará valor 0 cuando el indicador influye desfavorablemente al comportamiento de la RSC. Cálculo del índice por dimensión:

$Id= (\sum VI)/n$

Dónde:

Id= Índice por dimensión.

VI= Criterio aplicado a cada indicador según su influencia a la RSC a partir del supuesto asumido, que puede ser 1 ó 0.

N= Número de indicadores que conforman la dimensión.

A partir de lo anterior, si se obtiene por dimensión un índice menor que 1 significa que existe algún

indicador que está deteriorando la RSC.

A continuación se determina el índice de RSC a partir de la siguiente fórmula:

IRSC= $\sum$ Id

Dónde:

IRSC= Índice de RSC.

Id= Índice por dimensión.

El resultado de este índice será $0 \leq IRSC \leq 3$, estableciéndose los siguientes rangos para evaluar el comportamiento empresarial en relación a la RSC conforme a la Tabla 1:

Tabla1: Definición de Rangos Para el Índice de RSC

Indice de Rsc	Categoría o Clasificación
$3 \leq IRSC > 2,5$	Socialmente responsable
$2,5 < IRSC \leq 1,5$	Medianamente responsable
$IRSC < 1,5$	No responsable socialmente

Estos límites se establecen teniendo en cuenta que 1,5 representa el 50% de 3 y 2.5 representa el 83% de 3. Fuente: Elaboración propia.

Los resultados superiores al 83% se convierten en el parámetro deseable, ya que satisface la categoría mínima dentro del criterio de una alta responsabilidad social de la empresa.

CONCLUSIONES

La aplicación de un índice integral de RSC puede dotar a las gerencias de las empresas en los diferentes niveles de un instrumental sencillo y novedoso, que le permite ir evaluando su posición en cuanto a la RSC para el diseño de estrategias.

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LA IMPORTANCIA DE LA INFORMACIÓN FINANCIERA EN LAS PEQUEÑAS Y MEDIANAS EMPRESAS MEXICANAS

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RESUMEN

La información es un recurso muy importante para los individuos y las organizaciones. La información financiera es el conjunto de datos que emite el sistema contable de una organización, en relación con las actividades vinculadas con el uso y manejo de sus recursos financieros. Esta información integrada por estados financieros, sirve como base fundamental en el proceso de toma de decisiones. Las grandes empresas, que cuentan en su mayoría, con personal y departamentos especializados en la generación de este tipo de información, cuentan con todos los elementos necesarios para hacer un uso apropiado de esta información. Sin embargo, la situación en las pequeñas y medianas empresas es distinta. La mayor parte de este sector empresarial no cuenta con personal especializado encargado de la generación y mucho menos, en la utilización de información financiera en la toma de decisiones. De esta forma, en este artículo se investigará sobre la importancia del uso de la información financiera en el proceso de toma de decisiones en las PYMES mexicanas. Determinar qué tipo de información debe generarse en este sector empresarial con el fin de generar indicadores que pudieran establecer directrices que mejoren el desempeño y situación de las organizaciones.

PALABRAS CLAVE: Información Financiera, Toma de Decisiones, Pequeñas y Medianas Empresas

IMPORTANCE OF FINANCIAL INFORMATION IN SMALL AND MEDIUM ENTERPRISES IN MEXICO

ABSTRACT

Information is a powerful resource for individuals and organizations. Financial data consists of pieces or sets of information related to the financial health of a business and outline the financial activities of the organization related to the use and mange of its resources. This information is integrated in financial statements. Financial statements are a collection of reports that serve as a fundamental piece in decision making process. Big enterprises have, in their majority, specialized staff and departments that generate this type of information; they have all the necessary elements to make an appropriate use of this information. Nevertheless, this situation in small and medium enterprises (SME) is different. Most of these enterprises doesn´t have specialized staff in charge of generating financial data so that they don't use it in decision making processes. In this way, this article has the purpose of investigating the importance of using financial information in SME's decision making process. Determining which type of data should be generated in this kind of enterprises in order to generate indicators that would lead into more assertive strategies that will enhance SME's financial situation and performance.

JEL: M100, M410

KEYWORDS: Financial Information, Decision Making Process, Small and Medium Enterprises

INTRODUCCIÓN

Las cifras de fracaso de las Pequeñas y Medianas Empresas (PYMES) son abrumadoras en cualquier país que se analicen; a continuación se observan algunos datos de varios países (Velazquez Valadez, 2008). En España, el 80% de las empresas quiebran en los primeros cinco años, según García Ordóñez de la Universidad de Cádiz. Las estadísticas indican una elevada mortalidad en las empresas de nueva creación; según datos de 2003, más de 70% de los negocios no llegan a los cuatro años de vida (Emprendedor XXI, de La Caixa). En México, al cumplir 10 años, solamente 10% de las empresas maduran, tienen éxito y crecen (Francisco Yánez). De acuerdo con Cetro-CRECE, 75% de las nuevas empresas mexicanas debe cerrar sus operaciones apenas después de dos años en el mercado. De acuerdo con la CEPAL, en los países subdesarrollados, entre 50 y 75% de las nuevas empresas dejan de existir durante los primeros tres años. Por otra parte, de acuerdo a la revista FORBES, el 82.5% de las Pymes que arrancan en México, desaparecen antes de los 2 años porque no son rentables, con el consecuente impacto en los pequeños empresarios y la economía en su conjunto. (Flores Kelly, 2013)

Guillermo Velázquez (Velazquez Valadez, 2008) sostiene que una de las razones de esta situación se debe al desconocimiento de los sistemas básicos de control de gestión, pues da lugar al manejo inadecuado de los créditos y las cobranzas, fraudes, desconocimiento del verdadero estado financiero de la empresa, gastos innecesarios, graves errores en materia de seguridad, mal manejo de los inventarios, fallas graves en los controles internos, deficiencias en el control presupuestario y de gestión, mala gestión en materia de endeudamientos y liquidez, mala gestión de los fondos y similares.

REVISIÓN LITERARIA

Pequeñas y Medianas Empresas en México

En México, la clasificación oficial de las empresas se encuentra en el Diario Oficial de la Federación (DOF) del 30 de junio de 2009. Con fundamento en la Ley para el Desarrollo de la Competitividad en la Micro, Pequeña y Mediana Empresa, la Secretaría de Economía (SE) emite un Acuerdo sobre los criterios de estratificación de las empresas. Los criterios establecidos son el rango de número de trabajadores y el monto de ventas anuales. En la Tabla 1, se muestran los criterios, teniendo cada uno un peso en el cálculo, los trabajadores ponderan un 10.0% y las ventas 90.0%. (INEGI, 2011)

Tabla 1: Estratificación de las Empresas

Tamaño	Sector	Rango de Número de Trabajadores	Rango de Monto de Ventas Anuales (Mdp)	Tope Máximo Combinado
Micro	Todas	Hasta 10	Hasta $4	4.6
Pequeña	Comercio	Desde 11 hasta 30	Desde $4.01 hasta $100	93
	Industria y Servicios	Desde 11 hasta 50	Desde $4.01 hasta $100	95
Mediana	Comercio	Desde 31 hasta 100	Desde $100.01	235
	Servicios	Desde 51 hasta 100	hasta $250	
	Industria	Desde 51 hasta 250	Desde $100.01 hasta $250	250

fuente: (INEGI, 2011)

Las pequeñas y medianas empresas en México representan un pilar de la economía. De acuerdo con información del INEGI, en el país existen aproximadamente 4 millones 15 mil unidades económicas, de las cuales el 99.8% son micro, pequeñas y medianas empresas que generan alrededor del 52% del Producto Interno Bruto y el 72% de los empleos en nuestro país. (ProMéxico, 2014) En un estudio elaborado por Acs y Kallas se concluye que las empresas de menor tamaño cumplen un rol importante en el desarrollo de comunidades a través de la creación de nuevos empleos y la generación de flujos de ingreso en países con

áreas de bajos ingresos. En el caso de México, un país considerado de ingreso medio, diversos estudios han señalado la función social que representa el sector de las MYPE como sustento familiar y han demostrado el comportamiento de patrones más cercanos a estructuras de mercado de competencia imperfecta. (Torres Preciado & Polanco Gaytán, 1999) Algunas características importantes representativas de la pequeña empresa, son las siguientes:

Su estructura orgánica es familiar.
Los dirigentes son empresarios por herencia, con 14 años de escolaridad.
Los resultados indican que el "familismo" es negativo.
Su objetivo principal es maximizar utilidades.

Su toma de decisiones es centralizada y la ejecutan los jefes de área, siendo los responsables de los resultados obtenidos. De los datos anteriores podemos derivar que las características de la pequeña empresa se generan de las características de su propietario, ya que se da una relación de mutua dependencia en donde sus cualidades y defectos individuales se reflejan en la empresa que dirige. (Montoya Flores & Rendón Cobián, 1999) Las ventajas de las empresas familiares son la flexibilidad y la rapidez en la toma de decisiones, que se expresan en la posibilidad de combinar el trabajo, el tiempo y e! dinero para dar respuestas a las exigencias del negocio. Estas características permiten a las empresas familiares adaptarse a los cambios que experimenta el mundo de los negocios; mientras que sus homologas no familiares deben someterse a mayores instancias jerárquicas para instrumentar cualquier decisión. (Monteferrante, 2004) Kauffman señala que los problemas más importantes que enfrentan las MYPES son:

Inadecuada articulación de nuestro sistema económico que favorece, casi prioritariamente, a las grandes y muy grandes empresas y corporaciones
Políticas gubernamentales inadecuadas
Corrupción administrativa de funcionarios del sector público
Falta de financiamiento o carestía del mismo
Inapropiada infraestructura técnico-productiva
Carencia de recursos tecnológicos
La casi nula aplicación de adecuados sistemas de planificación empresarial
Competencia desleal del comercio informal
Globalización y las prácticas desleales a nivel internacional
La carencia de una cultura empresarial de los empresarios mexicanos.

Los estudios que han abordado la problemática financiera de las PYMES en México, coinciden en señalar que los principales problemas en este aspecto son:

Las principales razones por las que los bancos no les han otorgado financiamiento han sido: desinterés del sistema bancario hacia el sector y falta de garantías
Se realizan presupuestos sólo de corto plazo
Escasez de registros contables, costos mal determinados y precios que no cubren los costos totales
Falta de conocimiento para analizar los estados financieros
Falta de acceso a créditos convenientes para la empresa. (Red PYMES-CUMEX, 2010)

Toma de Decisiones Empresarial

Genéricamente, las decisiones de las empresas pueden clasificarse en decisiones de producción o decisiones financieras. Las primeras tienen que ver con la elección de precios y cantidades, y se identifican, clásicamente, con la estrategia competitiva de las empresas en los mercados. Las segundas reflejan la preferencia de los niveles de financiación y la elección de los instrumentos utilizados para ello. (Sánchez & Manuel, 2012) El éxito o fracaso de una empresa depende, en gran medida, de las decisiones tomadas

por sus administradores. El proceso decisorio puede enfocarse como un sistema cuyo *input* es la información y el *output* la decisión orientada a la acción. Para ser útil, la información debe ser confiable, clara, relevante, oportuna y eficiente (HERRSCHER et al., 2005). Al respecto, es importante contar con un sistema de información capaz de recopilar y procesar datos relacionados con su funcionamiento (ALBANESE et al., 2009). El sistema de información contable brinda datos destinados a la toma de decisiones y al control relacionado con el patrimonio del ente, los bienes de terceros en poder de la organización y ciertos hechos contingentes (FOWLER NEWTON, 2004). Dicho sistema genera informes destinados a usuarios internos o externos a la organización de acuerdo con sus respectivos intereses. Los estados financieros son los informes que trascienden fuera de la organización y son el principal medio de comunicación con los usuarios externos.

El sistema de información contable es una herramienta útil para la toma de decisiones vinculadas con el financiamiento, inversión, requerimientos de fiscalización y control entre otros, en la medida que el output que genere sea oportuno, completo y confiable. No obstante, aún en esos casos, para cierto grupo de MYPES este sistema no responde a las necesidades de la empresa. Estas firmas se caracterizan por contar con personal con escasos conocimientos contables, y todas las decisiones dependen de manera casi absoluta de los propietarios, quienes no poseen el conocimiento adecuado de la normativa vigente ni de las posibilidades que brinda el sistema de información instalado en la firma. En estas entidades se considera a la administración y contabilidad como un "mal necesario" que requiere una estructura que sólo genera costos y no se la aprecia como una herramienta de gestión. (Determinantes de la tercerización del servicio de información contable en las PYMES: el caso de Argentina, 2013) En las MYPES, los investigadores caracterizan la toma de decisiones como atadas a su propio espacio y mundo cognitivo, el cual está sustentado fuertemente en sus experiencias personales (como la ética y valores personales, además de su idiosincrasia), sus limitaciones y sesgos. (Castaño Ramírez, 2011)

Información Financiera

El objetivo de la contabilidad es generar y comunicar información útil para la oportuna toma de decisiones de los acreedores y dueños de un negocio, así como de otros públicos interesados en la situación financiera de una organización. Es conveniente aclarar que en el caso de las organizaciones económicas lucrativas, uno de los datos más importantes que genera la contabilidad y de la cual es conveniente informar, es la cifra de utilidad o pérdida. En efecto, la cuantificación de los resultados (beneficios netos) de la realización de actividades comerciales o industriales, o de la prestación de servicios a los clientes y su correspondiente efecto en el valor de la organización económica es un dato de suma importancia para los accionistas y acreedores de un negocio.

El producto final del proceso contable es la información financiera, elementos imprescindibles para que los diferentes usuarios puedan tomar decisiones. La información que dichos usuarios requieren se centra primordialmente en la evaluación de la situación financiera, de la rentabilidad y de la liquidez (Guajardo & Andrade, 2008). Para que la información financiera de las organizaciones económicas sea confiable, relevante, comprensible y comparable, los encargados del proceso contable, tienen como marco de referencia una serie de postulados básicos y reglas particulares llamadas Normas de Información Financiera emitida por el Instituto Mexicano de Contadores Públicos, a través del Consejo Mexicano para la Investigación y Desarrollo de Normas de Información Financiera. La estructura básica de la información financiera está conformada por cinco conceptos o cuentas básicas: activo, pasivo, capital, ingresos y egresos. Los activos son los bienes, propiedades y derechos con que cuenta una entidad, de los cuales se espera obtener un beneficio económico futuro. Los pasivos son las deudas o compromisos que la entidad tiene con terceros (entidades externas a la empresa).

El capital que representa la aportación de los socios así como el resultado acumulado de la operación de la entidad. Los ingresos son los recursos que obtiene la entidad como resultado de sus operaciones. Los

egresos que son los costos y gastos (recursos utilizados) para generar ingresos. De acuerdo con la Norma Internacional de Contabilidad Núm. 1, referente a la Presentación de los estados financieros, "los estados financieros constituyen una representación estructurada de la situación financiera y del desempeño financiero de una entidad. El objetivo de los estados financieros con propósitos de información general es suministrar información acerca de la situación financiera, del desempeño financiero y de los flujos de efectivo de la entidad, que sea útil a una amplia variedad de usuarios a la hora de tomar decisiones económicas. Los estados financieros también muestran los resultados de la gestión realizada por los administradores con los recursos que se le han confiado." Tomando en cuenta las necesidades de información de los usuarios, la contabilidad considera que todo negocio debe presentar cuatro informes básicos. De esta manera, existen:

El estado de resultados que está conformado por los ingresos y egresos (costos y gastos) de una organización, mostrando así la ganancia o pérdida generada por ésta en un periodo determinado. El estado de variaciones en el capital contable, cuyo objetico es mostrar los cambios en la inversión de los dueños. El estado de situación financiera o balance general, cuyo fin es presentar la relación de recursos (activos) de la empresa, así como de las fuentes de financiamiento (pasivo y capital) de dichos recursos. El estado de flujo de efectivo, cuyo objetivo es dar información acerca de las fuentes de efectivo y de los desembolsos del mismo, lo cual constituye una base para estimar las futuras necesidades de efectivo y sus probables fuentes. El análisis financiero consiste en estudiar la información que contienen los estados financieros (Guajardo & Andrade, 2008) por medio de indicadores y metodologías con el objeto de tener una base más sólida para la toma de decisiones. Un indicador financiero es la relación de una cifra con otra dentro o entre los estados financieros de una empresa, que permite ponderar y evaluar los resultados de las operaciones de la compañía. Los indicadores financieros más comunes evalúan cuatro aspectos:

Rentabilidad

Relaciona el beneficio económico con los recursos necesarios para obtener ese lucro. Es decir, muestra la relación que existe entre las utilidades netas y los recursos necesarios para generarlos (ventas, activos, capital). De esta manera, se dice que existen dos tipos de relaciones: las que muestran la rentabilidad en relación con las ventas y las que la muestran en relación con la inversión. Habrá una mejora en la capacidad de generar ganancias de la empresa si hay un incremento en la rotación sobre los activos, un incremento en el margen de ganancia neta, o ambos. (Van Horne & Warchowicz Jr., 2010)

Liquidez

Se refiere a la capacidad de una empresa para cumplir sus obligaciones en el corto plazo. A partir del análisis de dicho indicador financiero, se puede obtener un panorama de la solvencia de efectivo actual de una empresa y su capacidad para seguir siendo solvente en caso de adversidad. Se supone que cuanto más alta sea la liquidez corriente, mayor será la capacidad de la empresa para pagar sus deudas. (Van Horne & Warchowicz Jr., 2010)

Apalancamiento

Indica el grado en el que la empresa está financiada por deuda. Resalta la importancia relativa del financiamiento mediante deuda mostrando el porcentaje de los activos de la empresa que está solventado por el financiamiento mediante deuda. Se dice que cuanto más alta sea la razón entre deuda y activos totales, mayor será el riesgo de financiamiento; cuanto menor sea esta razón, menor será el riesgo de financiamiento. (Van Horne & Warchowicz Jr., 2010)

Actividad

Se refiere a qué tan efectiva es la forma en que la empresa utiliza sus activos. Más que nada, se refiere a qué tan efectiva es la forma en que la empresa maneja dos grupos de bienes específicos (cuentas por cobrar e inventarios) y sus activos totales en general. (Van Horne & Warchowicz Jr., 2010)

Rentabilidad

Es la relación existente entre los beneficios que proporciona una determinada operación o cosa y la inversión o el esfuerzo que se ha hecho; cuando se trata del rendimiento financiero; se suele expresar en porcentajes. Las razones de rentabilidad son de dos tipos: las que muestran la rentabilidad en relación con las ventas y las que la muestran en relación con la inversión. Juntas, estas razones indican la efectividad global de la operación de la empresa. (Ross, Westerfiel, & Jaffre, 2012)

METODOLOGÍA

Esta investigación tendrá un enfoque cualitativo. Esta fase cualitativa consistirá en determinar las características de las pequeñas y medianas empresas mexicanas además de su actual papel en la economía mexicana. Posteriormente, se determinará la utilidad práctica de la información financiera en las empresas y su relación con la toma de decisiones. Así, este documento mostrará la importancia de la utilización de información financiera en la toma de decisiones empresarial y su papel en la sobrevivencia de este sector empresarial.

Objetivo General

Determinar la importancia de la utilización de información financiera en el proceso de toma de decisiones de la pequeña y mediana empresa mexicana en el proceso de toma de decisiones.

Objetivos Específicos

Definir las características de la pequeña y mediana empresa mexicana. Determinar las características de la información contable y su utilidad en el proceso de toma de decisiones. Seleccionar el tipo de información financiera que será de mayor utilidad en este sector empresarial con el fin de hacer más eficiente su desempeño.

Hipótesis

"Determinar qué tipo de información financiera debe generarse en las PYMES mexicanas, permitirá generar indicadores que ayudarán a establecer directrices que mejoren el desempeño y la situación de este sector empresarial".

RESULTADOS

Después de analizar, por una parte, las características de la pequeña y mediana empresa mexicana y su papel en la economía del país, se entiende de la importancia de establecer estrategias que permitan un mejoramiento en su situación y desempeño financiero. Con el fin de asegurar la sobrevivencia de este sector empresarial, es necesario hacer un uso más eficiente de los escasos recursos (financieros, materiales, humanos y tecnológicos) que poseen este tipo de empresas para lo cual el proceso de toma de decisiones debe basarse en algo más sólido que la sola experiencia e intuición de los empresarios. De acuerdo a la revisión literaria, se observa que la información financiera brinda datos útiles sobre el desempeño y la

situación financiera de las organizaciones que permite hacer una toma de decisiones más eficiente. Sin embargo, la grave problemática es que este sector empresarial no cuenta con el personal ni los conocimientos necesarios para desarrollar la información financiera tal como se exige en el proceso contable descrito por las Normas de Información Financiera. De esta manera, se sugiere que las MYPES lleven un registro de algunos datos específicos sin llegar a la generación de estados financieros y así calcular ciertos indicadores que le permitan medir, evaluar y controlar ciertos recursos y aspectos claves de su operación.Es así como se propone que las PYMES generen la siguiente información:

Activos

Se sugiere que el empresario lleve un control de las cuentas bancarias de la empresa. Se ha encontrado que una de las grandes problemáticas de las PYMES es la mezcla de los recursos propiedad de la empresa y de aquellos propiedad del empresario. El empresario debe partir de esta idea para llevar un control documentado de los depósitos y retiros que se hagan de la cuenta de la empresa con el fin de conocer los orígenes y aplicaciones del principal recurso líquido con que cuenta. De la misma manera, se sugiere el registro de las cuentas por cobrar que tenga con sus clientes (y cualquier otra entidad). Esto con efectos de control que permitan, por una parte, el cobro oportuno de dichos derechos, y por otro, que ayuden a controlar el crédito otorgado a los clientes determinado por su historial de pago. Por último, se recomienda que las empresas lleven un registro del inventario con que cuentan. Se deberán hacer conteos físicos para determinar el valor del mismo y además para prevenir rezagos que se deriven en mercancías caducadas o perdidas. Igualmente deberá llevarse un control de las entradas y salidas para establecer momentos oportunos de compra. En lo que se refiere a se refiere a sus inversiones de largo plazo, se propone que la empresa lleve un registro de los activos fijos (inmuebles, planta y equipo) y diferidos (intangibles) con sus fechas de adquisición y valor de la misma. Esto con el fin de saber cuánto llevan invertido en la empresa ya que para muchos, éste dato es incierto.

Pasivos y Capital

Los empresarios requieren de llevar un registro de las obligaciones o deudas con entidades externas a la empresa (proveedores, bancos, etc.). Esto sugiere un control de las fechas y montos de pago de dichas obligaciones con el fin de asegurar los recursos necesarios para hacerlo, y así mantener un buen historial crediticio. Igualmente, es conveniente que el empresario lleve el registro de los recursos que ha aportado a la empresa para que ésta pueda operar (recursos monetarios y/o materiales). De esta forma, sabrá el origen de los activos con los que está operando. Al conocer los principales activos circulantes de la empresa así como sus pasivos a corto plazo, se podrá calcular la capacidad que tiene la empresa de cubrir sus deudas en el corto plazo (razón circulante). Por otra parte, al conocer el valor de sus propiedades y el valor de sus deudas con terceros, se podrá calcular su nivel de endeudamiento.

Ingresos y Egresos (Flujo de Efectivo)

Para medir la liquidez de la empresa, ésta deberá realizar día con día un registro de sus entradas y salidas de efectivo. Estos conceptos son sencillos para una persona que no cuenta con conocimientos financieros porque únicamente hacen referencia al dinero en efectivo que "entra" físicamente al negocio por concepto de cobros, ventas de contado, etc., así como al efectivo que "sale" por concepto de pagos por bienes y/o servicios tales como sueldos, luz, agua, renta, etc. Al comparar las entradas con las salidas de un periodo determinado, el empresario sabrá exactamente cuánto dinero está generando el negocio y en qué se están aplicando los recursos líquido (en efectivo) de la empresa. Si bien lo anterior, en términos contables, no puede llamarse utilidad y/o pérdida del ejercicio, para efectos prácticos tiene un sentido similar ya que el empresario sabrá si la organización está generando o no valor en el periodo evaluado. Con el fin de evaluar la rentabilidad de la empresa, se podrá hacer una comparación del resultado obtenido en los flujos de

efectivo contra los activos de la empresa o bien, contra sus ventas con el fin de conocer el beneficio económico que la empresa está generando a partir de los recursos utilizados para este fin.

CONCLUSIONES

Las pequeñas y medianas empresas representan una importante fuente de crecimiento y desarrollo para la economía mexicana. Por consiguiente, todas las herramientas (administrativas, financieras, contables, etc.) disponibles para su consolidación y fortalecimiento son útiles. La generación y utilización de información financiera en cualquier negocio (sin importar su giro o tamaño), representa un área de oportunidad para mejorar su situación y desempeño. Se sabe y se han dejado sentadas en esta investigación, las deficiencias (en materia financiera) de este sector empresarial. Sin embargo, de acuerdo a lo observado, se ha hecho una propuesta del tipo de información que podrían generar este tipo de negocio sin la necesidad de personal o conocimientos especializados en el área contable, y que les permitiría tomar decisiones basadas en información documentada que va más allá de la mera experiencia del empresario. Esta información permitiría a los empresarios a tomar mejores decisiones de cómo operar, invertir y financiarse con el fin último de maximizar las ganancias (valor) del negocio.

BIOGRAFÍAS

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LA VALORACION PRÁCTICA DE UN PROYECTO DE INVERSIÓN PARA EMPRENDEDORES

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RESUMEN

Este trabajo realiza un estudio entorno a la valoración práctica de un proyecto de inversión para emprendedores. Para este fin, se presenta la metodología de valoración de proyectos de inversión a través de la definición de las variables que se emplea en esta tipología de proyectos. Así, hablamos en este trabajo del Valora Actual Neto (VNA), de la Tasa Interna de Retorno (TIR) y de la Rentabilidad Relativa Neta (RRN).Con el fin de proporcionar una mejor comprensión de estos conceptos. Planteamos en este trabajo un caso práctico de sencilla solución que permita a un emprendedor tomar conciencia de las variables a manejar y que le proporcionaran una visión próxima a la realidad de la rentabilidad de su proyecto, permitiendo transmitir una información más precisa a los posibles inversores.

PALABRAS CLAVE: Valoración de un Proyecto de Inversión, Valor Actual Neto, Tasa Interna de Rendimiento y Rentabilidad Relativa Neta

THE VALUATION PRACTICE OF AN INVESTMENT PROJECT FOR ENTREPREURS

ABSTRAC

This work studies the practical assessment of an investment project for entrepreneurs. To do so, the methodology defining the variables that are used in this kind of projects is presented. Thus, the paper mentions concepts such as Net Present Value (NPV), Internal Return Rate (IRR) and Net Internal Rate of Return (Net IRR), in order to provide a better understanding of these concepts. We propose in this paper a practical case study of simple solution that allows an entrepreneur to be aware of the variables to manage and to provide him/her with a vision that is closer to reality about the profitability of his or her project, offering more accurate information for potential investors.

JEL: G10. G19

KEYWOARDS: Valuation of an Investment Project, Net Present Value, Internal Return Rate, Net Internal Rate of Return

INTRODUCCIÓN

En la situación actual los emprendedores se encuentran con dificultades para obtener financiación. En muchos casos tiene que recurrir a recursos propios para iniciar sus proyectos empresariales. En otros casos las fuentes de financiación se obtienen de familiares o de posibles inversores externos. Así, este trabajo persigue proporcionar una herramienta sencilla que permita, por un lado, obtener de manera aproximada la rentabilidad de un proyecto de inversión y, por otro lado, proporcionar una información que resulte atractiva para futuros inversores. De esta manera, el emprendedor será capaz de identificar los flujos de la gestión financiera que permite alcanzar el objetivo financiero de la empresa en un proyecto de inversión. Conocer la aplicación de la metodología financiera para la correcta valoración de un proyecto de inversión con el fin de determinar en qué medida favorece la creación de valor en un entorno que requiere de una información

más precisa para la toma de decisiones y que puede asegurar la obtención de financiación y favorecer el desarrollo del futuro proyecto de inversión.

REVISION LITERATURA

En este apartado se consideran los manuales de Jimenez *et al*. (2012) en su capítulo 3 "La decisión de inversión a largo plazo" y Partal *et al*. (2012) en los capítulos 3 y 4 "Valoración de Inversión en activos productivos" y "Valoración de inversiones. Casos de Incrementalidad" para presentar los contenidos metodología y el caso práctico en finanzas.

METODOLOGÍA

En la metodología consultada en la valoración de proyectos de inversión se consideran las siguientes variables: desembolso inicial (-D), duración (horizonte temporal), la diferencia entre cobros y pagos de cada periodo, los Flujos Netos de Caja (FNC) y una tasa de descuento (K) que se considera la rentabilidad que los inversores requieren al proyecto de inversión. Respecto a la variable desembolso inicial hace referencia a las inversiones en inmovilizado y las necesidades operativas de fondos (NOF). Así, las necesidades operativas de fondos se considerarían como la tesorería mínima para inicial el proyecto. El Valor Actual Neto (VAN) o valor capital de la inversión se considera la suma de todos los FNC actualizados al momento inicial. Este se expresa en u.m. y proporciona una medida de la rentabilidad absoluta neta del proyecto. La realización de proyectos con VAN positivo (>0) incrementa la riqueza de la empresa y crea valor. En caso contrario si el VAN es negativo (<0) el proyecto no es viable a la tasa de descuento utilizada. Tasa Interna de Rendimiento (TIR) es la tasa de actualización o descuento que iguala el valor actual de la corriente de cobros con el valor actual de la corriente de pagos. Hace cero el VAN de la inversión. Se expresa en porcentaje. Proporciona una medida de la rentabilidad relativa bruta anual por unidad monetaria comprometida en el proyecto. Rentabilidad Relativa Neta (RRN) se obtendrá como diferencia entre la rentabilidad relativa bruta (r) menos la tasa de descuento (K). En la metodología hemos considerado, por su simplicidad operativa y para facilitar la comprensión, en la valoración de un proyecto de inversión la obtención de los flujos netos de caja (cobros – pagos) antes de impuestos. Sin embargo, debemos de calcular los flujos netos de caja después de impuestos (FNCDI), supone considerar el efecto del impuesto de sociedades (IS) en la rentabilidad del proyecto.

$$FNCDI = FNCAI – IS \tag{1}$$

Recordemos que el flujo neto de caja antes de Impuestos (FNCAI) lo obtenemos por la diferencia de la corriente de cobros y pagos de cada ejercicio. Por lo que, cuando contemplemos la incidencia del efecto impositivo habrá que obtenerlo a través de la cuenta de pérdidas y ganancias. Así, hay que observar que la cuenta de pérdidas y ganancias contempla la corriente de ingresos y gastos. Para remarcar estas diferencias a modo de ejemplo podemos indicar que si bien la amortización es un gasto esta no es considerada como un pago. Por otro lado, las ventas son un ingreso cuando se facturan y un cobro al ser abonadas en cuenta. La expresión del VAN seria:

$$VAN = -D + FNC1/ (1+K) 1+FNC2 / (1+K) 2+…+FNCn / (1+K) n \tag{2}$$

La expresión de la TIR seria:

$$TIR= tasa\ r / VAN=0$$

$$-D + FNC1/ (1+r) 1+FNC2/ (1+r) 2+…+FNCn / (1+r) n =0 \tag{3}$$

La obtención de la Rentabilidad Relativa Neta (Rrn) = TIR (r) – Tasa de descuento (k) \qquad (4)

En formato hoja de Cálculo:

Fx: VNA Y Fx: TIR   (5)

RESULTADOS

A continuación presentamos un caso práctico en el que aplicamos la metodología de valoración de proyectos de inversión. En este ejercicio de fácil resolución obtenemos para un proyecto de inversión que plantean tres emprendedores las variables necesarias para transmitir la información adecuada para futuros inversores respecto a la rentabilidad del proyecto de inversión. Tres emprendedores constituyen una sociedad en España y estudian para un periodo de tres años comercializar la venta tablas de surf, su mantenimiento y reparación. Después de analizar el mercado elaboran la siguiente tabla de datos:

Tabla 1: Estructura de la Actividad Productiva de Venta de Tablas de Surf

	Nº Unidades Venta	Precio Unitario de Venta (en Euros)	Coste Unitario de Venta (en Euros)	Precio Reparación (en Euros)	Costes Fijos (en Euros)	Otros Costes (en Euros)
1º año	65	1,400	1,000	100	2,500	2,000
Incremento 2º año y siguientes	10%	5%	7%	5%	5%	4%

En la Tabla 1 se presenta la información referente a la estructura productiva del supuesto objeto de estudio. Consideramos el número de unidades vendidas, el precio unitario de venta, el coste unitario de venta, precio de reparación, los costes fijos y otros costes, para el primer año y el incremento estimado para el resto de años del horizonte temporal objeto de estudio. Nota: Se estima que las unidades reparadas son un 10% de las ventas de cada año

En la Tabla 2 se presenta el importe de la Inversión inicial en inmovilizado para el mantenimiento y reparación de tablas de surf. Por un lado, para la adquisición de la maquinaria y, por otro lado, el % de amortización del inmovilizado que si bien, aplica un % diferente al establecido en las nuevas tablas de amortización. De acuerdo con la próxima reforma fiscal del Impuesto sobre Sociedades para el ejercicio 2015 se simplifican las tablas de amortización (121/000110 Proyecto de Ley del Impuesto sobre Sociedades, 2014), estableciendo en una sola tabla, el coeficiente lineal máximo y el periodo máximo de amortización de los elementos del inmovilizado material, intangible y de las inversiones inmobiliarias, sin especificación de los distintos tipos de actividades de las empresas. Entendemos que en este supuesto se puede considerar un sistema de amortización acelerada, aplicando diferentes % de amortización, por inicio de una nueva actividad empresarial y con el fin de no ampliar el horizonte objeto de estudio. Así, no se supera el periodo de amortización establecido para la adquisición de maquinaria, este periodo temporal en 18 años (3 años en nuestro supuesto), según la vida útil de la maquinaria y el importe de la inversión es excesivamente representativa.

Tabla 2: Valor de Inversión en Maquinaria y Política de Amortización

Precio de Adquisición Maquinaria (en Euros)	Vida Útil Maquinaria	% Amortización Año 1	% Amortización Año 2 y Siguientes
12,500	3	20%	40%

En la Tabla 2 se presenta la información correspondiente al precio de adquisición del elemento del inmovilizado objeto de la actividad productiva, la vida útil comprende una duración temporal de 3 años, el % de amortización del primer año de un 20% y el % amortización para el resto de años de vida útil un 40%. Los porcentajes de amortización establecidos no coinciden con él % actual para la amortización de la maquinaria, que según la reforma fiscal para el 2015 del impuesto de sociedades es de un 12% para un plazo de 18 años.

Tabla 3: Políticas de Cobros y Pagos

Cobros y Pagos	Tasa de Descuento (K)	Tasa Interna de Rendimiento (TIR)	Tipo Impositivo I. Sociedades (IS)	Inflación
Contado	15%	114%	25%	0%

En la Tabla 3 se puede observar la política de cobros y pagos establecida en este supuesto. Así, se adopta la forma de cobro y pago al contado, por simplicidad operativa. Aunque lo normal dentro de la actividad empresarial es pactar una política de cobros y pagos. Así, cuando tenga lugar la entrega del bien o la prestación del servicio, se realizaría el cobro. Y en el caso de los pagos, pactar con los proveedores unos periodos de pago entorno a unos plazos razonables, dependiendo de la factura iría desde el momento de la entrega de la misma hasta un plazo de un mes. La tasa de descuento (k) estaría determinada por la rentabilidad que nos solicita los inversores. La TIR es un dato que se facilita en el supuesto, el tipo impositivo es del 25%. Respecto a la tasa de inflación se considera una tasa de inflación del 0%, que según la evolución del índice de precios en España sería razonable, para el horizonte temporal estudiado. Así, el dato de inflación del diciembre del 2015 es el 0.017% y el dato de interanual a junio del 2016 es del -0.794%, inflación España-Índice de Precios al Consumo (Global-rates.com,2016).

Se pide:

Calcular Tabla Beneficios, Tabla FNC y el VAN
Calcular Rentabilidad Relativa Neta (RRN)
Comentar la viabilidad del proyecto de inversión
La creación de valor para cada emprendedor

Resolución Apartado A

La resolución del supuesto requiere cumplimentar la tabla de beneficios y de la tabla de Flujos Netos de Caja, para estudiar si el proyecto es rentable mediante el calculo del Valor Actual Neto (VAN) y la Rentabilidad Relativa Neta (RRN). Así, al considerar la incidencia del efecto impositivo en la rentabilidad del proyecto, es necesario configurar una cuenta de perdidas y ganancias de forma similar a la tabla de beneficios que se propone y a partir de aquí se obtendria el Flujo Neto de Caja despues de impuestos.

De esta manera, el supuesto práctico estudia la valoración de un proyecto de inversión de tres emprendedores para un periodo de tres años. Con dos líneas de negocio, por un lado, la venta de tablas de Surf y, por otro lado, su mantenimiento y reparación. Así, se facilitan en el supuesto tres tablas adicionales que proporcionan información respecto al primer año y siguientes de las distintas variables utilizadas en el supuesto.

En la Tabla 1, se facilita información respecto del estudio de mercado y se consideran las variables: nº unidades de ventas, precio unitario de venta, coste unitario de venta, precio reparación, costes fijos y otros costes. Con una nota al pie de tabla que indica como calcular la estimación de unidades reparadas. En la Tabla 2, se proporciona información respecto a la adquisición de una maquinaria para el mantenimiento y reparación de tablas de surf. Se proporcionan datos: precio de adquisición de la maquinaria, vida útil, el % de amortización del año 1 y el % de amortización del año 2 y siguientes. Por último, la Tabla 3 hace referencia a la forma de cobro y pago, la tasa de descuento (K), la tasa interna de rentabilidad (TIR), el tipo impositivo que se aplica del impuesto de sociedades 25% y el dato de la inflación 0%. A partir de esta información, se presenta como guía al alumno para facilitar la resolución del supuesto una tabla de beneficios y tabla de flujos netos de caja.

FNCDI = FNCAI – IS

FNCDI= Flujo Neto de Caja despues de impuestos

FNCAI= Flujo Neto de Caja antes de impuestos

IS= Impuesto de Sociedades

Comentario Tabla de Beneficios Apartado A

La Tabla 4 de beneficios se constituye por partidas de ingresos y gastos para calcular el impuesto de sociedades. Así, en la tabla de ingresos están: Unidades comercializadas producción tablas surf, haría referencia a las unidades de venta, 65 el primer año con un incremento de 10% el resto de años. Unidades de reparación de tablas, según la nota de la tabla que analiza el mercado se estiman en un 10% de las ventas de cada año.Por ejemplo las ventas del primer año son de 65 las unidades de reparación es el 10% seria 6.5 y de la misma forma de calculo en el año 2 y 3. Respecto al precio venta tabla de surf, se obtiene el dato del primer año del precio unitario de venta con un incremento del 5% del resto de años. En el precio reparación tabla de surf, es el resultado del dato del primer año de precio de reparación que es 100 con un incremento el resto de años del 5%. Para el coste de venta tabla de surf, correspondería al coste unitario de venta que asciende a 1,000 y con un incremento del segundo año y siguientes del 7%. A continuación, la línea total de ingresos se obtiene de la suma de las dos líneas de negocio, que son (Unidades comercializadas producción tablas surf * precio de venta tablas de surf) + (Unidades de reparación de tablas de surf * precio reparación tabla de surf).

Tabla 4: Beneficios de la Actividad Productiva

Tabla Beneficios	Año 1	Año 2	Año 3
Unidades Comercializadas tablas Surf	65.00	71.50	78.65
Unidades reparación tablas Surf	6.50	7.15	7.87
Precio de venta tabla Surf	1,400.00	1,470.00	1,543.50
Precio reparación tabla Surf	100.00	105.00	110.25
Coste venta tabla surf	1,000.00	1,070.00	1,144.90
Total Ingresos	91,650.00	105,855.75	122,263.39
Costes Fijos	4,500.00	4,725.00	4,961.25
Otros Costes	3,500.00	3,640.00	3,785.60
Coste venta tabla surf	65,000.00	76,505.00	90,046.39
Amortización	2,500.00	5,000.00	5,000.00
Total Gastos	75,500.00	89,870.00	103,793.24
Resultado (Beneficio) AI	16,150.00	15,985.75	18,470.16
25% Tipo Impuesto de Sociedades	4,037.50	3,996.44	4,617.54
Beneficio después de impuestos (bdi)	12,112.50	11,989.31	13,852.62

En la Tabla 4 se presenta la cuenta de Beneficios de la actividad productiva. Así, por diferencia de total ingresos y gastos se obtiene el resultado o beneficio antes de impuestos que descontando el tipo impositivo del impuesto de sociedades (tipo impositivo del 25% para este supuesto) se obtendria el beneficio despues de impuestos. Así, el porcentaje aplicad, que según la reforma fiscal para el 2015 del impuesto de sociedades es de un 25% para entidades con cifra de negocio menor de 5,000,000 millones de euros y plantilla inferior a 25 empleados, que tributen al tipo general con condiciones. Los datos y resultados obtenidos están en euros.

La diferencia entre cobros y pagos seria el Flujo neto de caja antes de impuestos y restando el impuesto de sociedades de la cuenta de pérdidas y ganancias obtendríamos el flujo neto de caja después de impuestos (FNC DI). Hay que indicar que si bien la amortizacion es un gasto no es un pago y solo se reflejaria en la tabla de beneficios. Comentario tabla de Flujos Netos de Caja apartado a)

La Tabla 5 de Flujos Netos de Caja, se obtiene de la diferencia de los cobros y pagos que reflejan la corriente monetaria del supuesto. Así, según el enunciado los cobros y pagos son al contado. De esta manera, los cobros reflejan las dos líneas de negocio por venta, mantenimiento y reparación, que coincidiría con el total de ingresos. Por otro lado, en el caso de los pagos se contemplaría los coste fijos, otros costes, coste de venta tabla de surf pero no la amortización que es un gasto pero un pago.

Tabla 5: Flujos Netos de Caja Despues de Impuestos

Tabla Flujo de Caja	Año 1	Año 2	Año 3
Cobros	**9,650.00**	**105,855.75**	**122,263.39**
Pagos	**73,000.0**	**84,870.00**	**98,793.24**
Coste venta tabla surf	65,000.00	76,505.00	90,046.39
Costes Fijos	4,500.00	4,725.00	4,961.25
Otros Costes	3,500.00	3,640.00	3,785.60
Flujos Netos De Caja AI	**18,650.00**	**20,985.75**	**23,470.16**
Impuesto 25%	4,037.50	3,996.44	4,617.54
FNC di	**14,612.50**	**16,989.31**	**18,852.62**

En la Tabla 5 se presenta la obtencion de flujos de caja por diferencia de cobros y pagos de la actividad productiva. Asi, un dato relevante es que al ser la politica de cobros y pagos al contado. El horizonte temporal coincide con el plazo de cobro y pago. Sin embargo, si se aplazase el cobro y la politica de pagos, se ampliaria el horizonte temporal por encima de los años de vida util.

A continuación pasamos a calcular el VAN, para lo que dividimos cada Flujo Neto de Caja Despues de impuesto por la tasa de descuento k.

-Desembolso Inicial = -12,500.

$FNCdi1/ (1+K)^1 = 14{,}612.50/ (1+0.15)^1 = 12{,}706.52$

$FNCdi2/ (1+K)^2 = 16{,}989.31/ (1+0.15)^2 = 12{,}846.36$

$FNCdi3/ (1+K)^3 = 16{,}989.31/ (1+0.15)^3 = 12{,}395.90$

VAN= -12,500+12,706.52+12,846.36+12,935.90 = 25,448.78

Si quiesieramos hacerlo por excel seria aplicar la funcion VNA. Respecto a la Tasa Interna de Rentabilidad (TIR), podemos obtenerla facilmente por la formula de excel de la TIR que supondria capturar los datos del desembolso inicial y los flujos netos de caja. Así, la TIR que obtenemos es del 114%

Resolución Apartados B) y C)

Por lo que, el VAN es > 0 y la TIR es positiva. Por lo que, es seria necesario calcular la Rentabilidad Relativa Neta(Rrn) = TIR(r) – K . Así, la Rrn = 114%-15% = 99% al ser la TIR superior a la tasa de descuento refuerza el criterio del VAN y el estudio de la viabilidad del proyecto.

Resolución Apartado D)

Respecto a lo que percibiria cada emprendedor, seria:

VAN = 25,448.78/3 = 8,482.92 euros

Discusion y Conclusiones del Caso Práctico

El VAN es mayor que cero (VAN>0) por lo que el proyecto es rentable. El cálculo del VAN y la TIR para su simplificación operativa se pueden obtener mediante las formulas en Excel. Así, las formulas a emplear se calcula en hojas de cálculo La obtención del VAN y TIR se realiza mediante la función *fx* de la hoja de cálculo por categorías financieras y seleccionando la fórmula VNA y TIR respectivamente. Seleccionamos en el caso del cálculo del VAN la tasa de descuento en tasa y en valores los flujos netos de caja. Respecto a la TIR en valores seleccionamos el desembolso inicial y los flujos netos de caja. Así, se obtiene la TIR (

r) > k por lo que la rentabilidad relativa neta refuerza el criterio del VAN. Los Flujos netos de caja (FNC) se obtienen por la diferencia entre cobros y pagos de cada periodo anual, en este supuesto es un dato que se facilita de forma directa por simplificación

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LA INCIDENCIA DE LOS SIMULADORES DE NEGOCIOS EN LA TOMA DE DECISIONES GERENCIALES

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RESUMEN

La presente investigación establecerá la incidencia de los simuladores de negocios en la toma de decisiones gerenciales con el fin de mejorar las habilidades analíticas en dicho proceso gerencial. Fue realizado mediante un estudio experimental, donde se recopiló la información, por medio de encuestas, sobre la percepción de las macro competencias gerenciales que tienen los alumnos de la Carrera de Administración de Empresas, antes y después del uso del simulador MARKESTRATED. Por lo cual, se utilizó como metodología una prueba de hipótesis de dos muestras, mediante la distribución t-student para muestras relacionadas. Los resultados mostraron que no existe incidencia en el desarrollo de competencia de tomas de decisiones en ninguno de los dos grupos. Sin embargo, al realizar un análisis por macro competencias, se encontró que si había efecto en el grupo A y no en el B, debido la diferencia del número de estudiantes y otros factores no controlados.

PALABRAS CLAVE*: Simuladores de Negocios, Macro-Competencias, Toma de Decisiones, Incidencia*

THE IMPACT OF BUSINESS ON SIMULATORS MANAGEMENT DECISIONS

ABSTRACT

This research establishes the incidence of simulators business and its relationship to decision making in order to enhance analytical capabilities in this management process. It was conducted by an experimental study where information was collected through surveys on the perception of the macro management skills that had students of the School of Business Administration, before and after using the simulator MARKESTRATED. Therefore, methodology was used as a hypothesis test two samples by T-student distribution for related samples. The results showed that there is no impact on the development of decision-making competence in either parallel. However, when performing a macro analysis skills, he found that if he had effect on the parallel A and not B, because the difference in the number of students and other uncontrolled factors.

JEL: C70, C72, C90, D40, M10

KEYWORDS: Business Games, Macro-Skills, Decision-Making Ability, Influence/Incidence

INTRODUCCIÓN

Los retos más grandes que tienen las Universidades es desarrollar las capacidades analíticas de las nuevas generaciones de tomadores de decisiones empresariales. El aporte a la sociedad determina que las empresas

contribuyan con el crecimiento del país, a partir de la generación de valor agregado, empleo, producción, entre otros. Todos estos determinantes generan la importancia en el nuevo relevo generacional empresarial.

REVISIÓN DE LITERATURA

En las organizaciones de alto rendimiento, el primer factor está definido por la calidad en la alta dirección, donde el director ejecutivo está enfocado a la acción de toma de decisiones, evitando exceso de análisis, sino que viene con las decisiones y acciones efectivas, mientras que al mismo tiempo que promuevan acciones de toma por empoderamiento del personal (de Waal, 2008). Los simuladores de negocios permiten abstraer una realidad a nivel práctico, donde los jugadores toman decisiones empresariales bajo niveles de incertidumbre. El Jugador pone en práctica todos sus conocimientos teóricos aprendidos y son evaluados en base a resultados. Estos resultados pueden ser varios: Indicadores de desempeño, Utilidades, Participación de Mercado, Eficiencias, esto depende del simulador utilizado. Los resultados dependen de las estrategias basadas en su toma de decisiones empresariales.

Las simulaciones empresariales (Business Games) son una sorprendente herramienta para la enseñanza y práctica empresarial. Además, las simulaciones pueden ser utilizadas en diversos niveles educativos, del colegio a los posgrados y aplicadas en distintas áreas. En los grados, posgrados y másteres de Administración y Dirección de Empresas las simulaciones empresariales pueden ser llevadas a cabo para la formación y entrenamiento en sub-áreas tales como: dirección de la producción, marketing, finanzas, contabilidad, dirección estratégica, sistemas de información, entre otras. Además de eso la simulación posibilita la integración de distintas áreas y propicia una experiencia mucho más real y efectiva al estudiante. (Graeml, Baena, & Mihai Yiannaki, 2010)

Saaty (2014) en su obra Toma de Decisiones para Líderes, presentó la manera en que se deben tomar decisiones complejas, y enfatizó que hay que iniciar por los factores más importantes y luego el grado de afectación mutuo. Este autor propone un proceso analítico jerárquico para la resolución de problemas, que consiste en descomponer una situación en partes, darles un orden jerárquico, asignarles valores numéricos para luego sintetizar los juicios para establecer que variable tiene mayor primacía. La gerencia tiene un papel sumamente importante en la toma de decisiones de una empresa es por eso que Arrendondo & Vázquez (2013) expusieron en su investigación, Un modelo de análisis racional para la toma de decisiones gerenciales, desde la perspectiva elsteriana, un análisis sobre la integración de los deseos creencias y preferencias como los elementos que intervienen en la decisión del agente. El análisis de estas decisiones impacta directamente en el éxito o el fracaso de la empresa. Franklin Fincowsky (2011) indicó que disponer de un proceso de toma de decisiones definido y claro no es una garantía de que las alternativas de solución sean las óptimas. Es una realidad que en idénticas circunstancias, con una base de información uniforme y con recursos análogos, las empresas pueden llegar a diferentes resultados. Normalmente esto sucede por la visión particular o sesgo de la decisión particular de quien maneja el proceso.

Elster (2007) sostiene que la forma ideal de explicar una acción, y las decisiones que la anteceden, consiste en demostrar que estas se den de manera racional; aunque este propósito es pocas veces alcanzado plenamente, es un ideal que permite al agente ser más reflexivo sobre la toma de sus decisiones. (Arrendondo Trapero & Vázquez Parra, 2013). El proceso de toma de decisiones se refiere a todas las actividades necesarias desde identificar un problema hasta finalmente resolverlo poniendo en práctica la alternativa seleccionada; por lo tanto, está enmarcado en la solución de problemas donde se debe encontrar alternativas de solución (Mariscal, 2009). Uno de los métodos con frecuencia utilizados para la solución de problemas y toma de decisiones es el método científico, atribuido a Sir Francis Bacon con casi cien años de vigencia, ya que se adapta fácilmente a cualquier tipo de problema. (Gallagher & Watson, 2011). Los principales precursores de la teoría de juegos fueron John Von Neumann y O. Morgensten, con su obra "Theory of Games and Economic Behaviour" publicada en 1944; que según Ricart (1988) tuvo como objetivo otorgar a la economía de herramientas que le ayuden a convertirse en una ciencia exacta. La Teoría

de Juegos es una rama de las matemáticas que analiza situaciones estratégicas interdependientes. Un juego en esta disciplina se caracteriza por un conjunto de jugadores, un conjunto de estrategias disponibles para cada jugador y unos resultados posibles para cada jugador; estos resultados individuales dependen de la estrategia propia del jugador en cuestión y de las estrategias jugadas por el resto de jugadores. (Pascual, et al., 2009). Según Salas (2014) la teoría de juego "proporciona un lenguaje formal para abordar con precisión el complejo mundo de la interacción estratégica; ha acotado el espacio de soluciones razonables aportando criterios para discernir entres conductas racionales e irracionales"

Según Villanueva (1999) los juegos gerenciales ofrecen la oportunidad de aprender en un mejor contexto la ciencia administrativa, ya que en corto tiempo se pueden comprender los conceptos y problemáticas. Esta técnica aporta mayor experiencia para verificar la efectividad de las decisiones y estrategias del estudiante. Para Mesa (1998) los simuladores son una metodología superior que los casos de estudios, ya que los simuladores son fácilmente adaptables a las situaciones reales de un país o una industria. A su vez provee a los estudiantes de mayor experiencia y aumenta la motivación al generar mayor grado de pertenencia con la empresa. Muchos problemas no llegan a resolverse porque nos resistimos a definirlos tal como son, quizás porque intuimos las dificultades que trae consigo la alternativa a que nos conduce su definición apropiada. (Rodriguez, 2012) Las decisiones estratégicas son una herramienta crucial en las organizaciones debido a que ellas manifiestan expresamente elecciones a largo plazo que involucran una parte importante de los recursos de la compañía y los esfuerzos de un importante número de personas y funciones. (Rodríguez Ponce, Pedraja Rejas, & Areneda Guirriman, 2013)

La toma de decisiones es una actividad que requiere un nivel de conocimiento elevado del contexto, donde la complejidad del problema es proporcional a la dificultad de producir información sobre el mismo. (Pérez Cota, González Castro, & Älvarez Domínguez, 2014) Convencionalmente, asociamos el liderazgo con la capacidad de resolver problemas, actuar con decisión y saber qué hacer. Pero no podemos saber cómo resolver problemas perversos, y por lo tanto, tenemos que ser muy cuidadosos de actuar con cada decisión, precisamente porque no podemos saber qué hacer. Si supiéramos qué hacer sería un problema habitual y no un problema perverso. Sin embargo, la presión para actuar con decisión a menudo nos lleva a tratar de resolver el problema como si fuera un problema habitual. (Grint, 2014) Relacionar las competencias gerenciales y las ventajas competitivas de las PyME´s (tales como: elaborar un producto con la más alta calidad, proporcionar un servicio superior a los clientes, lograr menores costos en los rivales, tener una mejor ubicación geográfica, diseñar un producto que tenga un mejor rendimiento que las marcas de la competencia, etc.), permiten a la gerencia formular lineamientos estratégicos, como punto de partida para mejorar, aumentar, así como mantener, las ventajas competitivas de sus organizaciones. (Leyva Carreras, López de Cosio, Nuño de la Parra, & Cavazos Arrollo, 2014) Las competencias, al igual que los perfiles, no son únicas ni mágicas, es decir no deben generalizarse como factor de éxito. (Páez & Yepes, 2004) Según Melo & Fonseca (2014) definieron las competencias gerenciales, como un conjunto de saberes puestos en juego por los directores y gerentes para resolver situaciones concretas de dirección y coordinación en la organización.

METODOLOGIA

Se procedió a realizar un Pre-test que evalúa las habilidades por percepción de las competencias específicas para la carrera de Administración de Empresas, del informe Tuning para América Latina. Después del Pre-test se incorporó una variable que fue la capacitación en la utilización y manejo de un simulador de negocios (Markestrated). En este simulador de Marketing Estratégico los alumnos se apropian de una firma que compite en un mercado altamente competitivo, toman decisiones de precio, producción, innovación, publicidad, posicionamiento y segmentación. Son evaluados por utilidades acumuladas. Al término de los 10 años simulados los alumnos deben de presentar un informe que justifique sus estrategias. Después del entrenamiento del simulador se procedió a realizar un Pos-test con las mismas preguntas del Pre-test para determinar si hubo un cambio en las habilidades y competencias específicas. Se realizó el experimento en

dos grupo de alumnos del octavo ciclo de la carrera de administración de empresas, el grupo A está compuesto por 20 alumnos y el grupo B está compuesto por 40 alumnos. Todos fueron sujetos al variable simulador. La primera fase, Pre-test, fue realizado en la segunda semana del mes de noviembre de 2015. Luego se inicia la segunda fase, denominada Intervención, en la que se impartió una capacitación a cada grupo de 32 horas con el simulador. Finalizando la tercera fase, denominada Pos-test, la primera semana de enero de 2016. Cabe considerar que el número de participantes varía por efecto de las asistencias de los alumnos en el momento que se realizaron las pruebas. Para estructurar el cuestionario para la recolección de datos se toma como base las preguntas del estudio realizado por Castro (2012) acerca de las competencias gerenciales las cuales se las categorizaron con las macro competencias del informe Tunning para América Latina (2014), quedando como resultado la encuesta detallada en la siguiente tabla.

Tabla 1: Instrumento de Recolección de Datos Para el Experimento

Categoría	Macro Competencias	Preguntas	No
Persona y Organización	Se comunica de manera efectiva y trabaja en equipo.	Cree que los simuladores ayudan al desarrollo de competencia para guiar, inspirar, entusiasmar, persuadir y dirigir las acciones de grupos de personas.	6
		Los simuladores ayudan al desarrollo de competencia para lograr el compromiso con el equipo.	7
Gestión Innovación y estratégi emprendimiento ca	Detecta oportunidades para emprender negocios.	Cree que los simuladores ayudan al desarrollo de competencia para tomar iniciativas ante las dificultades que plantea la función gerencial.	1
	Formula, evalúa y administra en forma eficaz y eficiente proyectos empresariales en diferentes tipos de organizaciones.	Piensa que los simuladores gerenciales contribuyen con el desarrollo de competencia para percibir las urgencias reales en la función gerencial.	2
	Desarrolla planeamiento estratégico, táctico y operativo en distintos escenarios.	Cree que los simuladores contribuyen al desarrollo de competencia para alcanzar comportamientos encaminados a satisfacer las necesidades de la demanda.	5
Análisis del negocio	Analiza la información contable, financiera y de mercadeo para la toma de decisiones	Cree que los simuladores propician el desarrollo de competencia para analizar el entorno empresarial asegurando la supervivencia, crecimiento, rentabilidad, productividad y competitividad.	3
	Optimiza los recursos humanos, físicos, financieros y otros de la organización.	Cree que los simuladores ayudan el desarrollo de competencia para la gestión conscientemente de los recursos y capacidades.	4

En Esta Tabla Se Encuentran Categorizadas Las Preguntas Por Macro Competencias Del Informe Tunning Para America Latina (2014).Fuente: Elaboración Propia.

El contraste de la hipótesis de la prueba experimental se realizará mediante una prueba de hipótesis de dos muestras dependientes según Lind et al. (2012). En el cual se desea demostrar que el uso de los simuladores incide en las habilidades de los estudiantes para la toma de decisiones gerenciales. Como hipótesis nula, se considerará que el uso los simuladores no incide en la toma de decisionesgerenciales de los estudiantes encuestados. Es decir que, su percepción no cambiaría al ser encuestados antes y después del uso de la herramienta, o que su nivel de percepción disminuya. Por lo tanto:

H_0: $\llbracket \mu \rrbracket_{(pre\text{-}test)} \geq \mu_{(pos\text{-}test)}$

Para las hipótesis alternativas, se considerará al aumento de satisfacción que sienten los estudiantes después del uso de los simuladores. Es decir que, la percepción que tengan una vez utilizada la herramienta sea favorable en torno a su aprendizaje y adquisición de las habilidades gerenciales necesarias para la toma de decisiones.

H_a: $\mu_{(pre\text{-}test)} < \mu_{(pos\text{-}test)}$ ($\neq$; >)

Por otro lado, se realizará el análisis de la incidencia del uso de los simuladores de negocio en cada una de las macro competencias esenciales que se describieron en la tabla I, quedando de esta manera el planteamiento de las siguientes hipótesis para el estudio.

Tabla 2: Planteamiento de Hipótesis Para el Estudio

Nno	Hipótesis Nula	Hipótesis Alternativa
Ho	Los simuladores de negocio no inciden en las medias sobre la percepción en el desarrollo de macro competencias que tienen los estudiantes antes y después de su uso.	Los simuladores de negocio inciden en las medias sobre la percepción en el desarrollo de macro competencias que tienen los estudiantes antes y después de su uso.
H1	El uso de simuladores de negocio incide en la manera que se comunica de manera efectiva y trabaja en equipo.	El uso de simuladores de negocio no incide en la manera que se comunica de manera efectiva y trabaja en equipo.
H2	El uso de simuladores de negocio incide en la manera en que detecta oportunidades para emprender negocios.	El uso de simuladores de negocio no incide en la manera en que detecta oportunidades para emprender negocios.
H3	El uso de simuladores de negocio incide en la manera en que formula, evalúa y administra en forma eficaz y eficiente proyectos empresariales en diferentes tipos de organizaciones.	El uso de simuladores de negocio no incide en la manera en que formula, evalúa y administra en forma eficaz y eficiente proyectos empresariales en diferentes tipos de organizaciones.
H4	El uso de simuladores de negocio incide en la manera en que desarrolla planeamiento estratégico, táctico y operativo en distintos escenarios.	El uso de simuladores de negocio no incide en la manera en que desarrolla planeamiento estratégico, táctico y operativo en distintos escenarios.
H5	El uso de simuladores de negocio incide en la manera en que analiza la información contable, financiera y de mercadeo para la toma de decisiones	El uso de simuladores de negocio no incide en la manera en que analiza la información contable, financiera y de mercadeo para la toma de decisiones
H6	El uso de simuladores de negocio incide en la manera en que optimiza los recursos humanos, físicos, financieros y otros de la organización.	El uso de simuladores de negocio no incide en la manera en que optimiza los recursos humanos, físicos, financieros y otros de la organización.

Para el experimento fueron considerados 43 estudiantes, los cuales representan una muestra $n\_A=19$ para el grupo A, y $n\_B=24$ para una muestra del grupo B.
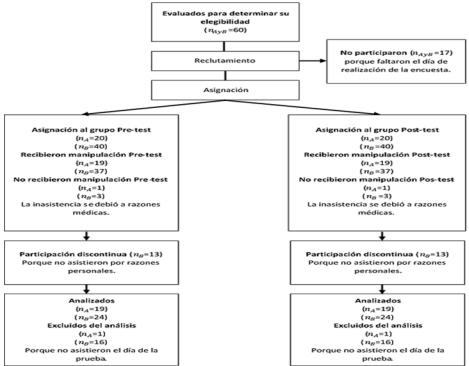
Tabla 3: Características del Grupo a

Edad	Femenino	Masculino	Total
20 - 22	12	5	17
23 - MÁS	1	1	2
TOTAL	**13**	**6**	**19**

Tabla 4: Características del Grupo b

Edad	Femenino	Masculino	Total
20 - 22	12	6	18
23 -25	2	2	4
26- MAS	2	0	2
TOTAL	**17**	**9**	**24**

Gráfico 1: Flujo de Participantes del Experimento

Nota: Información adaptada sobre el flujo de participantes a través de cada etapa de un experimento o cuasi-experimento del libro Manual de publicaciones de la American Psychological Association, versión 6.0

RESULTADOS
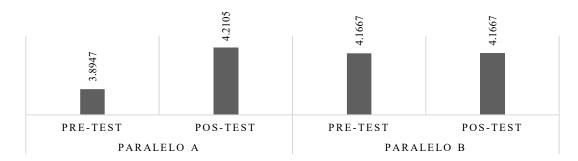
Para la realización de la comprobación de las diferentes hipótesis, se utilizó la herramienta en Excel de análisis de datos, con la opción Prueba t para medias de dos muestras emparejadas. Donde se escogió el parámetro Estadístico t y Valor crítico de t (dos colas) como punto de comparación para aceptar o rechazar la hipótesis nula. Los parámetros quedaron de la siguiente manera:

Tabla 5: Condiciones Para Aceptar o Rechazar una Hipótesis

Estadístico t < Valor crítico de t	**Se acepta la H_0 y se rechaza la H_a**
Estadístico t > Valor crítico de t	Se rechaza la H_0 y se acepta la H_a

Los primeros resultados que arrojaron las encuestas fue que sólo existía variación en las medias de respuestas del grupo A; en cuanto a las respuestas del grupo B su media se mantuvo constante antes y después de la intervención con el simulador.

Gráfico 2: Respuestas Promedio de la Encuesta

En la Tabla 6, se puede observar si la variación de las medias en el grupo A fueron lo suficientemente significativas como para aceptar o rechazar las hipótesis mencionadas. Por lo tanto al ser el Estadístico T < Valor crítico de t, para ambos grupos, se aceptan las hipótesis nulas. Es decir que no existe incidencia al usar los simuladores en las macro competencias.

Tabla 6: Valores Estadísticos T-Student

	Estadístico T	Valor Crítico de t (dos Colas)
GRUPO A	2,05129	2,10092
GRUPO B	0	2,06866

Para conocer los efectos que causan los simuladores en cada macro competencia, se consideraron las preguntas mostradas en la Tabla 3. Para la realización de la prueba experimental se ha tomó como referencia las preguntas del artículo de investigación científico Formación y desarrollo de competencias gerenciales para los gestores hoteleros del autor Castro Milano (2012). El cual hacía alusión de las competencias de un administrador en el ámbito hotelero, por lo que se hizo una selección de las preguntas donde solo se tomaba en cuenta la administración de cualquier industria. Dando como resultado, que los simuladores si inciden en ciertas macro competencias, para los alumnos del grupo A. Como comunicación efectiva y trabajo en equipo, detección de oportunidades para emprender negocios, y por último análisis de información contable, financiera y de mercado para la toma de decisiones. Sin embargo, se mantienen los resultados para el grupo B. En donde todas las hipótesis son nulas.

Tabla 7: Resultados de Comprobación de Hipótesis

No	Macro competencia	PARALELO A			PARALELO B		
1	Se comunica de manera efectiva y trabaja en equipo.	2,72727	2,1009	H_{a1}	- 0,82653	2,0686	H_{o1}
2	Detecta oportunidades para emprender negocios.	2,72727	2,1009	H_{a2}	0	2,0686	H_{o2}
3	Formula, evalúa y administra en forma eficaz y eficiente proyectos empresariales en diferentes tipos de organizaciones.	0,92216	2,1009	H_{o3}	- 0,23772	2,0686	H_{o3}
4	Desarrolla planeamiento estratégico, táctico y operativo en distintos escenarios.	1,27801	2,1009	H_{o4}	0,21383	2,0686	H_{o4}
5	Analiza la información contable, financiera y de mercadeo para la toma de decisiones	3,28362	2,1009	H_{a5}	1,141	2,0686	H_{o5}
6	Optimiza los recursos humanos, físicos, financieros y otros de la organización.	1,16554	2,1009	H_{o6}	0	2,0686	H_{o6}

CONCLUSIONES

Con las muestras tomadas considerando un 5% de nivel significancia se concluye que el uso de los simuladores de negocios no demuestra incidencia estadísticamente significativa en el desarrollo de competencias para la tomas de decisiones en ninguno de los dos grupos. Luego al realizar el análisis por categorías de macro competencias gerenciales se encontró que si existe incidencia en el grupo A en lo referente a las macro competencia 1, 2, y 5 pero no hay suficiente evidencia estadística para demostrar dicha incidencia en el grupo B. Esto podría estar relacionado con el tamaño de las muestras, el grupo B era 100% más grande que el grupo A. Otra de las condiciones es que tal vez los alumnos del grupo B requerían más horas de capacitación al ser un grupo numéricamente mayor. Limitaciones Se recomienda realizar estudios con poblaciones más pequeñas para validar el comportamiento de aprendizaje por tamaño de la población en el aula. Realizar variaciones con el simulador utilizado. Puede ser interesante conocer la diferencias entre género femenino y masculino, por lo que se recomienda considerar un muestreo estratificado de la población. Por otro lado, se sugiere realizar un estudio longitudinal con la utilización de plataformas de simulación desde el primer ciclo al octavo ciclo.

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CRIPTOMONEDAS, COMO OPORTUNIDAD DE NEGOCIO DE MICROEMPRESAS DEL SECTOR SECUNDARIO EN LA ZONA ORIENTE DEL ESTADO DE MÉXICO

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RESUMEN

En los tiempos actuales donde la globalización es un fenómeno en generar nuevas oportunidades de negocio, se identifica una que podría ser de las más significativas, debido a las revoluciones económicas y financieras después del dinero plástico, estas son las Criptomonedas. Las Criptomonedas son una nueva oportunidad de negocio ya que su uso se empieza a expandir por todo el mundo. Una Criptomoneda es un medio digital de intercambio que data desde 1998, cuando se proponía crear un nuevo tipo de dinero, la cual usara la criptografía como medio de control. Su principal característica es que, solo puede generarse una cantidad preestablecida de monedas a una velocidad que está limitada por un valor definido previamente en el mercado y el cual se ha dado a conocer públicamente. Esto permite controlar de una manera más adecuada su producción para no ser acelerada y abusiva, tal como sucede con el papel moneda en todos los países, el cual genera inflación. Otra ventaja que es importante es que permite que sus usuarios puedan realizar pagos y transferencias de dinero con costos mínimos, incluso menores que las comisiones bancarias que normalmente son pagadas. Además de lo ya mencionado, se encuentra otra ventaja que es su accesibilidad, ya que todo el mundo puede tener acceso a las Criptomonedas incluso personas que no tienen acceso a alguna institución bancaria. Pero tal vez la mayor ventaja que las Criptomonedas es que ofrecen una excelente oportunidad de inversión, principalmente en el inicio del proceso de "minado" (esto es el proceso de producción de las criptomonedas). Por lo que el objetivo de la investigación es determinar cómo las Criptomonedas pueden ser utilizadas como una oportunidad de negocio en las microempresas del sector secundario en la zona oriente del Estado de México.

PALABRAS CLAVES: Criptomonedas, Financiero, Organizaciones, Sector Secundario

ABSTRACT

In modern times where globalization is a phenomenon in generating new business opportunities, one that could be the most significant it is identified, due to economic and financial plastic money after revolutions, these are the Criptomonedas. The Criptomonedas are a new business opportunity as their use begins to expand worldwide. A cryptocurrency is a digital medium of exchange which dates from 1998, when he proposed to create a new kind of money, which will use cryptography as a means of control. Its main feature is that it can only generate a preset amount of coins at a rate that is limited by a previously defined value in the market and which has been disclosed publicly. This allows control in a more appropriate production not to be accelerated and abusive, as with paper money in all countries, which generates inflation. Another advantage is important is that it allows its users to make payments and money transfers with minimal costs, even lower than bank fees are paid normally. In addition to the above, there is another advantage is its accessibility, since everyone can have access to Criptomonedas even people who do not have access to any banking institution. But perhaps the biggest advantage is that Criptomonedas offering excellent investment opportunity, especially in the beginning of the process "undermined" (it is the production process of the

criptomonedas). So the aim of the research is to determine how Criptomonedas can be used as a business opportunity in micro secondary sector in the eastern part of the State of Mexico.

Keywords: Criptomonedas, Financial Organizations, Secondary Sector

JEL: G19, G28, G29, G38, G39, M21, M29, M49, Z33, Z39

INTRODUCCIÓN

De acuerdo a los procesos globalizadores en el sector financiero se está experimentando grandes transformaciones derivadas de los cambios sociales del consumidor. En estos momentos somos testigos de un desafío mayúsculo desde el punto de vista tecnológico, el cual está avanzando sobre las bases financieras y económicas a nivel mundial, al querer cambiar su pieza prioritaria que es la moneda, la cual le permite comercializar los bienes y servicios que se producen. La emergencia de nuevos valores y necesidades y específicamente el desarrollo de nuevas tecnologías que dotan de una dimensión digital a los soportes y canales económicos. En este contexto, la criptomoneda ha ampliado las posibilidades interactivas de los medios financieros, sumándose a la tendencia de la era digital con los consumidores para el uso de una moneda digital, por medio de intercambio basado en internet, que es el equivalente a la moneda física, salvo que permite que las transacciones sean instantáneas y la transferencia sea sin fronteras. Estas monedas se pueden utilizar para comprar bienes y servicios, pero también podrían ser restringidas a ciertas comunidades como los juegos en línea, redes sociales, o esquemas piramidales. Las monedas digitales como el Bitcoin son conocidos como "monedas digitales descentralizadas" sin control central sobre la oferta monetaria. Por ese motivo se considera a la criptomoneda una como oportunidad de negocio de microempresas del sector secundario en la zona oriente del estado de México ya que facilita la compra y venta de los servicios que se ofrecen en dicho sector. Por lo tanto el objetivo de esta investigación radica en proponer a las Criptomonedas, como oportunidad de negocio, que permita el incremento de mercados y el posicionamiento de las microempresas del sector secundario en la zona oriente del estado de México.

REVISIÓN LITERARIA

Pallares (2014), menciona que el concepto de moneda virtual se hace popular, con sus altos y sus bajos. En el mes de febrero de 2014 se cuestionó la seguridad de las criptomonedas debido al cierre de uno de sus principales operadores; es importante aclarar que esto se debió a fallas en la seguridad de la compañía de intercambio, y no es el sistema en sí de este tipo de monedas. Los expertos coinciden en que vamos hacia un mundo multipolar, donde el poder que actualmente ejerce Estados Unidos será compartido con otros países y bloques económicos: China, Europa unificada, India y la región de Asia-Pacífico. Estos países y bloques que compartirán el liderazgo pueden cuestionar el uso del dólar estadounidense como moneda de cambio ampliamente dominadora en el comercio internacional.

El concepto de criptomoneda se está popularizando en todo el mundo: Bitcoin, Litecoin o Primecoin, entre otras criptomonedas, han desembarcado para revolucionar el concepto de dinero, así como alguna vez el correo electrónico ha revolucionado a las comunicaciones. Sin dudas, hay mucho camino por delante para instalar el concepto de criptomoneda, pero lo mismo pensamos hace 18 años de las empresas basadas en internet**,** (Pallares, 2014). Hoy son las corporaciones que tienen mayor valor de mercado, como Google y Apple, por mencionar solo dos. En los últimos 5 años se ha comenzado a utilizar criptomonedas para la compra de bienes y servicios. Bitcoin es la más utilizada de ellas. Otras criptomonedas son Litecoin, Primecoin, Peercoin, Namecoin, Feathercoin, Novacoin, Infinitecoin, Megacoin y Quark. Estas criptomonedas buscan revolucionar el concepto de dinero, tal como el correo electrónico ha revolucionado a las comunicaciones. Se busca crear un nuevo paradigma en materia monetaria al quebrar las concepciones tradicionales de la moneda, buscando incorporar un nuevo instrumento que permita una economía libre de trabas que afecten la circulación y establezcan costos innecesarios que dificulten las operaciones.

Bitcoin es una moneda electrónica concebida en el año 2009 por un desconocido con el alias de Satoshi Nakamoto. El nombre se aplica también al software libre diseñado para su gestión y a la red peer-to-peer (P2P). Las criptomonedas a diferencia de la mayoría de las monedas su funcionamiento no depende de una institución central, sino de una base de datos distribuida. El software ideado por Nakamoto emplea la criptografía para proveer funciones básicas de seguridad, tales como que las criptomonedas solo puedan ser gastadas por su dueño, y nunca más de una vez. Para evitar la falsificación, la red se vale de la cadena de bloques que identifica y ordena secuencialmente las transacciones e impide su modificación. Esto se logra por medio de pruebas de trabajo encadenadas, y es realizado por los mineros a cambio de una recompensa en criptomonedas. La naturaleza P2P de la red Bitcoin hace imposible el establecimiento de un control centralizado de todo el sistema. (Pallares, 2014, p80). Esto impide un aumento arbitrario de la cantidad de criptomonedas en circulación (lo que generaría inflación), y cualquier otro tipo de manipulación del valor de la moneda por parte de las autoridades. Su particularidad más destacada frente a las divisas tradicionales es que las criptomonedas tienen una emisión limitada de monedas. Empiezan a circular en enero de 2009. Existían 13 millones en circulación en febrero de 2014.

El proceso de enviar dinero, recibirlo o efectuar pagos con criptomonedas es sencillo. Para empezar a usarlo, hay que generar una dirección usando la aplicación Bitcoin. Se tiene que elegir un monedero, que se puede instalar en una computadora o en un dispositivo móvil. Una vez instalado el monedero, se generará una primera dirección. De la misma manera que existen direcciones de correo electrónico, también existen direcciones Bitcoin que nos permiten enviar y recibir esta moneda digital. Se pueden generar tantas direcciones como uno quiera y todas son gratuitas. Estas direcciones se generan mediante unos parámetros matemáticos que logran hacer que todas las direcciones sean únicas (Pallares, 2014, p80). Cada dirección consta de dos partes que están matemáticamente correlacionadas: una dirección pública y una clave privada. Las direcciones públicas no tienen ninguna información sobre sus dueños; estas aparecen como secuencias aleatorias de números y letras de 33 caracteres de largo, como por ejemplo:

1Hg7wA7JMuMtpXbPMLi6XXh1XwrKK4fwUC.

Generalmente, las direcciones Bitcoin se pueden copiar y pegar, o hacer click en ellas como si fueran un enlace. También tienen un código QR para que puedan escanearse fácilmente con un teléfono inteligente. El diseño de las criptomonedas permite poseer y transferir valor en forma anónima, proceso que se hace de manera similar a una transferencia bancaria en línea. Las criptomonedas pueden ser enviadas por medio de Internet a cualquiera que tenga una dirección Bitcoin. A cada dirección le corresponde un valor, que puede subir o bajar según las transacciones que se realicen. Aquí es cuando entra en funcionamiento la red P2P; los nodos interconectados se encargan de registrar el nuevo valor de la dirección y difunden la información de dicha transacción por toda la red, quedando respaldada de forma inalterable gracias a un complejo sistema de seguridad criptográfico. (http://www.technologyreview.es/informatica/37638/que-es-bitcoin-y-por-que-es-importante/). Hoy en día, la mayoría de los usuarios de bitcoins obtienen sus criptomonedas a cambio de productos o servicios que ofrecen, o intercambiándolos por euros, dólares, pesos u otras divisas en sitios de trading o en transacciones con mineros u operadores que compran bitcoins y los venden cobrando una comisión. Se puede comprar y vender bitcoins en mercados de intercambio. Estas son páginas web que conectan a usuarios que desean vender bitcoins con aquellos que los desean comprar. En estas páginas, el proceso de intercambio es automatizado, instantáneo y seguro, lo cual permite intercambiar bitcoins en grandes volúmenes.

Las páginas de intercambio más conocidas son Mtgox.com, Bitstamp.net y Kraken.com. Mt.Gox, con sede en Tokio, había logrado posicionarse en el mercado digital como el mayor operador de bitcoin del mundo; sin embargo, el 28 de febrero de 2014 ha declarado su quiebra y la pérdida de millones de dólares por problemas de seguridad. Para usar un mercado de intercambio, es necesario enviar una transferencia bancaria y ofrecer algún tipo de verificación de identidad. También existen páginas web que acercan

particulares que quieran comprar y vender criptomonedas. Esta es una opción para aquellas personas que desean intercambiar criptomonedas por dinero en efectivo, por pequeñas cantidades o en países con graves restricciones de capital (como en Argentina). La página más conocida a nivel mundial es Localbitcoins.com. Conectabitcoin.com tiene una importante presencia en América del Sur. (Pallares, 2015). Ventajas de las criptomonedas al compararse con el sistema monetario actual.

Aumento decreciente y predecible de la masa monetaria (tendrá un límite de emisión de criptomonedas disponibles), lo cual ayuda a preservar el poder adquisitivo de los usuarios y la convierte en una moneda que tiende a apreciarse frente a otras.

Al no estar regulada por un organismo es menos manipulable, porque intervienen tantos actores que resulta imposible lograr que todos acuerden una acción común.

Elimina la interferencia de terceros en las transacciones: disminuyendo los costos de transacción en la web (por ejemplo, la comisión de PayPal), y simplificando y acelerando el pago de persona a persona.

Permite hacer transferencias a cualquier parte, ignorando distancias geográficas y barreras políticas.

Las transacciones se hacen en tiempo real. Esta moneda se transfiere en tiempo real de una dirección a otra; no existen feriados ni días no hábiles.

El control de las transacciones es realizado por todos los usuarios del sistema; cada operación queda completamente registrada, de tal manera que cualquiera puede ver movimientos, aunque sin poder detectar quién los hace.

No se degrada con el tiempo, ni ocupa espacio físico para ser almacenado o transportado.

Cuenta con un fuerte respaldo criptográfico que lo protege de falsificaciones, y se puede guardar en múltiples localizaciones simultáneamente. La tecnología en la que se basa el protocolo de la criptomoneda es varias veces más segura que la que utilizan los bancos y las tarjetas de crédito.

No puede ser eliminado por ataques legales/informáticos, dada su naturaleza descentralizada.

Para Pallares (2015), menciona que, sin duda las criptomonedas presentan varios beneficios frente a las monedas tradicionales, pero por sobre todo, la gente se está comenzando a volcar hacia ellas (mayormente la población joven a la que le resulta natural el manejo de las tecnologías y las herramientas innovadoras). Para poder convertirse en el futuro de las finanzas, debería generalizarse aún más su uso, superar el impacto psicológico de pasar de lo tangible a lo intangible, y ser regulada por las autoridades monetarias. Pensemos que pasar del metal al papel moneda seguramente no fue sencillo para las personas más conservadoras. En el último siglo el dinero, como política monetaria o financiera, ha sido una variable utilizada por los estados para controlar y mantener su estabilidad económica. Vimos cómo, a medida que se generaliza el uso de las criptomonedas, algunos países han comenzado a regularizar y restringir su uso. Esta barrera de entrada es la mayor dificultad que enfrentará la criptomoneda. Podrían convertirse en un método de elección como moneda complementaria en los siguientes usos:

Transferencia internacional de fondos (gracias a la posibilidad de intercambiar criptomonedas por más de noventa signos monetarios). En tal caso, los habitantes de países del "tercer mundo" serían los más beneficiados, dado el bajo grado de bancarización, las regulaciones asfixiantes, la extensa economía informal, alta inflación, ciclo económico frecuente, comisiones abusivas por servicios de remesas y la explosión en la venta de telefonía móvil. Como moneda oficial del e-commerce (compras y ventas efectuadas por internet). Pequeñas transacciones internacionales, como las remesas de personas que

trabajan fuera de su país. El uso de criptomonedas podría reducir tanto el costo como el tiempo que requieren esos pagos.

Micropagos, dado su divisibilidad y sus bajos costos de transacción. Para efectuar donaciones a fundaciones, comprar canciones, libros, etcétera.

Alternativa a las tarjetas de crédito, por su sistema perfectamente encriptado y descentralizado.

Adopción de algunos países de la OPEP como moneda de transacción de la compra y venta de petróleo como una forma de independizarse y desafiar a los Estados Unidos.

METODOLOGÍA

La investigación es de tipo cualitativa, la investigación está desarrollando y se ha llevado a cabo mediante la recolección de datos que permiten conocer el significado y características primordiales de las criptomonedas como oportunidad de negocio de microempresas del sector secundario en la zona oriente del Estado de México. Es descriptiva ya que el objetivo principal es llegar a situaciones predominantes a través del uso de critptomonedas como oportunidad de negocio puede ser considerada como una ventaja de competitividad particularmente en las microempresas. La investigación es de tipo no experimental ya que se basa exclusivamente en la observación de hechos ya existentes, su diseño es transversal debido a que las observaciones y análisis del fenómeno se llevan a cabo en un momento determinado del tiempo. En el sector secundario en la zona oriente del Estado de México está dedicado a la elaboración de productos lácteos entre quesos, cremas y una gran variedad de alimentos de leche de vaca.

RESULTADOS

Se cuenta con resultados parciales, y esta realizando la investigación de campo mediante un instrumento que puedan determinar la factibilidad y viabilidad de cómo sería aceptada las Criptomonedas como oportunidad de negocio de microempresas del sector secundario en la zona oriente del Estado de México. Así mismo, se están considerando una serie de factores claves para el éxito de una organización que le permitan posicionarse a este tipo empresa en un mercado competitivo. Para lograr este objetivo, se deben cumplir dos condiciones: Proporcionar a los consumidores lo que necesitan y la otra es sobrevivir a la competencia. Para dar a los consumidores alternativas de pago, en función de sus clientes y proveedores. Una vez que saben cuáles son los clientes, deberá estudiar sus necesidades y sus comportamientos, es decir, las causas por las que deciden escoger una oferta en lugar de otra. A partir de ese momento, la empresa podrá trazar su estrategia para su posicionamiento.

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APLICACIÓN DE LA HERRAMIENTA OCEANO AZUL COMO OPORTUNIDAD DE NEGOCIO EN MICROEMPRESAS DE SERVICIOS EN LA ZONA ORIENTE DEL ESTADO DE MÉXICO

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RESUMEN

*Los procesos globalizadores en la actualidad están haciendo que las empresas retomen estrategias de mercado basado en herramientas que le permita posicionarse en los mercados, tales como la del Océano Azul, Benchmarking, entre otras. Las micros empresas en México no son la excepción, y en particular las de servicios de la Zona Oriente del Estado de México. Es por ello que, al aplicar una de las herramientas que se tomaran en consideración en esta investigación es la del océano azul, la cual menciona que todas la industrias que existen en la actualidad y tengan como base el diagnostico de sus fortalezas y debilidades, tienen la oportunidad de crear espacios sin competencia; así como también crear y aprovechar la demanda de sus productos, mediante procesos de innovación. Por lo que es necesario plantear propuestas de valor, relacionadas con las utilidades y los precios, basados en los mercados. Para eso sería necesario incrementar sus estrategias, las cuales consistirían en desarrollar nuevas ofertas de valor, atractivas que persigan al mismo tiempo la diferenciación, el bajo costo y que sean capaces de transformar los espacios de mercado que existen, como también crear nuevos mercados, las estrategias del océano azul son totalmente visuales dejan a un lado la competencia de que es lo que la mayoría de las empresas está aplicando actualmente y por eso se queda siempre con lo mismo, no explora nuevos espacios de mercado, el océano azul maneja tres estrategias las cuales son **el foco** que está basado en: variables alejadas de la competencia poniendo énfasis en las variables que son innovadoras en valor y que promueven un modelo de negocios de bajo costo logra de objetivos. **La divergencia**, que es no estar a la misma tendencia que la competencia, es donde se bebe dar la diferenciación con la competencia, y por último el **mensaje contundente**, que es la idea debe estar clara, concreta y debe reflejar la propuesta innovadora. Por lo que el objetivo de la investigación es determinar cómo la herramienta océano azul puede ser una oportunidad de negocio en microempresas de servicios en la zona oriente del Estado de México.*

PALABRAS CLAVES: Micro Empresas, Oportunidad de Negocios, Océano Azul

APPLICATION OF BLUE OCEAN AS BUSINESS OPPORTUNITY TOOL IN MICRO-ENTERPRISES SERVICES LOCATED IN THE EAST OF THE STATE OF MEXICO

ABTRACT

Globalizing processes today are making companies resume marketing strategies based on tools that will allow position in markets such as Blue, Benchmarking Ocean, among others. Micros companies in Mexico are no exception, and in particular the services of the East Zone of the State of Mexico. That is why, when applying one of the tools to be taken into consideration in this research is the blue ocean, which mentions that all the industries that exist today and are based on the diagnosis of their strengths and weaknesses, have the opportunity to create spaces without competition; as well as create and exploit the demand for its

products through innovative processes. So it is necessary to raise value propositions related to profits and prices, market-based. That would be necessary to increase its strategies, which consist of developing new value offerings, attractive pursuing at the same time differentiation, low cost and capable of transforming the market spaces that exist, as well as create new markets, strategies blue ocean are totally visual put aside competition that is what most companies is currently being implemented and therefore always left with the same, does not explore new market spaces, blue ocean handles three strategies the which they are the focus that is based on: variables away from the competition with an emphasis on variables that are innovative in value and promoting a business model low-cost goals achieved. The divergence, which is not be the same trend that competition, is where to drink differentiation with competitors, and finally the strong message, which is the idea should be clear, specific and should reflect the innovative proposal. So the aim of the research is to determine how the ocean blue tool can be a business opportunity in micro services in the eastern part of the State of Mexico.

KEYWORDS: Micro Companies, Business Opportunity, Blue Ocean.

JEL: L89, M16, M30, M31, M39

INTRODUCCIÓN

De acuerdo a los procesos globalizadores en donde las microempresas buscan posicionarse en los mercados que cada vez son más competidos, se busca que mediante la aplicación de la herramienta Océano Azul (OA) sea una oportunidad de negocio en microempresas de servicios en la zona oriente del estado de México. Es por ello, que el realizar un análisis de su posicionamiento y comportamiento, muestran que la escasez de uso de la mercadotecnia como elemento fundamental para darse a conocer le resulta demasiado caro, porque el establecer o solicitar servicios a empresas que se dedican a prestar este tipo de servicio. Es por ello, que nace la oportunidad mediante este trabajo de investigación la alternativa de apoyo a dicho sector para que sobrevivan en un mercado demasiado competitivo, donde las estadísticas muestran que el ciclo de vida de estas es de 3 años aproximadamente y los capitales que se invierten se pierden, y las microempresas apoyan con un alto número de empleo para el país. Por lo que el objetivo de la investigación es generar estrategias que mediante la aplicación de la herramienta Océano Azul sea una oportunidad de negocio en la zona oriente del estado de México.

REVISIÓN LITERARIA

La estrategia OA fue creada en Estados Unidos por W. Chan Kim-Renee Mauborgne en el año 2005, esta basada en investigaciones que se habian hecho a mas de 150 lanzamientos de negocios y mas de 30 industrias, ya que plantean que las empresas líderes del mañana no lograrían el éxito batallando contra sus competidores sino creando "OA", de espacios de mercados seguros y listos para crecer, que sean visto bajo el enfoque sistemático, para hacer que la competencia se vuelva algo sin importancia. Ya que propone cambiar los esquemas, ofreciendo un marco analítico y así comprobando las herramientas para crear y capturar los OA. En el se examina una amplia gama de movimientos estratégicos de un gran número de industrias (Chan Kim & Mauborgne, 2005). Así mismo, tambien existe el Oceano Rojo (OR) el cual esta basado en la competencia que existe en el mercado, explotando la demanda existente y tomando en cuenta a la ecuacion de valor-precio. En los OR los límites de las industrias están perfectamente definidos y son aceptados tal cual son. Además, las reglas del juego competitivo son conocidas por todos.

Los OA, por el contrario, se caracterizan por la creación de mercados en áreas que no están explotadas en la actualidad, y que generan oportunidades de crecimiento rentable y sostenido a largo plazo. Hay OA que no tienen nada que ver con las industrias actuales, aunque la mayoría surge de los OR al expandirse los límites de los negocios ya existentes. El hecho fundamental es que cuando aparecen los OA, la competencia se torna irrelevante, pues las reglas del juego están esperando a ser fijadas. El proceso de descubrir y crear

OA no consiste en intentar predecir las tendencias de una industria o sector a través de un ejercicio meramente adivinatorio. Tampoco consiste en implementar las nuevas ideas que surgen en la mente de los gestores utilizando el método de ensayo y error. Se destacan seis principios que toda empresa puede aplicar para formular y ejecutar con éxito estrategias de OA, **(**Chan Kim & Mauborgne, 2005**):**
La primer estrategia se basa en explorar industrias alternativas, para la creación de una estrategia de estas características, es establecer un proceso estructurado que logre ampliar los límites del mercado, un ejemplo es el cine y el restaurante son diferentes pero ambos se disfruta en una salida.

Segunda estrategia es la planificación estratégica ya que se basa en cómo competir en los mercados actuales (los OR): cómo incrementar la cuota de mercado, cómo reducir continuamente los costes.

Tercer estrategia crear cadena de compradores, se basa en explorar a todos los compradores que participan ya sea directa o indirectamente en la decisión de compra.

La Cuarta estrategia que maneja la estrategia de OA su principal objetivo es validar la estrategia para asegurar su viabilidad comercial

En la quinta estrategia se basa en explorar el atractivo funcional o emocional para los compradores un ejemplo es la empresa Cemex ya que se dio cuenta que las personas de bajo recurso tenían la necesidad de construir pero no contaban con el dinero suficiente, y creo un programa que se llama patrimonio hoy.

La ultima estrategia es explorara la dimensión del tiempo que son las tendencias ejemplo Apple. (San Juan, 2015**)**.

En la elaboración de cualquier plan estratégico, los gestores pasan gran parte de su tiempo haciendo números en lugar de salir al exterior y pensar en cómo alejarse cada vez más de la competencia. Además, vistos con detenimiento, esos planes rara vez tratan de autenticar estrategias, ya que son meros movimientos tácticos que individualmente quizá tengan sentido, pero que tomados en conjunto no muestran una dirección clara ni innovadora (Chan Kim & Mauborgne, 2006**)**. La estrategia de OA consiste en ir más allá de la demanda existente, para poder alcanzar este objetivo, las empresas deberán corregir dos prácticas estratégicas convencionales: la que consiste en centrarse únicamente en resolver las necesidades de los clientes actuales y la que conduce a una segmentación excesiva de los mercados. Cuanto más intensa es la competencia entre las empresas, más fuerte es el intento de personalización de la oferta de productos y servicios. El inconveniente es que, cuando las empresas compiten para conquistar las preferencias de los consumidores mediante una segmentación excesiva, se corre el riesgo de crear mercado-objetivos demasiado pequeños **(**Jiménez, 2013**)**. La creación de OA no es un logro puntual estático si no un proceso dinámico, cuando se corre la voz acerca de las consecuencias extraordinarias de una estrategia de OA para el desempeño. Pasos para visualizar la estrategia:

Despertar visual: creando una curva de valor actual, observando donde necesita cambiar la estrategia
Exploración visual: explorando vías para crear OA observando las ventajas claras de las alternativas, ver variables

Feria de estrategia visual. Crear curvas de valor futuras, obtener retroalimentación de los clientes y los no clientes.

Comunicación visual: distribuir perfiles estratégicos de antes y después, apoyar solamente los proyectos que soporten la nueva estrategia. (Chan Kim & Mauborgne, 2006, pp. 15).

Para maximizar el tamaño de los OA, las empresas, en lugar de concentrarse en los clientes, tienen que dirigir su mirada hacia los no-clientes; y, en vez de extremar su atención a las diferencias entre los clientes,

deben potenciar los elementos comunes que todos ellos valoran. A pesar de que el universo de noclientes normalmente ofrece grandes oportunidades para instituir OA, son escasas las empresas que se preocupan por conocer sus características con el fin de tratar de atraerlos y convertirlos en clientes. (Chan Kim & Mauborgne, 2006, pp. 15**)**. A grandes rasgos, puede decirse que existen dos niveles distintos de no-clientes: la diferencia entre ellos radica en la distancia relativa que cada uno mantiene en relación a nuestro mercado actual. El primer nivel de no-clientes está constituido por personas que en algún momento han analizado la oferta de productos o servicios, pero finalmente han decidido que lo que les ofrecemos no cumple con sus expectativas. El segundo nivel de no-clientes lo forman aquellas personas que consideran la oferta actual de productos o servicios de una industria como inaceptable o como más allá de sus posibilidades económicas. Sus necesidades son satisfechas por otros medios o son ignoradas. Sin embargo, acercarse a este tipo de no clientes puede resultar muy lucrativo,. El objetivo no es otro que reducir el riesgo que entraña la implantación de una estrategia de este tipo, (Chan Kim & Mauborgne, 2006**)**. Los principios del OA son cuatro:

Crear nuevos espacios de consumo;
Centrarse en la idea global y no en los números;
Ir más allá de la demanda existente;
Asegurar la viabilidad comercial del OA.

Una vez aplicados los cuatro principios, la estrategia está lista para ser implantada. Sin embargo, dar nacimiento a un OA no es un proceso estático. Cuando una empresa se embarca en este tipo de estrategias, tarde o temprano los imitadores pueden aparecer en el horizonte **(**Jiménez, 2013**)**. Las empresas, por tanto, han de aprender a no regocijarse en los éxitos actuales. Para navegar con éxito en un mercado sobresaturado es ineludible mantenerse en alerta permanente. En los últimos treinta años, las escuelas de negocios nos han enseñado un camino centrado en la competencia. Las empresas menos exitosas han seguido ese camino, un enfoque convencional: Su pensamiento estratégico está dominado por la idea de quedarse con una orientación basada en la competencia. En el absoluto contraste, las empresas de alto crecimiento han prestado poca atención a comparación o batalla con sus rivales. En cambio, han procurado hacer de sus competidores algo irrelevante por una lógica estratégica que los autores denominan la innovación de valor **(**Jiménez, 2013**)**.

Desde hace mucho tiempo, las empresas compiten frontalmente con el propósito de alcanzar un crecimiento rentable y constante. Luchan por conseguir una ventaja competitiva, batallan por una mayor participación en el mercado y se esfuerzan por diferenciarse. Sin embargo, en los saturados mercados de hoy, la competencia directa no produce otra cosa que "OR" teñidos de la sangre de los rivales que pelean por una reserva de utilidades cada vez más reducida. Se afirman que aunque la mayoría de las compañías compiten en OR, esta estrategia cada vez ofrece menos posibilidades de generar crecimiento rentable (Chan Kim & Mauborgne, 2006, pp15**)**.

METODOLOGÍA

La investigación es de tipo cualitativa, la investigación está en desarrollo, se esta llevado a cabo mediante la recolección de datos que permiten conocer la aplicación de la herramienta Océano Azul como una oportunidad de negocio en microempresas de servicios en la zona oriente del estado de México. Es de nivel descriptiva ya que el objetivo principal es llegar a situaciones predominantes a través del uso de la herramienta para que puedan ser consideradas como ventaja de competitividad particularmente en las microempresas. La investigación es de tipo no experimental ya que se basa exclusivamente en la observación de hechos ya existentes, su diseño es transversal debido a que las observaciones y análisis del fenómeno se llevan a cabo en un momento determinado del tiempo. En las microempresas de servicios en la zona oriente del Estado de México.

RESULTADOS

Se cuenta con resultados parciales, y está realizando la investigación de campo mediante un instrumento que puedan determinar la factibilidad y viabilidad de cómo sería aceptada la herramienta Océano Azul como oportunidad de negocio En microempresas de servicios en la zona oriente del estado de México. También se busca que sea una herramienta que determine los factores claves publicitarios para el posicionamiento y consolidación en un mercado competitivo. Para lograr este objetivo, se deben cumplir dos condiciones: Proporcionar a las microempresas herramientas publicitarias y pueda determinar sus mercados metas, y que a partir de los resultados las microempresas podrán trazar su estrategia de posicionamiento y crecimiento.

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INNOVACIÓN-ADECUACIÓN EN EL ECOTURISMO INDÍGENA DE MÉXICO

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RESUMEN

El problema radica en el análisis de fenómenos a nivel micro con elementos teóricos desarrollados para nivel macro; como lo es el caso de la innovación en actividades de ecoturístico en comunidades indígenas. El ecoturismo que se emprende en comunidades indígenas se caracteriza por acciones para recibir visitantes y prestar servicios pero se enfrentan al reto de conservar el ambiente y la cultura que los distingue como comunidad. Debido a la falta de estudios que muestren la forma en que se incorporan elementos de innovación en las acciones para el desarrollo de ecoturismo y con los elementos de Microinnovación de Gómez y colaboradores (2015) y Velázquez y colaboradores (2016), se realizó un análisis de la innovación como un fenómeno de adecuación en las acciones de ecoturismo indígena en México para definir los indicadores del nivel micro de la innovación. Se analizaron los servicios y actividades de ecoturismo en 21 comunidades indígenas de México para definir los indicadores de micro innovación. Se diseñó y aplicó un cuestionario con los elementos de adecuaciones en las actividades de ecoturismo en las veintiuna comunidades indígenas observadas. Los resultados mostraron que en la adecuación de elementos de innovación micro en las actividades tradicionales se puede observar un punto de encuentro entre lo moderno y la tradición (comunalidad). El proceso de acercamiento de las comunidades indígenas con ecoturismo al desarrollo con el principio de conservación de tradiciones y principalmente de la comunalidad es el punto de partida para la definición de micro innovación.

PALABRAS CLAVE: Innovación, Ecoturismo, Adecuación, Sustentabilidad, Desarrollo

INNOVATION-ADEQUACY IN MEXICAN INDIGENOUS ECOTUOURISM

ABTRACT

The problem lies in the analysis of phenomena from the micro level with developed theoretical elements to macro level; as is the case of innovation in ecotourism activities in indigenous communities. Ecotourism, which is undertaken in indigenous communities, is characterized by the actions of receiving visitors and providing services but facing the challenge of preserving the environment and culture that distinguishes them as a community. Due to the lack of studies showing how innovative elements are incorporated in the actions for the development of ecotourism and elements Microinnovación Gomez et al (2015) and Velázquez et al (2016), an analysis was conducted innovation as a phenomenon of adaptation in the actions of indigenous ecotourism in Mexico to define indicators of innovation micro level. Services and ecotourism activities in 21 indigenous communities in Mexico were analyzed to define the micro indicators of innovation. It was designed and applied a questionnaire with elements of adjustments in ecotourism activities in the twenty indigenous communities observed. The results showed that in matching micro elements of innovation in traditional activities can be observed a meeting between modernity and tradition (communality). The process of bringing indigenous communities ecotourism development with the principle

of conservation of traditions and mainly communality is the starting point for the definition of micro innovation.

JEL: L83, O13, F18, A13

KEYWORDS: Innovation, Ecotourism, Adequacy, Sustainability, Development

INTRODUCCIÓN

Para el turismo sustentable la conservación del medio natural y de la cultura debe ser la característica distintiva del ecoturismo. La cultura debe ser prioridad en el ecoturismo que se realiza en comunidades indígenas. La presencia del ecoturismo en las comunidades indígenas ha mostrado que no promueve la integración de la comunidad. Los efectos que ocasionan el ecoturismo en el medio y la cultura son poco estudiadas. En esta investigación se analizaron indicadores de incorporación de elementos modernos a las actividades de ecoturismo de comunidades indígenas de México. Se observó como la estrategia de adecuación de elementos modernos a las actividades tradicionales posibilitan la presencia de visitantes sin impactar la tradición comunitaria.

De acuerdo a (SECTUR, 2016), se estima que la actividad turística representa 10.1 millones de dólares en ingresos en el presente año. Se tiene la estadística de 47 mil turistas en lo que va del año, con una contribución importante al P.I.B nacional (SECTUR, 2016). Para la Comisión para el Desarrollo de los Pueblos Indígenas (CDI, 2014), 106 destinos que ofrecen ecoturismo se encontraban en comunidades indígenas y se distribuían 29 de los 32 estados mexicanos, sin embargo al momento de la presente investigación no contaban con datos actualizados y desafortunadamente la situación de inseguridad en muchas comunidades dificulta el análisis detallado de los resultados (CDI, 2016).

En los estudios que conforman la literatura disponible sobre ecoturismo en la publicación (TIES, 2016), el ecoturismo ofrece soluciones a plazo a través de la vinculación con el mercado por medio de incentivos económicos eficaces para conservar y mejorar la diversidad bio-cultural y ayuda a proteger el patrimonio natural y cultural del planeta. La definición de ecoturismo de The International Ecotourism Society no contempla el análisis de los efectos en las comunidades, principalmente en las indígenas. En México los antecedentes del estudio realizado por CESTUR en (2010), presentó el análisis FODA del ecoturismo y concluyó que; "el ecoturismo es una actividad con potencial para el desarrollo de las comunidades que cuenten con áreas naturales y compartan actividades culturales".

Los principales paisajes naturales para el desarrollo del turismo alternativo se encuentran en o cerca de comunidades indígenas. Los estudios en comunidades indígenas con ecoturismo han permitido observar los efectos en la cultura y en el ambiente (Velázquez-Sánchez, Gómez-Velázquez, Bohorquez Canseco, Solana Vásquez, & Pérez Delgadillo, 2015). Un elemento que no se ha analizado en los estudios sobre turismo alternativo y en particular en ecoturismo es la innovación y la forma en que los habitantes de las comunidades indígenas adecuan elementos modernos a las actividades tradicionales para recibir visitante y ofrecer ecoturismo. (Velázquez Sánchez, Gómez García, Gómez Velázquez, & Pérez Rodríguez, 2016), analizaron elementos de microinnovación en las actividades de ecoturismo de comunidades indígenas, sin embargo, no existe evidencia que permita definir los indicadores de microinnovación por lo que se planteó como *objetivo*: Analizar los indicadores de Microinnovación en el ecoturismo indígena en México.

Por lo anterior con este estudio se provee de información sobre la importancia de identificar los indicadores de innovación micro en el ecoturismo indígena, por lo que los resultados obtenidos contribuyen a la literatura existente con elementos de adecuación como micro innovación en las acciones y actividades de ecoturismo. Los resultados son importantes para los desarrolladores de esta alternativa de turismo y para

los estudiosos de la importancia de la innovación desde una perspectiva micro, como adecuación de lo moderno a las acciones tradicionales en el ecoturismo para explicar la adecuación de las comunidades indígenas al desarrollo. En este documento se presenta organizada la información como sigue. En la sección de revisión de literatura se presenta una revisión de los conceptos y estudios sobre ecoturismo, innovación y microinnovación, en la que se incluye el análisis de elementos, factores y conceptos para llegar a los indicadores. En el apartado de metodología se integran la descripción de la población y la muestra, la definición de las variables, la estructura del cuestionario empleado y el análisis factorial. En los resultados podrá apreciar tablas para facilitar el resumen de los datos y la explicación de los mismos en comparación con el objetivo planteado. En conclusiones y limitaciones se comparan los resultados con la literatura revisada y se mencionan los alcances y posible continuidad de esta línea de investigación.

REVISIÓN DE LITERATURA

De acuerdo a la Secretaria de Medio Ambiente y Recursos Naturales (SEMARNAT, 2009), la alternativa de turismo que se caracteriza por el desarrollo de actividades de recreación en entornos naturales con la vigilancia necesaria para la protección del ambiente y el respecto a las expresiones culturales de los habitantes de las comunidades anfitrionas se define como ecoturismo. Para la Secretaria de Turismo de México (2016), el ecoturismo es una alternativa del turismo tradicional para ofrecer al visitante la apreciación del medio natural y la convivencia con la comunidad pero no contempla los elementos culturales y la participación de la comunidad. La perspectiva de la comunidad que Martínez (2003) menciona es que; el desarrollo y la comunidad se aprecian como dos conceptos con la imposibilidad de coincidencia, sin embargo, describe como una estrategia a la *adecuación* de las comunidades para permanecer como tal, a pesar de los cambios que origina el desarrollo. El planteamiento de (Martínez Luna, Comunalidad y Desarrollo, 2003) permite analizar la adecuación como el punto de partida para observar la incorporación de elementos modernos a las actividades tradicionales; en este contexto se planteó analizar los indicadores en a las acciones de ecoturismo en comunidades indígenas como micro innovación.

En el diagnóstico realizado por el CESTUR en (2010), los resultados del FODA permitieron determinar qué; la riqueza en biodiversidad y el servicio durante todo el año son ventajas que han permitido el crecimiento del segmento de ecoturismo en México. Las actividades con mayor potencial para crecer son la observación de ecosistemas, la caminata y el ciclismo de montaña y los visitantes de 127 de los destinos observados manifestaron preferir estar cerca de asentamientos rurales, que se realicen prácticas de conservación del ambiente y de convivencia con los habitantes locales. De acuerdo A Jaime Martínez Luna en su ensayo "desarrollo y comunidad (2003), las comunidades indígenas, en su proceso de resistencia ante los embates del desarrollo, han logrado establecer mecanismos de adecuación para aceptar los elementos de cambio, pero con el cuidado necesario para conservar la esencia de su existencia en torno a la comunidad, ejemplo de ellos se observa en la adecuación de elementos modernos, como la radio, pero para comunicarse con su lengua materna. El proceso de adecuación en las comunidades indígenas con ecoturismo es un cambio especial, específico, y tal vez único por su cuidado, este tipo de cambios pueden explicarse como micro-innovaciones.

Son Gómez, Zavala y Marín (2015), los que plantearon un análisis de las variables que determinan la innovación de base sustentable, con miras a establecer una metodología útil para guiar a las empresas micro y pequeñas hacia el aumento de su capital, sin embargo, ellos retomaron el discurso de considerar la reposición de la riqueza natural sin comprometer el patrimonio material y cultural de las generaciones venideras, ni la biodiversidad del territorio (Gómez García, Zavala Córtez, & Marín, 2015). El análisis de la innovación a nivel microeconómico fue denominada Microinnovación por (Gómez García, Zavala Córtez, & Marín, 2015), desde una perspectiva de los agentes económicos individuales. Dichos Autores incorporaron el componente de sustentabilidad; se observa en su planteamiento la intención de buscar herramientas para que las pequeñas y medianas empresas orienten sus actividades hacia la sustentabilidad,

por medio de innovación con una mirada medioambiental que permita a los empresarios desarrollar nuevas ideas, nuevos productos y procesos.

Es alentadora la propuesta de Gómez y colaboradores (2015) para orientar el análisis de la innovación con una medida particular para pequeñas y medianas empresas y es muy importante su intención de incluir aspectos de sustentabilidad con el cuidado del ambiente. En la propuesta de micro innovación se destaca la orientación de las acciones de innovación de las, micro y medianas empresas hacia una filosofía de sustentabilidad, pero solo incluyen el cuidado del ambiente y olvidan los aspectos culturales. Gómez y colaboradores realizan una valiosa aportación porque proponen un proceso particular para observar la innovación en pequeños negocios por lo que se consideró para el primer trabajo de (Velázquez Sánchez, Gómez García, Gómez Velázquez, & Pérez Rodríguez, 2016) para observar los elementos de innovación en la adecuación de las actividades de ecoturismo en la sustentabilidad de las comunidades indígenas mexicanas. En la literatura consultada para esta investigación se observó que no existen estudios que analicen la adecuación como indicadores de micro innovación en el ecoturismo. En particular en esta investigación se identificaron y analizaron los indicadores de Microinnovación en el ecoturismo como una adecuación de elementos modernos a las acciones y actividades tradicionales. Las premisas resultado del estudio previo de (Velázquez Sánchez, Gómez García, Gómez Velázquez, & Pérez Rodríguez, 2016) permiten plantear como Hipótesis que: Los indicadores de adecuación de elementos modernos a las acciones y actividades tradicionales permiten definir micro innovación.

METODOLOGÍA

En esta investigación se analizaron los indicadores de Microinnovación en el ecoturismo de 21 comunidades indígenas de México consideradas en el padrón de la CDI (2015). Se entrevistó a profundidad a veintiún habitantes reconocidos como clave por las integrantes de las comunidades y se realizó un análisis cualitativo con base a la fenomenología. La entrevista se basó en los elementos de Microinnovación planteados por (Gómez García, Zavala Córtez, & Marín, 2015) y revisados por (Velázquez Sánchez, Gómez García, Gómez Velázquez, & Pérez Rodríguez, 2016). Con los datos de las entrevistas a profundidad de los veintiún informantes clave, se identificaron las categorías y los indicadores de micro innovación que se muestran en la Tabla 1. Incorporación de nuevos ingredientes por (aparición de nuevos insumos). Incorporación de nuevas cosas por (aparición de nuevos productos). Adecuación en la Organización para atender a visitantes por (Organización del factor humano). Adecuación de cosas por (Modificación de bienes). Adecuación de servicios (Modificación de servicios), resultados consistentes con los revisados por Velázquez y colaboradores en (2016). Con las categorías resultado del análisis cualitativo, se estructuraron los indicadores de cada una de las cinco categorías y se integró un cuadro con los indicadores para poder definir la operacionalización de la variable. Con los mismos datos se estructuró el cuestionario para realizar un análisis cuantitativo.

Con los resultados del análisis cualitativo, se estructuró un cuestionario con 15 ítems y se aplicó a 40 integrantes de veintiún destinos con ecoturismo indígena incluidas en este estudio. La muestra se definió por el número de personas que accedió a responder el cuestionario. En la Tabla 2, se presentan los datos de la muestra de 40 participantes de 21 comunidades indígenas con ecoturismo de las 106 que integran el padrón de la CDI (2014). Los diez estados de la república mexicana seleccionados fueron: Campeche, Chiapas, Estado de México, Hidalgo, Michoacán, Morelos, Nayarit, Oaxaca, Quintana Roo y Veracruz.

Tabla 1: Operacionalización de las Variables de Microinnovación en el Ecoturismo de Comunidades Indígenas de México

Variable	Categorias	Indicadores
Microinnovación	Incorporación de nuevos ingredientes	Incorporación nueva presentación E ingredientes a la comida
		Incorporación nueva presentación E ingredientes medicina tradicional
	Incorporación de nuevos servicios	Incorporación de tirolesa, cabañas, bicicletas de montaña, casas para acampar, ropa para acampar
	Adecuación en la organización para atender a visitantes	Comités para actividades de atención, limpieza y vigilancia
	Adecuación de elementos	Muebles, ropa, baños, comedor
	Adecuación de servicios	Guías, preparación de alimentos, renta de bicicletas, caballos y linternas.

En la tabla 1: Se aprecia la operacionalización de la variable Microinnovación en el ecoturismo, se incluyeron las categorías que revisó Velázquez y colaborares (2016) de la propuesta de Gómez et al (2015). Incorporación de nuevos ingredientes, Incorporación de nuevos servicios, Adecuación en la organización para atender a visitantes, Adecuación de elementos y Adecuación de los servicios. Fuente Elaboración propia con base en Velázquez y Colaboradores (2016).

Tabla 2: Diseño de la Muestra de Habitantes de las Comunidades Con Ecoturismo en México

Estado	Destinos de Ecoturismo	Cuestionarios Aplicados
Campeche	1	3
Chiapas	3	6
Estado de México	3	5
Hidalgo	2	3
Michoacán	2	3
Morelos	2	4
Nayarit	1	3
Oaxaca	3	4
Quintana Roo	1	3
Veracruz	3	6
Total	21	40

En la tabla 2. Se pueden observar los datos de los destinos ecoturisticos incluidos en el estudio, por estado y por el número de entrevistados y cuestionarios aplicados. Cabe hacer mención que debido a la situación de inseguridad y difícil acceso a algunas de las comunidades fue difícil encontrar la disposición de los habitantes u de los visitantes para responder a los cuestionarios por lo que la muestra se convirtió a conveniencia. Fuente: Elaboración propia.

Análisis de los Datos

Con las categorías resultado de las entrevistas a profundidad, se procedió a integrar una base de datos, primero se codificaron los datos para revisar las categorías sobresalientes, por medio de análisis cualitativo, posteriormente se procedió a construir los indicadores para cada una de las nueve categorías. Para identificar los indicadores, se empleó la herramienta de filtros y para contrastar la información referente a las categorías manifestadas en relación a los conceptos teóricos de microinnovación en micro y pequeñas empresas de Gómez et al (2015) y elementos de microinnovación en el ecoturismo de Velázquez et al (2016).

Con los datos resultado de la encuesta realizada a 40 habitantes de las 21comunidades indígenas con ecoturismo, se procedió a realizar la integración de un base de datos en SPSS ver 20. Se realizó el análisis factorial y después de depurar las escalas se observó la validez de 22 factores observadas en el análisis cualitativo: Las 5 categorías para la variable Microinnovación se integraron por 21 indicadores. Se realizó el análisis de confiabilidad a los ítems validados y resultó fiabilidad de alfa de *Cronbach* de 8.0.

RESULTADOS

En la Tabla 3 se presentan los datos del análisis factorial. Como se puede observar para la variable *Microinnovación* los resultados mostraron la agrupación en los factores de: Incorporación de nuevos ingredientes con cuatro indicadores (Incorporación de nueva presentación en los alimentos tradicionales, Incorporación de Nueva presentación en la medicina tradicional, Incorporación de nuevos ingredientes en la comida tradicional e Incorporación de nuevos ingredientes en la medicina tradicional). Incorporación de nuevos servicios con cinco elementos (Tirolesa, Cabañas, Bicicleta de Montaña, Casas para Acampar, Ropa para acampar). Adecuación en la organización para atender a visitantes con tres indicadores (Comité para actividades, Comité de limpieza y Comité de vigilancia). Adecuación de cosas con cuatro indicadores (Muebles, Ropa, Baños y Comedor) y Adecuación de servicios, con 5 indicadores (Guías, Alimentos, Renta de equipo, Renta de caballos y Venta de Linternas). Los resultados muestran que los elementos propuestos por (Gómez García, Zavala Córtez, & Marín, 2015) y categorías revisadas por (Velázquez Sánchez, Gómez García, Gómez Velázquez, & Pérez Rodríguez, 2016) permitieron analizar los indicadores en el sector del Ecoturismo en Comunidades Indígenas. Los indicadores definidos por las acciones para incorporar elementos modernos en las acciones y actividades tradicionales, permiten situarse en un punto de partida para desarrollar una metodología para el constructo de innovación en micro y pequeñas empresas.

Tabla 3: Indicadores de Microinnovación en el Ecoturismo de Comunidades Indígenas de México

Variable	Categorías	Indicadores
Microinnovación	Incorporación de nuevos ingredientes	Presentación de comida tradicional
		Presentación de medicina tradicional
		Ingredientes en la comida tradicional
		Ingredientes en la medicina tradicional
	Incorporación de nuevas actividades	Tirolesa
		Cabañas
		Canoas
		Bicicletas de montaña
		Casas para acampar
		Ropa para acampar
	Adecuación en la organización para atender a visitantes	Comité para actividades
		Comité para limpieza
		Comité para vigilancia
	Adecuación de elementos	Muebles
		Ropa
		Baños
		Comedor
	Adecuación de servicios	Guías
		Alimentos
		Renta de Equipo
		Renta de caballos
		Venta de linternas

En la tabla 3. Se muestran los resultados del análisis de los indicadores de micro innovación observados en la adecuación de elementos modernos a las acciones y actividades tradicionales. Se observan las categorías y los indicadores que las definen y que a la vez permiten un acercamiento a un constructo que defina la innovación en organizaciones micro y pequeño. Fuente. Elaboración propia

Los indicadores Incorporación de nueva presentación en los alimentos tradicionales, Incorporación de Nueva presentación en la medicina tradicional, Incorporación de nuevos ingredientes en la comida tradicional e Incorporación de nuevos ingredientes en la medicina tradicional de la categoría incorporación de nuevos ingredientes y los indicadores de Comité para actividades, Comité de limpieza y Comité de vigilancia de la categoría Adecuación en la organización para atender a visitantes, fueron consistentes con aspectos de cotidianidad y comunalidad. Los indicadores de Incorporación de Tirolesa, Bicicleta de Montaña, Casas para Acampar, Ropa para acampar y Construcción de Cabañas de la categoría incorporación de nuevas actividades. Los indicadores de adecuación de Muebles, Ropa, Baños y Comedor de la categoría adecuación de elementos y los indicadores de implementación de Guías, Alimentos, Renta

de equipo, Renta de caballos y Venta de Linternas de la categoría adecuación de servicios fueron consistentes con adecuaciones de elementos modernos a las actividades tradicionales,

CONCLUSIONES

Los resultados permiten observar que la innovación es diferente en los servicios turísticos tradicionales en comparación con los servicios de ecoturismo. En este estudio se pudo constatar que la adecuación de elementos modernos a las acciones y actividades tradicionales permite observar indicadores de micro innovación. Los sitios de ecoturismo evaluados en este trabajo permiten concluir que la microinnovación en el ecoturismo indígena es una forma de adecuación de las comunidades al desarrollo. Como menciona (Martínez Luna, Comunalidad y Desarrollo, 2003), la adecuación es una estrategia de resistencia. Si se identificaron los indicadores de microinnovación los cuales a nivel de categorías, propusieron (Velázquez Sánchez, Gómez García, Gómez Velázquez, & Pérez Rodríguez, 2016) con base en los elementos de (Gómez García, Zavala Córtez, & Marín, 2015), "Nuevos insumos, nuevos productos, nuevas formas de organización para el trabajo y modificación de bienes o servicios". Sin embargo, los resultados son consistentes con Velázquez y colaboradores pero no se apreciaron los elementos (Mejoría en la productividad de los factores. Proceso de búsqueda de oportunidades en los mercados de bienes finales o intermedios), esto debido precisamente a la diferencia de organización analizada. Los resultados permiten observar que se cumplió el objetivo de investigación. Se revisaron cualitativamente las categorías y se identificaron los indicadores de Microinnovación del ecoturismo en las comunidades indígenas en México. Se obtuvieron los indicadores que permitirán a futuros investigadores contar con una base cuantitativa para analizar la innovación y en particular la Microinnovación como un concepto emergente para observar los procesos de innovación a nivel micro en organizaciones pequeñas y micro.

La identificación de categorías de Microinnovación a partir de la propuesta de (Gómez García, Zavala Córtez, & Marín, 2015) y la definición de los indicadores con base en los resultados de (Velázquez Sánchez, Gómez García, Gómez Velázquez, & Pérez Rodríguez, 2016) permitieron observar que la adecuación de elementos modernos a los usos y costumbres de las comunidades indígenas son estrategia de resistencia para acercar los moderno a los aspectos culturales. La adecuación es una forma de innovación a nivel micro que expresa un acercamiento de la comunidad al desarrollo pero de forma sustentable, por lo que se probó la hipótesis establecida en este trabajo de investigación.

RECONOCIMIENTO

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IDENTIFICANDO PROBLEMAS Y OBJETIVOS DE GESTIÓN EN ÁREAS PROTEGIDAS MEDITERRÁNEAS COMO BASE DE TRABAJO PARA LA GESTIÓN COLABORATIVA

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RESUMEN

La gestión de las áreas protegidas, con fuerte conflictividad, puede mejorar a través de la participación. El objetivo de este trabajo es identificar y analizar los problemas y objetivos de gestión prioritarios para los agentes de la Red de Parques Naturales de la Comunidad Valenciana. Se ha enviado una encuesta a los 22 parques naturales valencianos para analizar globalmente las respuestas de todos los agentes de la red. Además, en la Albufera de Valencia, de elevada conflictividad, se ha realizado un análisis específico incluyendo las valoraciones de un grupo de estudiantes de gestión y de la ciudadanía a través de las redes sociales. Los principales problemas de gestión están relacionados con la gobernanza y podrían mejorar incorporando la participación en la gestión estratégica. Los objetivos de gestión de áreas forestales y humedales son diferentes, de manera que en los humedales resulta más importante la conservación frente al uso de los recursos.

PALABRAS CLAVES: Gestión Estratégica, Buen Gobierno, Agentes, Participación y Áreas Protegidas

IDENTIFYING PROBLEMS AND OBJECTIVES OF MANAGEMENT IN MEDITERRANEAN PROTECTED AREAS TO SUPPORT THE COLLABORATIVE MANAGEMENT

ABSTRACT

The protected areas management with a high level of conflict can be improved by participation. The objective of this work is to identify and analyze problems and objectives priorities for the stakeholders of the Network of Natural Parks of Valencia. We've passed a survey to the 22 valencian natural parks to analyze globally the responses of all stakeholders of the network. Also in one of the parks with high conflicts, the Albufera of Valencia, it has made a deeper analysis incorporating our study a group of management students and Citizens through social networks. The main problems are related to management and governance could be improved by incorporating participation in the strategic management. On the other hand, there are differences in management objectives between wetland and forest areas, so that in the wetlands stakeholders given more importance to conservation over use and management and there is a higher level of conflict.

JEL: G380, Q280

KEYWORDS: Strategic Management, Decision-Making, Good Governance, Stakeholders, Collaboration and Protected Areas

INTRODUCCIÓN

La "gobernanza" se define como las interacciones entre estructuras, procesos y tradiciones que determinan cómo se ejercen el poder y las responsabilidades, cómo se toman las decisiones y cómo participan los ciudadanos y otros agentes implicados (Graham. et al, 2003). Algunos indicadores de buen gobierno definidos por instituciones internacionales como el Banco Mundial (BM, 2016) se refieren a la participación y rendición de cuentas, representatividad y transparencia. La toma de decisiones por tanto debe garantizar determinados niveles de participación para asegurar umbrales mínimos de buen gobierno.

El interés en proteger áreas ecológicas se ha incrementado en los últimos años debido a los conflictos por el uso de la tierra y a las presiones ambientales (Liu et al.,2012). A pesar del objetivo de conservación que persigue la protección formal de un área, este nuevo status produce dos efectos no deseados, por un lado, se acentúan los fuertes conflictos de interés derivados de un uso restrictivo de los recursos naturales y por otro lado se multiplican las interacciones entre un elevado número de agentes con intereses en conflicto (Dearden et al., 2005). Además, para que la gestión sea eficiente, las metas y los objetivos en un área protegida deben ser claros y estar bien definidos, y deben contar con canales de comunicación transparentes capaces de proporcionar información suficiente tanto a los diferentes niveles estratégicos como a diferentes agentes vinculados al proceso de toma de decisiones (Lockwood , 2010).

La participación de las comunidades locales en los procesos de toma de decisiones en áreas protegidas es un elemento fundamental para definir una gobernanza de calidad (Leverington et al.,2010). Las técnicas de participación con un grado fuerte de colaboración, ofrecen más posibilidades de éxito a la hora de alcanzar el máximo consenso y recuperar la pérdida de reciprocidad generada en ocasiones en las áreas protegidas (Hamalainen et al., 2001). La participación puede incluirse en el proceso de toma de decisiones en alguna o todas de sus etapas y con mayor o menor grado de colaboración (Proctor and Drechsler, 2006), aunque se ha demostrado que la incorporación de la participación en las etapas tempranas del proceso de toma de decisiones ofrece mejores resultados en la reducción de conflictos (Gregory and Keeney, 1994). Un grado de participación intermedio donde se incorporen los intereses de todos los agentes de manera adecuada desde las primeras etapas del proceso puede resultar adecuado para acercar posturas enfrentadas en la toma de decisiones.

En este trabajo se incorpora la participación al incluir las valoraciones de los agentes para construir un marco de trabajo de carácter estratégico para la gestión de áreas protegidas de la Comunidad Valenciana. El objetivo de este trabajo es identificar los problemas y objetivos de gestión en la Red de Parques Naturales de la Comunidad Valenciana incorporando las prioridades de los agentes. También se identifican los problemas y objetivos de gestión de un parque de especial conflictividad: la Albufera de Valencia, un humedal ubicado en la zona metropolitana de la ciudad de Valencia. En la Sección *Metodología* se ofrece una descripción del área de estudio: la Red de Parques Naturales de la Comunidad Valenciana y el Parque Natural de la Albufera de Valencia y se describe la metodología utilizada para la selección de agentes y el diseño de las encuestas y análisis de datos. La Sección *Resultados* muestra los resultados obtenidos para la Red de Parques Naturales de la Comunidad Valenciana. Además se analizan los resultados del Parque Natural la Albufera de Valencia, incorporándose dos encuestas adicionales, una distribuida a través de las redes sociales, y otra distribuida entre un grupo de alumnos de tercer curso de Administración y Dirección de Empresas. Por último la Sección *Conclusiones* ofrece la discusión y conclusiones de este trabajo y sugiere líneas futuras de investigación.

REVISIÓN LITERARIA

La gestión de las áreas protegidas ha sufrido una fuerte tendencia a incorporar las preferencias de los agentes en la última década (Mendoza and Martins,2006). Este incremento en los procesos participativos se debe

en gran parte al desarrollo en los últimos años de técnicas innovadoras que permiten integrar la participación de los agentes en los procesos de toma de decisiones, como muchas técnicas de análisis multi-criterio o técnicas participativas menos rigurosas como los Soft System o la teoría de las votaciones.

Parece clara la tendencia en los últimos años, no sólo en el uso de técnicas participativas para la gestión de áreas protegidas, sino también en la intensidad del grado de participación. El uso de los recursos es la cuestión que más conflictos genera en las áreas protegidas. Este puede ser uno de los motivos por los que se ha incrementado más el empleo de técnicas participativas y colaborativas, posiblemente ante la necesidad de encontrar soluciones cercanas al consenso que minimicen la conflictividad de los agentes sobre el uso de los recursos naturales.

Por un lado, la gestión del uso de la tierra en los últimos años muestra una tendencia creciente a combinar técnicas participativas con Sistemas de Información Geográfica (SIG). Fitzsimons et al.(2012) and Arciniegas et al. (2011) incorporan las preferencias de los agentes sobre definiciones espaciales de los criterios previamente definidos, en la mayor parte de los casos con datos de satélite y opinión de expertos. Pierce et al. (2005) y Mustajoki et al. (2011) también incorporan técnicas deliberativas en procesos de toma de decisiones sobre el uso de la tierra y SIG, considerando las preferencias de los agentes y utilizando técnicas deliberativas para integrar sus preferencias. Los trabajos relacionados con el uso del agua se caracterizan también por un elevado grado de participación y colaboración. Cauwenbergh et al.(2008) utilizan técnicas de simulación e indicadores y técnicas participativas a través de encuestas individuales para aplicar un modelo para la ayuda a la toma de decisiones sobre uso del agua de un río situado en el Parque Nacional de Sierra Nevada-España. Otros trabajos han integrado un grado de participación más fuerte, como Mustajoki et al.,(2003) y Marttunen and Hamalainen (2008),que analizan el problema de regulación de un lago de Finlandia, con un software interactivo que utiliza técnicas de visualización y cuya idea principal es representar las preferencias del grupo de forma agregada y después buscar el consenso a partir de esta representación conjunta del problema. En general, los procesos de toma de decisiones en áreas protegidas orientados a resolver problemas sobre el uso de la tierra y el uso del agua, de elevado impacto económico y social, requieren de forma cada vez más importante la participación de los agentes para la asegurar una gestión eficiente de estos espacios.

METODOLOGÍA

Área de Estudio

La Comunidad Valenciana es una de las 17 Comunidades Autónomas de España, al Este de la Península Ibérica, que comprende el área de transición entre el margen noreste sub-mediterráneo (Cataluña) y las regiones áridas del sureste (Murcia y Este de Andalucía) y está incluida en la Base Mediterránea. La Red de Parques Naturales de la Comunidad Valenciana comprende 22 Parques Naturales con una superficie de 169511.57 ha, con cinco tipos de áreas protegidas: islas, humedales, bosque ripícola mediterráneo, sierras litorales y sierras de interior, y se encuentran reguladas por la Ley 11/1994 de 27 de diciembre de 1994 de la Generalitat Valenciana. En este trabajo se han agrupado en áreas protegidas de carácter forestal y zonas húmedas. Además se ha realizado un análisis específico sobre el Parque Natural la Albufera de Valencia, debido a su situación geográfica, ya que está incluida en el área metropolitana de Valencia, y por tanto sufre una elevada antropización. Esto explica en parte, la elevada conflictividad en su gestión. Se trata de un humedal costero protegido de Valencia que fue declarado Parque Natural en 1986 e incluido en la lista RAMSAR (Ramsar, 2007) de humedales internacionales en 1991 que la reconoce como área de especial protección. Comprende una superficie de 21120 ha, dos tercios de los cuales se dedican al cultivo del arroz y se distribuyen en pequeñas parcelas de propiedad privada. La presión antrópica en la última centuria ha sido muy intensa. Además el uso agrario, la actividad pesquera y cinegética ó el uso público en general han originado enfrentamientos entre agentes con diferentes intereses.

MÉTODOS

Selección de Agentes

El proceso de selección de los agentes debe considerar dos aspectos clave: (i) cómo identificar grupos relevantes para la gestión de un problema concreto y (ii) cómo seleccionar a los individuos que representen a ese grupo. Harrison and Qureshi (2000) señalan la importancia de la representatividad de cada grupo de agentes, así no es tan importante el tamaño de la muestra como la representatividad del grupo. Por otro lado, conviene distinguir entre decisores y participantes. El órgano decisor es la entidad gestora del Parque Natural es el Consejo Directivo, formado por el Director del Parque Natural y por representantes de administraciones públicas de carácter autonómico y local (Segarra y Dies, 2011). El Consejo Directivo es quien tiene autoridad para tomar decisiones. Por otro lado, existe un órgano de carácter consultivo denominado Junta Rectora formado por representantes de todos los agentes vinculados al área protegida: administraciones públicas de carácter estatal, autonómico y local, sindicatos, asociaciones de propietarios, universidades públicas, asociaciones conservacionistas, asociaciones de senderismo, cazadores, pescadores, comunidades de regantes y otras corporaciones vinculadas a la gestión del agua en el caso de zonas húmedas, como las Comunidades de Regantes ó la Junta de Desagüe.

 Algunos autores sugieren identificar a los agentes mediante técnicas pasivas, como la reputación, grupos ó análisis demográficos, ó mediante identificación interactiva, cuando unos agentes identifican otros, como *Snowball technique* ó los *Focus groups* (Herath, 2004). En este trabajo se han utilizado técnicas pasivas y técnicas activas. Por un lado se han considerado los miembros de las Juntas Rectoras, a través de documentación facilitada por personal de los parques . Además se ha utilizado la técnica "bola de nieve", de manera que se han realizado entrevistas con los técnicos de los parques y con miembros de la Junta Rectora y estos han referido otros agentes vinculados al parque y así sucesivamente.

Se han identificado cuatro grandes grupos de agentes con intereses afines y representativos de todos los agentes vinculados a los parques naturales de la Comunidad Valenciana: *Técnicos*, *Propietarios*, *Gobierno* y *Asociaciones*. El interés principal del grupo *Técnicos* se refiere a la gestión técnica del parque según la normativa autonómica y local. Los intereses privados de carácter económico suponen el principal objetivo del grupo *Propietarios*. Los agentes que forman *Gobierno* priorizan aspectos políticos de carácter local, según las preferencias de los ciudadanos que viven en el área del parque natural. Por último, *Asociaciones* prioriza la conservación medioambiental sobre cualquier otro objetivo. El grupo *Técnicos* está formado por los directores de los parques naturales y por personal técnico vinculado directamente al parque natural. *Propietarios* está formado por asociaciones de propietarios de terrenos en el parque natural, sindicatos y empresarios. *Gobierno* comprende ayuntamientos que pertenecen al parque natural y representantes de administraciones de ámbito autonómico. *Asociaciones* está formado por grupos conservacionistas y asociaciones de senderismo y actividades en la naturaleza.

Diseño de la Encuesta y Tratamiento de Datos

Se ha diseñado una encuesta tipo Likert de 4 puntos para identificar los principales problemas y objetivos de gestión de la Red de Parques Naturales de la Comunidad Valenciana. Este tipo de encuesta es la más empleada para obtener preferencias sociales porque resulta fácilmente comprensible. La encuesta propone cuatro opciones de valoración de los ítems: Nula, Baja, Media y Alta. La encuesta (Alfa de Cronbach 0.82) se ha estructurado en tres bloques: el primer bloque se refiere a la identificación de cada agente y del parque natural al que se vincula, el segundo bloque se refiere a la importancia de los problemas de gestión en el parque natural y el tercer bloque a la importancia de los objetivos de gestión en el parque natural. Los Problemas de Gestión se han basado en metodologías para la evaluación de la gestión en áreas protegidas internacionalmente aceptadas, como "Rapid Assessment   and Prioritization of Protected Areas

Management" (RAPPAM) (Leverington et al.,2008) y "Management Effectiveness Tracking Tool" (METT) (Stolton et al.,2007). Se consideran los seis elementos de gestión incluidos en el marco de trabajo de la Unión Internacional para la Conservación de la Naturaleza en la Red Mundial de Áreas Protegidas (IUCN-WDPA):"Contexto"," Planificación", "Input", "Proceso", "Output", "Resultados"(Hockings et al.,2000). En este segundo bloque además se ha incorporado el elemento "Conflictos" para evaluar la percepción que los agentes tienen sobre la importancia de los conflictos en los parques naturales. Los Objetivos de Gestión se han diseñado en base a los principales objetivos de gestión en áreas protegidas establecidas por la IUCN (Dudley, 2008) y se les ha denominado: *Investigación*, *Áreas Pristinas*, *Biodiversidad*, *Servicios de los Ecosistemas*, *Conservación Estricta*, *Turismo*, *Educación*, *Uso Sostenible* y *Valores Sociales*.

Se ha realizado una prueba piloto con una primera encuesta que se ha distribuido a siete expertos en gestión de espacios naturales del ámbito académico, gubernamental y empresarial. Las encuestas definitivas se han distribuido a tres grupos diferentes: *Agentes*, *Gestores* y *Ciudadanos*. *Agentes* está formado por los agentes vinculados directamente a los parques naturales. *Gestores* comprende un grupo de estudiantes de tercer curso de Administración y Dirección de Empresas. Por último *Ciudadanos* está formado por los usuarios de las redes sociales consultadas. Para recoger los datos de los cuatro grupos se ha utilizado una encuesta .Además, se han realizado entrevistas personales al grupo *Agentes*. Las encuestas dirigidas a agentes y a estudiantes de ADE se han distribuido on-line. Las encuestas dirigidas a la ciudadanía se han distribuido a través de las Redes Sociales Facebook, LinkedIn y Twitter. Todas las respuestas se obtuvieron a través de Facebook, excepto una encuesta que se recogió a través de LinkedIn. A través de Twitter no se obtuvo ninguna respuesta. En todos los casos se ha utilizado la plataforma Lime Survey para distribuir la encuesta y recoger los resultados. Las encuestas se han distribuido de manera aleatoria entre usuarios de estas redes sociales.

El grupo de "ADE" se ha incluido en el estudio por su perfil de gestión. El grupo "Redes Sociales" constituye una parte de la sociedad, usuarios de áreas protegidas e interesados por la conservación de estas, que no son incluidos tradicionalmente en el diseño de políticas públicas, aunque algunas estudios han demostrado que el contacto del público es un componente muy importante en cualquier programa para gestionar recursos naturales (Hockings et al.,1998). La inclusión de las preferencias de estos grupos supone una novedad y un avance en la construcción de un espacio democrático de calidad integrador en la gestión de las áreas protegidas. El tratamiento de datos se ha realizado mediante un análisis descriptivo sobre porcentajes de valoraciones altas. Este análisis se utiliza en evaluaciones de gestión en áreas protegidas (IBAMA and WWF Brasil, 2007). Los resultados de las encuestas fueron resumidos y se utilizó una prueba Pearson's Chi-squared para evaluar su significatividad. Para identificar diferencias entre áreas forestales y humedales, se ha empleado un test U Mann-Whitnney. Los análisis estadísticos se han realizado utilizando una hoja de cálculo EXCEL 2010 y el software estadístico SPSS 16.0.

RESULTADOS

Red de Parques Naturales de la Comunidad Valenciana

Se han analizado un total de 57 encuestas, de las cuales 25 corresponden a humedales y 32 a parques naturales de carácter forestal. La mayor participación ha correspondido a los Parques Naturales la Albufera de Valencia con un 26 %, Sierra de Espadán con un 21% y Peñagolosa con un 12%. El análisis descriptivo basado en el porcentaje de valoraciones altas indica una mayor importancia de *Inputs* (68%), seguido de *Planificación* (54%) y *Contexto* (52%).Estos resultados están en línea con evaluaciones internacionales recientes sobre la gestión de áreas protegidas donde los inputs de financiación, equipamiento e infraestructuras han resultado ser los que más preocupan (Leverington et al.,2010) . Los problemas sobre *Inputs* pueden ser debidos a la escasez de financiación necesaria para una adecuada gestión en áreas protegidas, pero también a una asignación poco eficiente de los recursos. La planificación de la gestión ha

sido el segundo problema de gestión más importante por los agentes. Los problemas *Planificación* más importantes, identificado a través de comentarios abiertos en las encuestas y de entrevistas personales corresponden al solapamiento de normativa y de competencias entre diferentes instituciones. Esto supone un gran problema para asignar responsabilidades y deteriora la eficacia de la gobernanza, lo cual repercute en todos los elementos de la gestión (Nkhata and Mccool, 2012). El problema *Contexto* ha sido evaluado con un 52 % de valoraciones altas. Esto sugiere que algunas categorías de protección pueden no ser adecuadas a su contexto social.

Resultaría conveniente revisar la asignación de categorías de protección para identificar posibles puntos débiles y si procede, reasignarlas. Respecto a los objetivos de gestión, el objetivo que ha obtenido un mayor porcentaje de valoraciones altas ha sido *Biodiversidad*, con un 84% de las valoraciones. Una de las mayores preocupaciones fijada en grandes tratados internacionales como el Convenio de Diversidad Biológica y que ha adquirido un importante protagonismo desde principio de siglo es detener la pérdida de biodiversidad (COP-CDB). Esto se refleja en este resultado, donde el objetivo más valorado en los parques de la Comunidad Valenciana corresponde a uno de los principales objetivos de la red mundial de áreas protegidas (Dudley, 2008). Por otro lado, el uso sostenible de los recursos naturales es evaluado fuertemente (80%). Este resultado se refiere fundamentalmente a las áreas forestales, cuyo principal problema es el abandono del monte. Hemos encontrado diferencias significativas en la priorización de objetivos entre áreas forestales y humedales que se describen con detalle en la siguiente sección.

Áreas Forestales y Humedales

Los problemas de gestión más valorados no han mostrado diferencias significativas entre áreas forestales y humedales, aunque los problemas relacionados con el contexto han resultado más importantes en humedales que en áreas forestales. Esto puede ser debido a que son áreas muy antropizadas y con un uso de los recursos mucho más intenso que en áreas forestales y cuyo uso ha sido transformado más rápidamente que en ningún otro ecosistema (Ramsar, 2007). Los conflictos de interés de las poblaciones locales por el uso de los recursos hace más complicada la aceptación social de las restricciones derivadas de la protección formal de las zonas húmedas. Los objetivos de gestión han sido valorados de forma diferente. En humedales los objetivos más valorados son *Áreas Pristinas* (%) y *Biodiversidad* (%), mientras que en áreas forestales el objetivo más valorado es *Uso Sostenible* (%).

Para comparar las diferencias en las valoraciones de los problemas y los objetivos entre áreas forestales y no forestales se ha realizado un contraste no paramétrico para dos muestras independientes Man-Whitney. Se han encontrado diferencias significativas en la valoración de *Conservación Estricta*, *Uso Sostenible* y *Valores Sociales*. Los problemas de gestión de las áreas forestales y no forestales no han mostrado diferencias significativas. De manera que los problemas de gestión más importantes son los mismos en áreas forestales y en humedales. Sin embargo, los objetivos de gestión son diferentes en estos dos grupos de áreas protegidas. Estos resultados muestran la importancia para los agentes de unos objetivos de gestión que priorizan el uso de los recursos en áreas forestales y una conservación más restrictiva en humedales. Una explicación para estos resultados puede ser nuevamente el elevado grado de antropización de las zonas húmedas frente al gran despoblamiento de las áreas forestales. Los humedales están constituidos por pequeños terrenos de titularidad privada y los mayores problemas sobre gestión están relacionados con el uso del suelo. Por otro lado el uso de los recursos se gestiona a través de asociaciones de propietarios y de diferentes administraciones públicas, con problemas de solapamientos en los derechos de propiedad, derechos de uso y competencias entre administraciones públicas. Mientras que las áreas forestales de la Comunidad Valenciana son zonas en su mayor parte de titularidad pública, muy despobladas y su principal problema es el abandono del monte.

Parque Natural de la Albufera de Valencia

Las encuestas del Parque Natural de la Albufera de Valencia se han distribuido a tres grupos: *Agentes*, *Gestores* y *Ciudadanos*. El grupo *Agentes* está representado por el director del parque y personal técnico, propietarios, ayuntamientos y grupos conservacionistas(n=15) .El grupo Gestores está formado por estudiantes de tercer curso de Administración y Dirección de Empresas (n= 35). El grupo *Ciudadanos* está formado por los usuarios de las Redes Sociales consultadas (n=89). Como muestra la figura 1, para el grupo *Agentes*, los problemas prioritarios son *Inputs* y *Planificación*. El grupo *Gestores* también han otorgado más importancia a *Inputs*. *Ciudadanos* sin embargo, han puntuado con importancia alta un mayor porcentaje al problema *Outputs*. Estos resultados sugieren por un lado, que los ciudadanos están más preocupados por obtener resultados, mientras que los gestores dan más valor a la planificación de la gestión, y por otro lado, que la planificación no funciona eficazmente.

Figura 1: Problemas de Gestión Evaluados con Importancia Alta Por Grupo de Interés
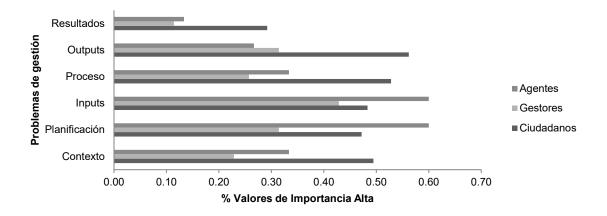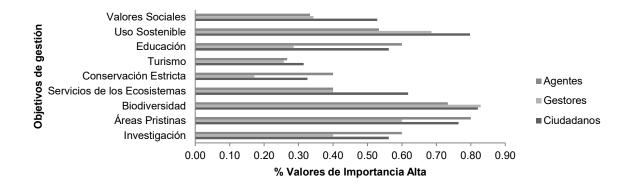
Figura 2: Objetivos de Gestión Evaluados con Importancia Alta Por Grupo de Interés

La figura 2 muestra los objetivos de gestión más importantes para los grupos encuestados. El grupo *Agentes* consideran más importante *Áreas Pristinas* y *Biodiversidad*. Los estudiantes de ADE (*Gestores*) han valorado con mayor importancia *Biodiversidad*. Finalmente el grupo *Ciudadanos* también considera que el objetivo *Biodiversidad* es el más importante, seguido de cerca por *Uso Sostenible*. Esto sugiere que los ciudadanos dan valor a la conservación pero además desean utilizar sus recursos naturales. El grupo *Técnicos* sigue un enfoque más restrictivo, priorizando el objetivo de áreas no modificadas (100%). Esto

puede ser debido a que uno de los mayores problemas en la conservación de humedales es la transformación agraria. Este enfrentamiento entre gestores y propietarios es uno de los conflictos más importantes en la Albufera de Valencia y se ven reflejados en la priorización de los objetivos de gestión por los agentes y en la percepción de los conflictos por estos.

CONCLUSIONES

Los principales problemas de gestión de los parques naturales de la Comunidad Valenciana coinciden con los de la Red Mundial de Áreas Protegidas. La escasez de financiación y la distribución inadecuada de recursos y una asignación de responsabilidades poco clara con un complejo entramado normativo e institucional que no cuenta con canales de comunicación eficientes son los problemas de gestión más importantes para los agentes de la Red de Parques Naturales de la Comunidad Valenciana. Estos últimos afectan a la eficacia de la gobernanza y podrían mejorar incorporando la participación en los procesos de toma de decisiones para reforzar el buen gobierno en la red. Los objetivos de gestión en las zonas húmedas priorizan la conservación respecto al uso sostenible de los recursos, al contrario que las áreas forestales. Pero también muestran valoraciones más contrapuestas entre los agentes. En estos ecosistemas de alta vulnerabilidad y conflictividad, proponemos centrar esfuerzos en definir canales de comunicación y negociación eficaces entre los diferentes agentes involucrados.

El empleo de redes sociales puede resultar una ayuda útil para integrar la participación de la ciudadanía en la gestión estratégica de las áreas protegidas, con fuertes conflictos de intereses, y son capaces de generar información que actualmente no se tiene en cuenta en estudios tradicionales que contemplan únicamente las valoraciones de instituciones vinculadas al área protegida. Esta información puede constituir la base para el diseño de modelos de gestión colaborativa complejos. Sería interesante desarrollar trabajos empíricos que validen procesos participativos para la toma de decisiones en áreas protegidas, orientados a resolver problemas específicos de gestión y consensuar soluciones en contextos de elevada conflictividad.

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BIOGRAFÍA

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LIDERAZGO APLICADO EN EL REGISTRO AGRARIO NACIONAL (RAN) DELEGACIÓN OAXACA Y SU RELACIÓN CON EL CLIMA ORGANIZACIONAL CON ORIENTACIÓN A RESULTADOS

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RESUMEN

El liderazgo es y ha sido una característica de las empresas de éxito, el capital humano espera una correcta aplicación de los recursos materiales, financieros pero sobre todo del adecuado cuidado de los principios del liderazgo. Cuando se apoya en corrientes de orientación a resultados mayor será el logro de los objetivos trazados a corto, mediano y largo plazo, trátese de una Micro Pequeña y Mediana Empresa (MiPyME) siempre se cubrirán el apoyo necesario para el diseño de estrategias que den como resultado un favorable clima organizacional entendiéndose como sana relación entre las relaciones humanas, la interacción de diferentes niveles jerárquicos la cooperación y la entrega incondicional del trabajador hacia la empresa. La investigación tuvo como pregunta exploratoria ¿En qué medida el tipo de liderazgo ejercido en el periodo 2015 ha influido en el clima organizacional y en el cumplimiento de metas en el RAN, Delegación Oaxaca?, la metodología aplicada fue aplicar un cuestionario diseñado con base en la Encuesta de Clima y Cultura Organizacional 2014 (ECCO 2014), la cual es aplicada anualmente a nivel nacional a todos los empleados del RAN, así también se analizó la Matriz de Indicadores de Resultados del estado de Oaxaca (MIR 2015) para el estudio de la variable orientación a resultados.

PALABRAS CLAVE: Liderazgo, Clima Organizacional, Orientación A Resultados

LEADERSHIP APPLIED IN THE NATIONAL AGRARIAN REGISTRY (RAN) DELEGATION OAXACA AND ITS RELATIONSHIP WITH THE ORGANIZATIONAL CLIMATE WITH RESULTS ORIENTATION

ABSTRACT

Leadership is and has been a characteristic of successful companies, human capital expects a correct application of the material, financial but above all the proper care of the principles of leadership resources. When it is based on current guidance to greater results will be the achievement of the goals in the short, medium and long term, be it a Small and Medium Enterprises (MSME) Micro provided the necessary support to design strategies that will be covered as result a favorable organizational climate understanding as healthy relationship between human relations, the interaction of different hierarchical levels cooperation and unconditional surrender of the employee to the company. The research was exploratory question what extent the type of leadership exercised in the period 2015 has influenced the organizational climate and achieving goals in the RAN, Oaxaca Delegation ?, the methodology was applied a questionnaire designed based on survey Climate and Organizational Culture 2014 (ECCO 2014), which is applied annually nationwide to all employees of the RAN and Matrix also analyzed results indicators of the state of Oaxaca (MIR 2015) to study the variable results orientation.

JEL: L23

KEYWORDS: Leadership, Organizacional Climate, Orientation to Results

INTRODUCCIÓN

El objetivo principal del trabajo es conocer la influencia entre el tipo de liderazgo ejercido en el periodo 2015 en el clima organizacional y en el cumplimiento de metas en la Delegación Oaxaca del RAN, de acuerdo a las dimensiones que ha probado metodológicamente Fiedler (1967) y Spencer (1993), clima organizacional y orientación a resultados. La información existente acerca del clima organizacional analiza las percepciones que los empleados tienen del ambiente de trabajo, originadas por una gran diversidad de factores como los de liderazgo y prácticas de dirección (autoritario, democrático, laissez-faire); estos factores están relacionados con la estructura de la organización (sistema de comunicación, jerarquía de dependencia, capacitación, promociones y remuneraciones); las consecuencias del comportamiento en el trabajo (repartición del trabajo, sistemas de incentivos o trabajo en equipo), por lo que esta publicación se divide en tres partes, un marco de referencia que detalla la problemática y las hipótesis; así como la metodología llevada a cabo. El segundo apartado desarrolla un marco teórico que permite analizar la relación de las variables de estudio, así como las descripción del RAN delegación Oaxaca, esto con la finalidad de conocer el área donde se llevó a cabo la investigación, finalmente se describen los resultados de la investigación así como las conclusiones.

Planteamiento del Problema

El RAN es un órgano desconcentrado de la Secretaria de Desarrollo Agrario, Territorial y Urbano (SEDATU), quien de acuerdo a su Reglamento Interior tiene a su cargo la función Registral, de Asistencia Técnica y Catastral, con el objeto de mantener el control de la tenencia de la tierra y la seguridad documental respecto de la propiedad social, de conformidad con lo dispuesto por la Ley Agraria y sus Reglamentos. El Registro fomentará la regularización de la propiedad social y tendrá a su cargo las funciones de resguardo, acopio, archivo y análisis documental del Sector Agrario. El RAN cuenta con 32 delegaciones estatales en el país, las cuales tienen como finalidad el otorgar a los solicitantes de los trámites y servicios, una atención con calidad y eficiencia y acercar en lo posible los servicios a las diferentes comunidades y ejidos agrarios. En las delegaciones estatales, cada determinado periodo, la persona que ocupa el puesto de Delegado Estatal es removido de su cargo debido a movimientos estructurales en la Dirección en Jefe; y con cada uno de estos movimientos, las áreas de la Delegación Oaxaca deben ajustarse a las estrategias de trabajo de cada Delegado para el logro de los objetivos y metas establecidas. De acuerdo a información recabada con algunos trabajadores de la dependencia; con cada cambio de Delegado, los trabajadores han experimentado diferentes sistemas y estrategias de trabajo. Pasando por el líder que decide las políticas, dirección, técnicas de trabajo y actividades sin tener en cuenta la opinión del grupo.

El líder que toma en cuenta a todos los colaboradores para decidir, deja en libertad la elección del trabajo en equipo y la repartición de las tareas y; finalmente aquel que no participa en el grupo, da total libertad para decidir y actuar. De acuerdo a la información obtenida por las fuentes mencionadas, se presume, que estas diferencias han afectado directamente el clima organizacional y el cumplimiento de los objetivos y metas. En los últimos cuatro años han estado presentes tres Delegados Estatales, quienes han trabajado de diferente manera y se observó que las estrategias de trabajo implementadas están estrechamente ligadas a su perfil, a su involucramiento con el trabajo y con el personal. Por lo tanto partimos de la premisa de que dependiendo del tipo de liderazgo que ejerce el Delegado, se afecta al clima organizacional y el cumplimiento de objetivos de la institución. Así mismo se analizó con base a la información existente, que las estrategias y mecanismos de trabajo implementadas en periodos anteriores han impactado positivamente en el cumplimiento de objetivos y metas, sin embargo, el clima organizacional se ha deteriorado ocasionando división en el trabajo, desapareciendo así la colaboración en equipo y que además el trabajo no se distribuya de manera equitativa en las áreas que conforma la delegación. Durante estos periodos se

ha observado claramente por el personal distintos tipos de liderazgo, los cuales han repercutido directamente en el clima organizacional y en la orientación a resultados. Por lo tanto, la dinámica de trabajo del jefe, tenga o no las características de líder, tiene como efecto rechazo o aceptación del sistema de trabajo que trae el Delegado y a su vez la reacción y mecanismo de trabajo que implementen los subdelegados.

El liderazgo es de gran importancia para la empresa, ya que mediante él se imprime la dinámica necesaria a los recursos humanos, para que se logren los objetivos. Esta dinámica debe lograr la consecución de estos mismos, que son ejecutados por los "liderados" y que dependen directamente del clima organizacional y del tipo de liderazgo aplicado (Martínez, 1998). Se afirma que el 85% de los problemas de una organización, son debido a la dirección. De aquí la importancia del presente estudio. (Inclusiva, 2002).

HIPÓTESIS

Hipótesis nula: El estilo de liderazgo aplicado en el RAN influye directamente en el desarrollo del clima organizacional y en la orientación a resultados de esta institución.

Hipótesis alterna: El estilo de liderazgo aplicado en el RAN no influye directamente en el desarrollo del clima organizacional y en la orientación a resultados de esta institución.

Derivado de la información planteada en las hipótesis se determina que las variables a estudiar son: liderazgo, clima organizacional y orientación a resultados. Se determina el liderazgo como variable independiente y como variables dependientes, el clima organizacional y la orientación a resultados. Como lo menciona metodológicamente (Fiedler, 1967) y (Spencer, 1993.), el clima organizacional y orientación a resultados están íntimamente ligados con el liderazgo. De acuerdo a (Spencer, 1993.), el clima organizacional influye directamente en el proceso y desarrollo de las funciones de las organizaciones y en este contexto, el liderazgo cumple el papel más importante para la generación de un clima desfavorable o favorable. La orientación de resultados tiene como objetivo desarrollar la capacidad de dar resultados de manera continua y progresiva; superando retos y dificultades del medio y asumiendo la responsabilidad y el compromiso de lograrlos mediante un liderazgo efectivo (Fiedler, 1967).

METODOLOGÍA

Se realizaron dos tipos de investigación, documental y de campo, mediante la utilización de fuentes secundarias se determinaron índices con la finalidad de operacionalizar las tres variables incluidas en la hipótesis de investigación. La investigación documental se realizó revisando la bibliografía existente de diversos autores que abordan los temas de liderazgo en la administración pública, clima organizacional, motivación y orientación a resultados. El objeto de estudio fue el RAN, Delegación Oaxaca el cual incluye una plantilla de 18 personas de confianza, 24 personas de base y 3 comisionados en sindicato**.** Se realizaron entrevistas informales a colaboradores de la institución que dieron una idea de la percepción de los tipos de liderazgo y su influencia en el funcionamiento de la misma. La investigación utiliza el enfoque mixto, debido a que utiliza algunos procesos cuantitativo y cualitativo, utilizando un estudio descriptivo debido a que este permitió recolectar datos sobre las tres variables de estudio. De igual forma, se realizó un estudio de alcance correlacional para conocer el grado de relación que existe entre las variables.

REVISIÓN DE LA LITERATURA

En el campo de la Administración Pública, el liderazgo se empieza a investigar a partir de la década de 1960, dichas investigaciones ocurren desde varias perspectivas como son: la sociológica, la psicológica, la económica, la política y la administrativa. Dichas perspectivas presentan competencias en una diversidad de habilidades, actitudes, y valores que permiten al individuo desarrollarse en el Gobierno (Bautista, 2008).

El liderazgo es un tema de actualidad en todos los campos, en específico en la Administración Pública dado que la dinámica mundial en la apertura de fronteras al comercio, la tecnología, la educación, el trabajo, y la cultura; conlleva que los gobiernos y sus instituciones intervengan en una continua y permanente competencia. Tanto la competencia internacional como nacional, exige de los funcionarios el ser líderes que presidan las instituciones públicas a partir de ejercer un liderazgo proactivo o propositivo que responda con eficacia, eficiencia y éxito (Bautista, 2008). El líder "es la persona que tiene una influencia demostrable en los otros, así como, el comportamiento del líder afecta al comportamiento de otras personas, más de lo que el comportamiento de éstas afecta al del líder." También, el líder es un creador, innovador, capaz de distinguir lo esencial de lo secundario, escuchar, mantener el equilibrio intelectual y moral, y tomar en cuenta el punto de vista de otros (Núñez, 1992). El líder como toda persona posee muchos defectos y virtudes que debe conocer; esto implica mirar primero dentro de él mismo, conocerse para luego entender a los demás y reflejar lo que quiere lograr, lo que busca alcanzar con los demás para conseguir el éxito. Este análisis los lleva primero a entenderse para luego conocer a los demás y de esta forma mejorar su liderazgo como líderes, en beneficio de la institución y del país (Bautista, 2008).

Otro concepto es: "Junto a sus cualidades en el campo de la ciencia y la tecnología administrativa y de la toma de decisiones, el líder necesario, deberá disponer de sólidas capacidades en el campo de la conducción de grupos humanos. Gran parte de su tarea ha de tener contenidos de trabajo de liderazgo de grupos. Su eficiencia en ese papel definirá en alta medida los resultados finales de su actividad. Aún con adecuadas capacidades en materia de creación y transferencia de conocimiento administrativo y con buenas potencialidades para la decisión, si estas facultades no van acompañadas de las condiciones necesarias para la dirección de recursos humanos, tendrá serias dificultades para alcanzar las metas que deba cumplir" (Kliksberg, 1986). El clima organizacional es un indicador fundamental de la vida de la empresa, condicionado por múltiples cuestiones: desde las normas internas de funcionamiento, las condiciones ergonómicas del lugar de trabajo y equipamiento, pasando por las actitudes de las personas que integran el equipo, los estilos de dirección de líderes y jefes, los salarios y remuneraciones, hasta la identificación y satisfacción de cada persona con la labor que realiza. Algunos de los factores que influyen en el clima organizacional son:

Los factores subyacentes de la propia cultura organizacional, lo que incluye tanto las creencias, valores como conductas que deben compartir todos los miembros de la empresa; Las condiciones de trabajo, los sistemas y las exigencias del propio trabajo; Las interacciones de las personas con el ambiente de la organización y cómo piensan acerca de la empresa, además de la correcta responsabilidad social corporativa; El liderazgo y autoridad de los cargos más altos, jefes y supervisores en el trabajo; Los factores psicológicos en que se encuentra la persona que trabaja en la empresa, ya sea sus percepciones, expectativas y motivaciones, y es en este sentido en el que se debe desarrollar la gestión del talento como una forma de llegar a motivar a los trabajadores en base a conseguir lo máximo de cada uno creciendo también sus expectativas laborales; Las influencias de clientes, proveedores, incluso los medios de comunicación y presiones de los sindicatos en muchas cuestiones; Las propias relaciones entre los trabajadores y entre trabajadores y jefes, en lo que es conveniente tener en cuenta un buen plan de comunicación interna tanto entre los propios trabajadores como de la empresa con los trabajadores. El clima organizacional puede medirse con un cuestionario como instrumento y cuya finalidad es dotar de sistemática el análisis del clima organizacional del propio ámbito de trabajo y/o de la empresa en su conjunto (Gan, 2010).

El clima se refiere a las características del medio ambiente de la organización en que se desempeñan los miembros de estas y pueden ser externas o internas. Estas características son percibidas directa o indirectamente por los miembros que se desempeñan en ese medio ambiente y esto determina el clima organizacional ya que cada individuo tiene una percepción distinta del medio en que se desenvuelve. Un buen clima o un mal clima organizacional, tendrá consecuencias para la organización a nivel positivo o negativo, definidas por la percepción que los miembros tienen de la organización. Entre las consecuencias positivas podemos nombrar las siguientes: logro, afiliación, poder, productividad, baja rotación,

satisfacción, adaptación, innovación, etc. Y en lo que respecta a las consecuencias negativas podemos señalar las siguientes: inadaptación, alta rotación, ausentismo, poca innovación, baja productividad etc. La elaboración del clima organizacional es un proceso sumamente complejo a raíz de la dinámica de la organización, del entorno y de los factores humanos. Por lo que muchas empresas e instituciones reconocen que uno de sus activos fundamentales es su factor humano. Y para estar seguros de la solidez de su recurso humano, las organizaciones requieren contar con mecanismos de medición periódica de su clima organizacional que va ligado con la motivación del personal y como antes se señalaba este puede repercutir sobre su correspondiente comportamiento y desempeño laboral. (Borrego, 2007)

Descripción del Área de Estudio

El RAN tiene como propósito esencial llevar el control de la tenencia de la tierra y de los derechos constituidos respecto a la propiedad rústica y de las figuras asociativas, a través de la función registral y de publicidad; resguardo documental, asistencia técnica y catastral, para garantizar la seguridad jurídica y el carácter público de la información. La Constitución Política de los Estados Unidos Mexicanos en el Artículo 27 establece lo referente a la propiedad de la tierra y en su fracción XIX plantea que el Estado dispondrá las medidas para la expedita y honesta impartición de la justicia agraria, con objeto de garantizar la seguridad jurídica en la tenencia de la tierra ejidal, comunal y de la pequeña propiedad, y apoyará la asesoría legal de los campesinos. Son de jurisdicción federal todas las cuestiones que por límites de terrenos ejidales y comunales, cualquiera que sea el origen de éstos, se hallen pendientes o se susciten entre dos o más núcleos de población; así como las relacionadas con la tenencia de la tierra de los ejidos y comunidades. De acuerdo a la Constitución, se hace necesario un organismo que regule la propiedad de la tierra. La historia de este órgano muestra a continuación. El 16 de mayo de 1928, se emite el primer Reglamento del RAN, estableciéndolo como una oficina bajo la dirección del Presidente de la Comisión Nacional Agraria, en la que se inscribirían la propiedad ejidal proveniente de restituciones o dotaciones de tierras, bosques o aguas, así como la propiedad parcelaria individual correspondiente a cada ejidatario. El 17 de enero de 1934 se creó el Departamento Agrario, el cual entre sus atribuciones tenía la de llevar el Registro Agrario. El 31 de diciembre de 1942 se publicó el Código Agrario con las funciones relativas al RAN así como los documentos que debían inscribirse en dicho Registro.

Posteriormente, en junio 15 de 1960, se expide el Reglamento Interior del nuevo Departamento de Asuntos Agrarios y Colonización, estableciéndose en sus artículos del 83 al 88, las funciones de las diversas secciones de la oficina del RAN y se expide un nuevo Reglamento Interior del Departamento de Asuntos Agrarios y Colonización con fecha 11 de noviembre de 1963. Específicamente, en el artículo 48 de la Ley Agraria manifiesta que para el control de la tenencia de la tierra y la seguridad documental derivados de la aplicación de esta ley funcionará el RAN, como órgano desconcentrado de la Secretaría de la Reforma Agraria, en el que se inscribirán los documentos en que consten las operaciones originales y las modificaciones que sufra la propiedad de las tierras y los derechos legalmente constituidos sobre la propiedad ejidal y comunal. El registro tendrá además una sección especial para las inscripciones correspondientes a la propiedad de sociedades.

Actualmente el RAN Tiene la Siguiente Misión, Visión y Políticas.

Misión: Llevar el control de la tenencia de la tierra y de los derechos constituidos respecto a la propiedad rústica y de las figuras asociativas, a través de la función registral y de su publicidad; resguardo documental, asistencia técnica y catastral, para garantizar la seguridad jurídica y el carácter público de la información, en beneficio de los sujetos de derecho agrario y demás solicitantes de los servicios.

Visión: Ser una institución altamente confiable y eficiente en el otorgamiento de la certeza jurídica a los sujetos de derecho agrario, que apoye los procesos económicos y organizativos en el medio rural.

Política: Los servicios regístrales de asistencia técnica, catastrales, resguardo documental y de publicidad, a cargo del RAN, se proporcionan de conformidad a la normatividad aplicable, de manera eficaz, oportuna, expedita, transparente y por personal competente y comprometido.

RESULTADOS

La investigación realizada sobre la influencia del liderazgo en el clima organizacional y la consecución de los objetivos en el RAN, Delegación Oaxaca, alcanza los objetivos de la investigación de identificar el tipo de liderazgo ejercido en la institución durante el periodo 2015 y su relación con el clima organizacional y la orientación a resultados de la institución, se puede concluir que el liderazgo aplicado en el RAN influye directamente en el desarrollo del clima organizacional y en la orientación a resultados, por lo que se acepta la hipótesis alternativa y se rechaza la hipótesis nula. El 77.5% de la población entrevistada se manifiesta de acuerdo con la estructura jerárquica con la que se rige la dependencia. Lo anterior nos indica que el grueso de población se encuentra cómoda en su puesto de trabajo. Así mismo el 85% manifiesta que la comunicación en sus respectivas áreas facilita el trabajo en equipo, dichas formas de comunicación tienen que ver con el tipo de líder que encabeza la institución. Un punto muy importante son las horas extras, es decir, si los jefes apoyan cuando hay actividades que requieren tiempo extra. El instrumento reveló que el 55% se siente apoyado por su líder. El tipo de liderazgo identificado de acuerdo al análisis es el democrático debido a que las políticas y decisiones son discutidas y tomadas por el grupo bajo la asistencia del líder. El líder se considera a sí mismo como un instrumento para promover el bienestar del grupo, solicita consejo y está abierto a opiniones. El líder puede adoptar diferentes comportamientos que se identifican con situaciones específicas. Esta afirmación se refuerza con el 67.5% del total de los encuestados que afirman que su delegado es buen servidor público y que además es congruente con lo que dice y lo que hace; así mismo, el 57.5% opinó que la relación con sus jefes es buena independientemente de la jerarquía. Con el análisis realizado se identificó el tipo de liderazgo del Delgado actual; un indicador importante es el respeto y la confianza con la que se sienten tratados los colaboradores, con respecto a este tema, el 85% se siente tratado con respeto y confianza. El clima organizacional es un indicador fundamental de la vida de cualquier organización, como ya se mencionó, un buen clima o un mal clima organizacional, tendrá consecuencias para la organización a nivel positivo o negativo, definidas por la percepción que los miembros tienen del entorno en el que laboran.

Los datos obtenidos en el instrumento arrojan que el 95% realiza sus actividades de la mejor manera, lo que indica satisfacción en el puesto de trabajo. Por otro lado, el 90% manifiesta sentirse feliz en el trabajo que realiza. Como lo menciona (Spencer, 1993), entre las consecuencias se tiene el logro, se encuentran, afiliación, poder, productividad, baja rotación, satisfacción, adaptación, innovación, mismas que se reflejan en los resultados de los instrumentos de evaluación. En respuesta a la pregunta de investigación planteada sobre ¿En qué medida el tipo de liderazgo ejercido en el periodo 2015 ha influido en el clima organizacional y en el cumplimiento de metas en el RAN, Delegación Oaxaca? Se concluye que el tipo de liderazgo ejercido es determinante en la existencia de un buen clima organizacional así como en el logro de los objetivos. La prueba de hipótesis a través de la correlación de Pearson pudo determinar que existe una correlación positiva media entre las variables: liderazgo, clima organizacional y orientación a resultados. Al aplicar el modelo de regresión múltiple, se acepta la hipótesis de investigación en donde al menos la variable independiente que es liderazgo afecta a las variables dependientes de clima organizacional y orientación a resultados.

Durante el periodo evaluado, el liderazgo experimentado ha favorecido un buen clima organizacional de la institución, el cual ha afectado positivamente el cumplimiento de los objetivos y metas. De acuerdo a los resultados arrojados por el instrumento y el análisis de la Matriz de Indicadores de Resultados del estado de Oaxaca (MIR 2015), se concluye que el liderazgo identificado en el periodo 2015 está acorde con las necesidades de la institución como una forma de fortalecer la estructura organizacional de la misma. La dinámica de trabajo del jefe ha tenido como efecto aceptación del sistema de trabajo que trae el Delegado

y a su vez la reacción y mecanismo de trabajo que implementan los subdelegados. El liderazgo es de gran importancia para la institución, ya que mediante él se imprime la dinámica necesaria a los recursos humanos, para que se logren los objetivos. Y esta dinámica debe lograr la consecución de los objetivos, mismos que son ejecutados por los "liderados" y que dependen directamente del clima organizacional y del tipo de liderazgo aplicado (Martínez, 1998). El 75% se manifiesta orgulloso de pertenecer a la institución, lo cual indica que la identidad institucional es elevada. Derivado de lo anterior, el presente trabajo afirma que la influencia del liderazgo en el clima organizacional y la consecución de los objetivos en el RAN, Delegación Oaxaca, influye directamente en el desarrollo del clima organizacional y en la orientación a resultados.

Limitaciones

Dentro de las limitaciones detectadas en la investigación se derivan de que cinco personas no contestaron la encuesta y tres puestos se encuentran vacantes; dentro de las cinco personas que no respondieron el cuestionario se tiene al Delegado estatal, debido a que es el sujeto a analizar, dos personas comisionadas en el sindicato, las cuáles físicamente no se encontraron en el edificio de la Delegación, una persona tiene licencia de permiso sin goce de sueldo y una persona no quiso responder la encuesta. Esta investigación abre las puertas para realizar un estudio similar en otra Delegación, que permita identificar el perfil de liderazgo más apropiado para la persona que llegue de Director a la institución y además elaborar un perfil de puesto apropiado para desempeñar de una mejor manera el cargo, así como cumplir con los objetivos de la organización efectivamente.

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MODELACIÓN DEL RIESGO DEL MERCADO: EL CASO DE LA PAPA NEGRA EN BOGOTA

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RESUMEN

El precio de los productos agrícolas está afectado por múltiples factores, políticos, climáticos y de estacionalidad de las cosechas, el presente trabajo busca modelar los riesgos de mercado asociados a los precios spot de la papa negra en la central de abastos de Bogotá (CORABASTOS), para lo cual se ajusta un modelo ARIMA-GARCH a partir de la metodología Box and Jenkins (Box & Jenkins, 1973). *Una vez ajustado el modelo, se describe el comportamiento histórico del precio spot, a partir del análisis de los boletines diarios del Sistema de Información de Precios (SIPSA) lo que permite identificar los factores que afectan el precio. Como conclusión se presenta un modelo de pronóstico del precio de la papa negra en la central de abasto de Bogotá y un análisis de los riesgos políticos y climáticos, al igual que la estacionalidad de las cosechas, como factores que describen el comportamiento del precio.*

PALABRAS CLAVES: Precio Spot, Mercado de Productos Agrícolas, Modelación del Riesgo, Papa Negra

RISK MARKET MODELING: CASE OF POTATO IN BOGOTÁ

ABSTRACT

The price of agricultural products is affected by multiple factors, political, climatic and seasonal of crops, this paper seeks to model the risks associated market spot prices of the black potato in the wholesale market of Bogota (CORABASTOS), for which an ARIMA-GARCH model is adjusted from the methodology Box and Jenkins(Box & Jenkins, 1973). *After adjusting the model, here described the historical performance of the spot price, from the analysis of the daily newsletters Price Information System (SIPSA) allowing to identify the factors that affect the price. In conclusion, show a forecasting model price of the black potato in wholesale market Bogota and analysis of political and climate risks, as well as the seasonality of crops, as factors describing price action occurs.*

INTRODUCCIÓN

Desarrollar el mercados de derivados requiere modelos de valoración acordes con la naturaleza del precio spot del subyacente, así el modelo de Black & Sholes valora el precio de un derivado bajo el supuesto que el subyacente es una acción cuyo precio sigue un Movimiento Browniano Geométrico (Black & Scholes, 1973) por su parte Fisher Black (1976), reconoce que el precio spot de un *commodity* no sigue un Movimiento Browniano Geométrico y propone un modelo mediante el cual se valora el forward del *commodity* y no el precio spot, este modelo considera que el precio del forward si sigue un comportamiento de acuerdo al Movimiento Browniano Geométrico (Black, 1976). Hull and White (1987), reconoce que el precio del subyacente tiene volatilidad estocástica que puede ser modelada (Hull & White, 1987). Modelos más sofisticados incluyen saltos de volatilidad conocidos como procesos de difusión con saltos(Venegas

Martínez, 2008). Ahora bien, los modelo de valoración de un derivado cuyo subyacente es un *commodity* agropecuario, presenta condiciones especiales que lo diferencia de un derivado con subyacente financiero y para los cuales los modelos de valoración de mayor difusión no responden a las condiciones particulares del mercado colombiano, dado que el precio de un *commodity* no sigue un movimiento geométrico Browniano ni se cuenta con un histórico de precios forward para replicarlo (Cárcamo Cárcamo & Arbeláez López, 2008). Cada producto puede presentar un modelo especifico de comportamiento dados los factores que influyen en la formación del precio spot de los productos agrícolas, identificar el modelo que describe el comportamiento del precio, es el primer paso para hacer un adecuado diseño y valoración de productos financieros derivados sobre *commodities* agropecuarios para Colombia.

 El mercado spot de los productos agrícolas está afectado por múltiples riesgos, políticos, climáticos y de estacionalidad de las cosechas, el presente trabajo busca identificar los riesgos de mercado asociados a los precios spot de la papa negra en la central de abastos de Bogotá (CORABASTOS), para lo cual se ajusta un modelo ARIMA-GARCH a partir de la metodología Box and Jenkins (Box & Jenkins, 1973). Una vez ajustado el modelo, se describe el comportamientos histórico del precio spot, a partir del análisis de los boletines diarios del Sistema de Información de Precios. Como conclusión se presenta un análisis de los riesgos políticos y climáticos, al igual que la estacionalidad de las cosechas, como factores que describen el comportamiento del precio.

REVISIÓN DE LITERATURA

Génesis de Valoración de Opciones

El Riesgo se entiende como la probabilidad de que un evento no deseado ocurra afectando los resultados esperados, el riesgo de mercado, por su parte, se entiende como la incertidumbre que tiene un inversionista producto del cambio en el precio de un producto, que pueda afectar sus flujos de efectivo actuales y futuros. La decisión racional de los agentes económicos, se fundamenta en maximizar sus rendimientos y minimizar sus riesgos. En este sentido, cualquier inversionista buscará la manera de protegerse ante el riesgo que perciba del mercado y que pueda afectar sus inversiones. En este sentido, el desarrollo de productos derivados ha tenido una gran acogida en los mercados financieros, dada su capacidad de adaptarse a las necesidades de los inversionistas.

Hull & White, (1987) reconoce que, considerar la volatilidad constante puede ser un problema al valorar opciones sobre activos, en ese sentido desarrolla un modelo que permite valorar las opciones considerando la volatilidad mediante un proceso estocástico, reconocen que cuando la volatilidad no esta correlacionada con el precio del subyacente se puede llegar al precio de unna opción europea mediante una modificación de la formula de Black & Sholes considerando la media de la volatilidad instantanea en cada momento t, mientras que cuando esta correlacionada se modela mediante metodos numericos. Por su parte Liu & Tang, (2011) desarrolla un modelo mediante el cual concluye la heterocedasticidad de la convenience yield, la relación positiva entre la volatilidad del precio spot y la convenience yield, y la dependencia de una prima de riesgo en el futuro. Recocer que la volatilidad presenta heterocedasticidad, sugiere la modelación de la volatilidad mediante procesos GARCH. En este mismo sentido Fouque, Papanicolaou, & Sircar, (2000) argumentan multiples modelos para modelar la volatilidad estocastica.

Aproximaciones a la Valoración de Derivados en Colombia

Cárcamo Cárcamo & Arbeláez López, (2008) hacen una revisión del comportamiento del precio spot tanto de la papa capira como del frijol verde, en la central de Abastos de Medellín, los autores encuentran que los modelos ARIMA que describen el comportamiento de los commodities, se diferencia considerablemente del movimiento browniano geométrico, por lo que concluyen que la aplicación del Modelo de Black-Sholes para valorar activos con estos subyacente conlleva un error en la valoración. Por ultimo lo autores

recomiendan la modelación del riesgo como tarea previa a la selección de un modelo de valoración. También, se reconoce la dificultad de aplicar los modelos de no arbitraje o replica de portafolio, dada el limitado acceso a datos de mercado.

Por su parte Diaz Tinoco & Venegas-Martínez, (2001) presentan un modelo de equilibrio general, para que en una economía pequeña y abierta se desarrolle un mercado de derivados agropecuarios en Mexico. Mediante el análisis de oportunidades arbitraje, determina múltiples escenarios en los cuales podría ser factible dicho mercado, sin embargo concluye que el mercado de futuros agrícolas deberá alcanzar niveles internacionales de productividad y eficiencia, para que pueda cumplir su función principal de cobertura. Cárcamo Cárcamo & Franco Ceballos, (2012) replican el modelo de Diaz & Venegas, para el mercado del aceite de palma en Colombia, el documento concluye que el modelo es aplicable para Colombia, especialmente para productos que desarrollan mercado internacional.

Por último, el trabajo de Zapata, María, & Maya Ochoa, (2008) explora los modelos ARIMA- GARCH para modelar el precio y la volatilidad de la energía eléctrica en Colombia. Encuentra que, el precio presenta un componente estocástico de reversión a la media y otro determinístico asociado a la estacionalidad, por su parte, describe la volatilidad con modelo EGARCH (1,1) y sugiere explorar modelos de volatilidad estocástica en tiempo continuo o modelos de saltos de difusión.

METODOLOGIA

Para el presente trabajo se consideró la serie de precio del Sistema de Información de Precios y Abastecimiento del Sector Agropecuario (SIPSA) publicada mediante boletines diarios por el Departamento Nacional de Estadística (DANE). La serie se encuentra corresponde a los precios de la papa negra en la central de abastos de Bogotá (CORABASTOS) desde el 12 de Junio de 2012 hasta el 14 de Octubre de 2016. Los precios que se presentan corresponden a los precios de venta de mayorista tomados en el momento de mayor volumen de negociación. El precio es informado por el mayorista, se construye un primer boletín que es publicado como metodología de control. La información es publicada mediante boletines diarios, semanales y mensuales, para este trabajo se utilizó la información de los boletines diarios, que debieron ser organizados para que reflejaran el comportamiento histórico del precio. Al final se obtuvieron 1064 datos. Se resalta que la serie no presenta datos para los días sábados, domingos y festivos.

La descripción de la serie se realizó aplicando la metodología Box & Jenkins, (1973) mediante la cual se ajustó un modelo autoregresivo de media móvil ARIMA para modelar el comportamiento del precio, adicional se realizan pruebas para identificar heterocedasticidad de la volatilidad, dado el resultado se realizó un modelo de heterocedasticidad condicional autorregresiva generalizado GARCH (Bollerslev, 1986) para modelar la volatilidad. La serie se trabajó mediante el Sofware R, de acuerdo con las aplicaciones sugeridas por Cryer & Chan, (2008) y Tsay, (2002).

RESULTADOS

Se estimó el modelo ARIMA y GARCH se estima en su conjunto un modelo ARIMA(1,1,1) + GARCH(1,1) los parametros se presentan en la Tabla 2. También Se aplican pruebas de normalidad y correlación a los residuos, se concluye que los residuos no muestran autocorrelación pero no pasan las pruebas de normalidad, no se puede concluir que los residuos sean ruido blanco, en la tabla 3, se muestran los resultados de las pruebas aplicadas a los residuos del modelo conjunto.

Tabla 2: Parámetros del Modelo ARIMA(1,1,1) + GARCH(1,1)

Parámetro	Estimado	Std. Error	T Value	Pr(>|T|)	Significancia
Mu	7.079044	3.598105	1.967	0.049133	*
ar1	0.992844	0.003733	265.961	<2.00E-16	***
ma1	-0.126476	0.03808	-3.321	0.000896	***
Omega	181.909716	6.290803	28.917	<2.00E-16	***
alpha1	0.136743	0.020546	6.655	2.83E-11	***
beta1	0.816644	0.014628	55.827	<2.00E-16	***

Esta tabla muestra los parámetros calculados para un modelo ARIMA(1,1,1) + GARCH (1,1). Se muestran los parámetros, el error estándar, t valor y la probabilidad del t-valor. Para los parámetros ar1, ma1, omega, alpha y beta, se consideran significativos. Mu tiene significancia menor a los otros parámetros.

Hechos Significativos Durante El Periodo

Por último, al analizar la serie a partir de los hechos históricos, se logró identificar que los periodos de sequía prolongados, como los ocurridos durante el finales de 2013 y a lo largo de 2014, al igual que el fenómeno de sequía presente desde el último trimestre de 2015 hasta el primer semestre de 2016. La serie también se ve afectada por problemas socio-políticos, el precio de la papa se ve fuertemente afectado por el paro nacional agropecuario de 2013 y el paro de camioneros en 2016.

CONCLUSIÓN

El presente documento hace un análisis de la serie de precios spot de papa negra en la central mayorista de Bogotá (Corabastos), con el fin de modelar el comportamiento del precio con el fin de dar luces sobre la posibilidad de diseñar y valorar un producto derivado que permita hacer cobertura de riesgos de mercado por parte de los productores. Al aplicar la metodología Box & Jenkins, se ajusta un modelo ARIMA (1,1,1) ´GARCH (1,1), dadas las características de los resultados se evidencia que el precio spot de la papa no sigue un movimiento browniano geométrico por lo que no se podría proponer un modelo de valoración como la función diferencial de Black & Shooles (1973) o Black (1976). El modelo sugiere un proceso de reversión a la media, por lo que se sugiere considerar modelos de valoración que consideren procesos Ornstein – Unlenbeck, que incluyan no solo el proceso con reversión a la media sino también los clusters de volatilidad.

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ANÁLISIS DEL TRÁFICO DENTRO DE UN CENTRO COMERCIAL

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RESUMEN

En este trabajo se modela la asignación de tiendas a locales comerciales en un sistema de tráfico donde la tasa de llegada de clientes, la tasa de arribo de los clientes a un local específico y la tasa de dirigirse de un local a otro son estocásticos. La modelación se hace por medio del problema de asignación cuadrática, que es un problema clásico de optimización combinatoria. El sistema de tráfico se puede representar mediante un sistema de colas y se pretende optimizar el tráfico buscando una asignación óptima o aproximada de tiendas a locales. Se presenta un caso de aplicación de un centro comercial con 42 locales.

PALABRAS CLAVE: QAP, tráfico, ubicación, localización

TRAFFIC ANALYSIS WITHIN A MALL

ABSTRACT

In this paper is modeled the assignment of locals to facilities in a system of traffic where the arrival rate of customers, the rate of arrival of customers to a specific local and the rate of address from a local to another are stochastic. Modeling is done by means of the quadratic assignment problem, is a classic problem of combinatorial optimization. The traffic system can be represented by a system of queues and aims to optimize the traffic finding an optimum allocation of locals to facilities. It is presented an application case of a mall with 42 premises.

JEL: C6

KEYWORDS: QAP, Traffic, Allocation, Location

INTRODUCCIÓN

Dentro de la cadena de suministro se puede observar 4 áreas donde se sucintan problemas que marcan un interés especial tanto para el área de ingeniería, investigación y administrativa los cuales son: inventarios, producción la ubicación y designación de instalaciones finalmente el transporte y la distribución, en la administración de la logística de la toda la cadena de suministro se deben tomar decisiones estratégicas, tácticas y operativas, para este caso se hablara del problema de ubicación y designación de instalaciones que pertenece al área de planeación estratégica de una compañía, donde la toma de decisiones a largo plazo surte un efecto significativo a lo largo de la cadena de suministro así como en los costos de instalación y por ende en el servicio satisfactorio del cliente.

En el diseño de redes logísticas existe un problema especial de los problemas de ubicación y designación que consiste encontrar la ubicación óptima de las instalaciones y asignar clientes a las instalaciones de tal manera que se minimicen los costos de satisfacer la demanda de los clientes Murat et al. (2010). La ubicación de áreas o actividades dentro de un edificio, el diseño de estaciones de trabajo, de infraestructura

Francis et al. (1992) o de ensamble dentro de una industria, la ubicación de edificios en un campus universitario Dickey y Hopkins (1972) así como el diseño de hospitales Motaghi et al.(2011) representan ejemplos del problema de distribución de planta así como el de ubicación y designación de instalaciones. En estos problemas todas las actividades están interconectadas por el sistema de tráfico donde ocurre el congestionamiento. En la configuración óptima de las actividades en los centros de trabajos, el problema fundamental es el tráfico, por ejemplo en un centro comercial tipo Mall se observa el tráfico de clientes en los pasillos de traslado MacGregor y Ji (2001).

El problema de la distribución y ubicación de instalaciones se puede formular generalmente como un problema de asignación cuadrática o QAP por sus siglas en inglés (Quadratic Assignment Problem), el objetivo es asignar un conjunto de instalaciones a ubicaciones a fin de minimizar el costo total de la asignación con las restricciones de que cada instalación sólo se asigna una ubicación y cada ubicación se asigna sólo una instalación Burkar et al. (1998). Para plantear el QAP es necesario un grafo con n nodos conectados por dos tipos de arcos los primeros están asociados con las distancias entre los nodos y los otros con el flujo de bienes entre los nodos, así se deben de tener dos tipos de entradas de datos, primero una matriz de distancias entre los nodos y segundo una matriz de flujo de bienes entre los nodos, la principal idea es que se minimice los costos de transporte. Las distancias recorridas junto con los costos de localización posiblemente fijos y donde los flujos de tráfico se supone por lo general ser determinista. Por ejemplo la distancia entre las actividades, los centros de trabajo y edificios están medidos a lo largo del sistema de movimiento de tráfico interconectando a las actividades. El costo del flujo y la transportación están asociados con la distancia. El problema a menudo es formulado para minimizar el costo total de una asignación de actividades hacia un contexto de diseño como una generalización del QAP. Mientras que algunas formulaciones del QAP asumen un ambiente estático o determinístico, esto implica que el flujo y el tiempo recorrido entre actividades sean fijos.

REVISIÓN DE LA LITERATURA

Acerca de estos problemas de distribución y ubicación de instalaciones Francis et al. (1992) introdujo algunos modelos predominantes como el problema de ubicación múltiple/ simple, el problema de asignación cuadrática (QAP). Mirchandani y Francis (1990) escribieron acerca la teoría discreta de ubicación. El libro de la teoría basada en la ubicación de redes por Daskin (1995) se enfocó en los problemas discretos de ubicación. Drezner (1995) representó algunos modelos y aplicaciones en ambientes de ubicación. Drezner y Hamacher (2002) publicaron un libro acerca de la teoría y aplicación de la ubicación y distribución de instalaciones. Nickel y Puerto (2005) hicieron un estudio extendido y completo en el área continua de redes basado en los modelos de ubicación y distribución principalmente en los problemas medianos de ubicación y distribución. El QAP fue propuesto en primer instancia por Koopmans y Beckmann en (1957) y es un problema clásico en optimización combinatoria y básicamente consiste en encontrar una asignación de n recursos a n localidades con el propósito de minimizar el costo de transporte, dada una matriz de requerimientos de unidades a transportar y el costo de llevar esa unidad a las diferentes localidades. El QAP es uno de los problemas más complejos de optimización combinatoria pues pertenece a los NP-Hard, Shani y González (1976),esto quiere decir que no existe un algoritmo exacto que pueda encontrar soluciones óptimas un tiempo razonable de cómputo, ante esta ineficiencia es necesario diseñar métodos de búsqueda de soluciones aproximadas a la óptima pero en un tiempo razonable de cómputo; en los últimos años las metaheurísticas han demostrado ser herramientas robustas para resolver problemas difíciles de optimización, González, Estrada y Rivera (2005).

Existen varias aplicaciones reales y relevantes de logísticas para el QAP Bathi y Rasool (2014) como: diseño de aeropuertos, ubicación de contenedores en patios navieros, aduanas interiores, diseño de centros comerciales, otra aplicación interesante en logística concierne a la asignación de puertas para minimizar el costo de la carga del manejo de materiales en un crossdock rectangular, Bozer y Carlo (2008) A continuación se presenta el modelo matemático de programación entera binaria para el problema

mencionado. Sea X una matriz de variables binarias x_{ik} que es igual a 1 si la instalación k se asigna a localidad i y cero en otro caso. Sean F y D las matrices de flujo de mercancías y de distancias entre las localidades respectivamente, ambas simétricas. La función objetivo se representa por: $z = tr(FXDX^t) = $

$$\sum_j \sum_j \sum_{k>i} \sum_{l \neq j} c_{ijkl} \, x_{i,j} x_{k,l}$$

Donde Z es la traza de la matriz $FXDX^t$

Minimizar z (1)

Sujeta a $\sum_{i=1}^n x_{ik} = 1$ y $\sum_{k=1}^n x_{ik} = 1$ (2)

$x_{ik} \epsilon \{0, 1\}$ (3)

Las ecuaciones (2) son las restricciones de asignación

Modelación del Problema de Tráfico a Través Del QAP

El QAP es de los problemas que se adaptan más al diseño de redes de flujo, existen varios modelos de líneas de espera apropiados para emular un sistema de tráfico en red,para este caso se aborda el modelo M/G/∞, este considera su dependencia en que la tasa de servicio a los clientes decrece con el aumento de tráfico de clientes en el sistema. Macgregor y Ji (2001) propusieron la trasnformación del QAP en SQAP(Stochastics Quadratic Assignement Problem) para modelar matemáticamente un sistema de trafico con líneas de espera en un centro comercial al incluir una matriz de probabilidad como matriz de transición del posible traslado de los clientes de un local *i* a un local *j* para producir una matriz de flujo y la matriz de distancia es la distancia entre los locales.

Para la formulación matematica del SQAP se considera velocidad de translado de clientes, distancia entre locales, tiempo de servicio al cliente que deja local *i* para ir a local *j,* la probalidad de que un cliente salga del local *i* al local *j*, la tasa de llegada de los clientes al nodo *j* fuera del sistema*,* la tasa de llegada de un cliente al nodo *j* , la tasa de llegada al pasillo principal dado por la media del tiempo de servicio requerido por el cliente que esta en el local *i* dado por la suma de los productos de las probabilidades por el tiempo y el número promedio de los clientes en el pasillo principal. Se considera el pasillo principal del centro comercial como un servidor de capacidad ilimitada, es decir la línea de espera se comporta como si cada cliente tuviera su propio servidor o en otras palabras se comporta como un sistema de líenas de espera, es decir el tiempo promedio de estadía en el sistema es igual al tiempo promedio de servicio en la línea de espera, en este caso el tiempo de estadía en el sistema es el tiempo que el cliente tarda en el pasillo principal que es el tiempo necesario para trasladarse del local *i* al local *j*en el sistema. El tiempo de estadía para los clientes del pasillo central al local *i* es dado por la ley de Little (2008). Todo lo anterior se resume en encontrar la asignación de *n* tiendas a *n* locales, es decir una permutación que minimice $\frac{1}{v}\sum_{i=1}^n \sum_{j=1}^n f_{ij} \, d_{p(i)p(j)}$ que es la función objetivo del SQAP en terminos de optimización combinatoria.

METODOLOGÍA

Ante la incapacidad de los métodos exactos para mejorar el uso de la computadora y el espacio de la memoria en la búsqueda de soluciones del QAP, así como la necesidad de ofrecer respuestas en un tiempo razonable, se han implementado metaheurísticas que evitan la enumeración total como estrategias que efectúan búsquedas parciales en el espacio de factibilidad. Algunas de estas metaheurísticas que se han usado para darle solución al QAP son: Búsqueda Tabú, Algoritmos Genéticos, Búsqueda Dispersa y GRASP, inclusive se han usado computadoras con estructuras de arquitectura en paralelo, obteniendo muy buenos resultados, dentro de la página de internet QAPLIB se encuentran artículos, disertaciones e instancias de prueba para este problema. En el presente trabajo se propone la implementación de la metaheurística Greedy Randomized Adpatative Search Procedure (GRASP por sus siglas en inglés) para buscar soluciones al SQAP debido a que es un problema NP- hard Macgregor y Ji (2001). El diseño del GRASP esta basado en Li, Pardalos y Resende (1994) y codificado en Java con distintos métodos de

búsqueda local como son 2 intercambio , lambda intercambio, entre otros. Este programa fue probado para 100 instancias de prueba de la bilblioteca digítal QAPLib (2014) obteniendo resultados robustos cuyo error no excede el 1% para intancias de gran escala en una computadora (datos de compu) en un tiempo razonable de computo El pseudocódigo genérico de GRASP se muestra en la figura 1, este código generará una solución inicial de calidad basada en una lista restringida de candidatos y elecciones de trayectorias aleatorias, finalmente una fase de mejoramiento de la solución inicial a través de métodos de búsqueda local.

Figura1: Pseudocódigo Genérico de GRASP

```
 PROCEDURE: GRASP
 Entrada de Instancia ();
 WHILE (criterio de paro no satisfactorio) DO
 Construcción Solución Greedy Randmized Adaptative();
 Postprocesamiento ();
 Actualizar Solución ();
 END {While}
 RETURN (Mejor Solución)
 End {GRASP}
```

El pseudocódigo genérico de GRASP se muestra en la figura 1, este código generará una solución inicial de calidad basada en una lista restringida de candidatos y elecciones de trayectorias aleatorias, finalmente una fase de mejoramiento de la solución inicial a través de métodos de búsqueda local.

RESULTADOS

Se propone un caso similar al de Macgregor y Ji (2001), para ejemplificar la aplicación y la metodología para una instancia de dimensión 6. Se considera el tráfico por el pasillo principal del centro comercial como se observa en la figura 2, el esquema puede ser representado por una red con tipo nodo tipo Steiner como se muestra en la figura 3. Un nodo Steiner representa el área de circulación del sistema de flujo de clientes y se ofrece la oportunidad de modelar cuantitativamente este flujo. Para esto se requieren las matrices de la figura 4 de distancia D, la matriz de transición P (probabilidad) y la matriz de flujo F, el vector columna λi así como la velocidad, Wu-Ju y Macgregor, 1998. Al correr las matrices en el Pseudocódigo genérico se obtuvo el siguiente resultado: la solución óptima obtenida es la permutación [4, 1, 3, 5, 6, 2] con 18.40 clientes en la distribución del pasillo, para este resultado se utilizó 2-intercambio como método de búsqueda. La asignación de las tiendas a locales queda de la siguiente manera: tienda 1a local 4, tienda 2 a local 1, tienda 3 a local 3, tienda 4 a local 5, tienda 5 a local 6 y tienda 6 a local 2, la corrida se realizó en un tiempo computado de 63 milisegundos.

Figura 2: Matrices de Distancia, Probabilidad, Flujo y Vector de Lambda

$$D = \begin{pmatrix} 0 & 1 & 1 & 2 & 2 & 3 \\ 1 & 0 & 2 & 1 & 3 & 2 \\ 1 & 2 & 0 & 1 & 1 & 2 \\ 2 & 1 & 1 & 0 & 2 & 1 \\ 2 & 3 & 1 & 2 & 0 & 1 \\ 3 & 2 & 2 & 1 & 1 & 0 \end{pmatrix}$$

$$P = \begin{pmatrix} 0 & 0.13 & 0.2 & 0.15 & 0.37 & 0.15 \\ 0.5 & 0 & 0 & 0.1 & 0.4 & 0 \\ 0.62 & 0 & 0 & 0.18 & 0.1 & 0.1 \\ 0.28 & 0.18 & 0.2 & 0 & 0.34 & 0 \\ 0.76 & 0.1 & 0 & 0.04 & 0 & 0.1 \\ 0.32 & 0 & 0 & 0 & 0.68 & 0 \end{pmatrix} \quad \lambda_i = (4,1,1,1,3,1)^t$$

$$F = \begin{pmatrix} 0 & 0.52 & 0.8 & 0.6 & 1.48 & 0.6 \\ 0.5 & 0 & 0 & 0.1 & 0.4 & 0 \\ 0.62 & 0 & 0 & 0.18 & 0.1 & 0.1 \\ 0.28 & 0.18 & 0.2 & 0 & 0.34 & 0 \\ 0.28 & 0.3 & 0 & 0.12 & 0 & 0.3 \\ 0.32 & 0 & 0 & 0 & 0.68 & 0 \end{pmatrix} \qquad \lambda = \sum_{i=1}^{6} \lambda_i = \sum_{i=1}^{6} \sum_{j=1}^{6} q_{ij} = 11$$

Modelación cuantitativamente del flujo usando las matrices de distancia D, la matriz de transición P (probabilidad) , la matriz de flujo F, el vector λi y velocidad

Para un caso de interés práctico se realizó una aplicación real dentro de un centro comercial para 42 locales, este ejemplo se considera de gran escala; para modelar este caso se utilizaron los siguientes datos: la matriz de distancia que se obtuvo por medir las distancias entre los 42 locales del centro comercial, la matriz de probabilidad que se logró por generar aleatoriamente una distribución uniforme de probabilidad y finalmente la matriz de flujo se obtuvo por un vector de componentes enteros de λ_i propuestos aleatoriamente entre 1 y 42. En la figura 3 se muestra una representación del tráfico en el pasillo del centro comercial donde la solución que arrojo el pseudocódigo genérico al correr las matrices antes mencionadas fue el siguiente: la solución óptima obtenida es la permutación

[10,36,21,6,39,18,8,26,38,35,29,16,27,9,40,24,28,22,13,30,42,7,31,34,15,33,2,17,20,14,11,5,19,37,41,12, 1,23,3,32,25,4] esto representa la asignación de las tiendas a los locales del centro comercial quedando de la siguiente manera (solo por mencionar algunas de las asignaciones): tienda 1a local 10, tienda 2 a local 36, tienda 3 a local 21, tienda 4 a local 6, tienda 5 a local 39 y tienda 6 a local 18, así sucesivamente hasta cubrir todos los locales, los círculos pequeños en la figura representan el tráfico de clientes y la tasa de llegada de estos al pasillo principal, también se observan unas flechas descontinuas que muestran la entrada y salida de los clientes de un local a otro, el flujo de circulación en el pasillo se señala en ambos sentidos ya que los usuarios transitan por lo general de esa manera, la de distancia recorrida por los clientes es de 5373 en la distribución del pasillo, para este resultado se utilizó el método de búsqueda de 2-intercambio. La corrida de las matrices y su resultado se realizó en un tiempo computado de 63 milisegundos.

Figura 3: Representación del Tráfico Dentro del Pasillo del Centro Comercial
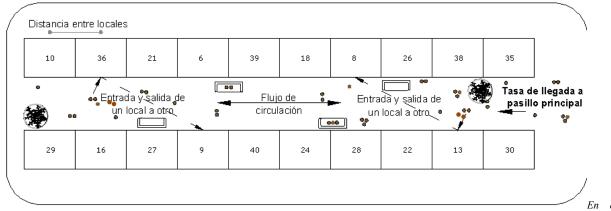
En esta figura se muestra el comportamiento del tráfico generado por los clientes dentro del centro comercial así mismo se puede apreciar la tasa de llegada de los usuarios, las diferentes entradas y salidas de un local a otro por parte de los mismo para nuevamente incorporarse al flujo de circulación en el pasillo principal. También se señala la secuencia de asignación de locales.

CONCLUSIONES

Se ha demostrado la utilidad del problema de asignación cuadrática para modelar el tráfico de personas en un centro comercial, teniendo en consideración los siguientes elementos: la distribución de probabilidad de los clientes al llegar al centro comercial, la probabilidad de visitar las diferentes tiendas de un centro comercial así como la salida de los clientes de cada tienda para dirigirse a otra tienda. Este tipo de modelo permite hacer más más eficiente el diseño de centros comerciales en beneficio de los clientes y minimizando su traslado en todo el sistema. Con la consideración de que al llegar un cliente al corredor principal es como si estuviera anexándose a una línea de espera, esto también es tomado en cuenta en la modelación.

La metaheurística propuesta en este trabajo demostró su robustez al ser probada con instancias de 42 locales considerada de gran escala con un tiempo de cómputo razonable y finalmente en una aplicación real de la industria de servicios. Para trabajos futuros se pretende desarrollar aplicaciones para centros comerciales con dimensiones más grandes por ejemplo de 100 locales y aplicar variantes a las tasas de llegada ya que estas varían con cada día de la semana y en diferentes momentos del día instancias asociadas e implementar más metaheurísticas que permitan trabajar con instancias de tamaño más grande y darle una solución óptima.

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UN MODELO DE PERFIL PARA GESTIÓN DE PERSONAL: "DIEZ COMPETENCIAS DEL DOCENTE DE POSGRADO"

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RESUMEN

El presente artículo expone resultados innovadores en materia de gestión de personal docente en Instituciones de Educación Superior (IES). El trabajo integra un mapa internacional de requisitos de perfil para el puesto "docente universitario", previo estudio de políticas, programas, normativas federales, manuales de categorización, convocatorias de reclutamiento, estatutos y reglamentos internos que aplican IES en España, República Serbia, Estados Unidos de América, Botswana y México, considerando también recomendaciones de BM, OCDE, UNESCO y ONU, y fundamentos del EEES. Partiendo de esa definición de perfil, se diseñan competencias (habilidades, destrezas, conocimientos y comportamientos) que estructuran un modelo de perfil para gestión de personal: "Diez Competencias del Docente de Posgrado". El modelo puede aplicarse a cualquier IES (o grupo de ellas) interesada en apoyar su gestión de personal docente en parámetros objetivos, uniformes y medibles, en concordancia con estándares internacionales y sustentados en bases científicas. Su flexibilidad radica en fragmentación en unidades de competencia y su amplitud de cobertura resulta de la particularización a procesos, funciones y sub funciones de la gestión de personal docente, así como de la posibilidad de implementación por administradores de recursos humanos o directivos a cargo del diseño e implementación de políticas y programas de fomento a la calidad de educación superior.

PALABRAS CLAVE: Modelo, Administración, Competencias, Docente Posgrado

A MODEL FOR PERSONNEL MANAGEMENT: TEN COMPETENCES FOR POSTGRADUATE TEACHERS

ABSTRACT

This article explains innovative results in the management of teaching staff in Higher Education Institutions (IES). This work integrates an international map of profile requirements for the position of "university professor" previous studies that include policies, programs, federal regulations, manuals for categorization, recruitment, statutes and internal regulations that apply IES in Spain, Serbia Republic, United States of America, Botswana and Mexico, also considering recommendations of the World Bank, OECD, UNESCO and UN and fundamentals of the EHEA. Starting from this definition of profile, competencies (abilities, skills, knowledge and behaviors) are being designed, and later help to structure a profile model for personnel management. The model can be applied to any IES (or group of them) interested in supporting the management of teaching staff on objective parameters that are unified, measurable and consistent with international standards and sustained on scientific evidence. Their flexibility resides in fragmentation in units of competence and range of coverage resulting from the individualization processes, functions and sub functions of personnel management, as well as the possibility of implementation by human resources department or executives in charge of design and implementation of policies and programs to promote the quality of education.

JEL: M510, M120

KEY WORDS: Management Model, Competencies, Postgraduate Professor

INTRODUCCIÓN

La función de gestión de personal docente al interior de una Institución de Educación Superior (IES), al igual que cualquier organización, debe apoyar la Administración de Recursos Humanos (ARH) en perfiles diseñados exprofeso para cada puesto de su estructura administrativa organizacional (Arias et. al., 1999). Por otra parte, diversos autores que se dedican a la investigación, mayormente del área de Educación, han diseñado y propuesto competencias (cualidades, parámetros e indicadores) que deben poseer los docentes; sin embargo, todos ellos suponen en sus estudios que el docente es uno sólo y no hacen distinción alguna para aquellos que dedican sus esfuerzos a atender programas educativos de posgrado. Con lo expuesto se pone de manifiesto la necesidad de desarrollar un modelo de administración (gestión) por competencias que pueda aplicar el área de recursos humanos de la IES, al personal docente que imparte en posgrado, permitiendo que la gestión de personal docente se lleve a cabo con sustento científico.

REVISIÓN LITERARIA

El Perfil Docente Universitario en México.

En México la Secretaría de Educación Pública (SEP) fomenta ciertos comportamientos en los docentes de IES a través de sus programas federales como el PRODEP (antes SEP-PROMEP, 1997 y 2006) y el ESDEPED (SEP, 2013), además de la política de apuntalamiento de ciencia y tecnología que realiza Consejo Nacional de Ciencia y Tecnología (CONACYT, 2010 y 2012) a través del Sistema Nacional de Investigadores (SNI). A pesar de esa política federal y programas de la misma naturaleza, se detecta una ausencia de parámetros estandarizados, consistentes, pertinentes y de cobertura federal para el perfil del docente de educación superior, que considere parámetros sobre perfiles docentes de calidad internacionales. Este modo de organización en las IES mexicanas les permite establecer su normativa interna, de manera que se encuentran en libertad total de establecer categorías, perfiles docentes, tabuladores salariales, sistemas de evaluación y estímulos al desempeño, promoción y otras funciones de administración o gestión de personal como mejor les convenga. Y pese a los programas federales de apoyo individual al docente universitario ya mencionados, las Instituciones de Educación Superior (IES) en México no cuentan con modelos de gestión de personal por competencias, que guíen a su personal a cargo de la Administración de Recursos Humanos (ARH) para aplicarse a los procesos de gestión o administración de sus académicos o docentes.

Se nota también que se han dejado de lado (o no se han atendido en su totalidad) políticas y programas de fomento a la calidad en educación superior que dictan los organismos regulatorios de los perfiles docentes universitarios como Banco Mundial (BM), Organización para la Cooperación y el Desarrollo Económico (OCDE), Organización de las Naciones Unidas para la Educación, la Ciencia y la Cultura (UNESCO) y Organización de las Naciones Unidas (ONU), por citar las más relevantes, quienes han emitido recomendaciones a México para orientarle en la procuración de un sistema de educación superior de calidad para los estudiantes universitarios (MUM, 2006), o la consideración de fundamentos del Espacio Europeo de Educación Superior (EEES, 1999 y 2009).

Competencias Profesionales del Docente Bajo Diversas Perspectivas

Marín (2002), indica que se requiere con urgencia diseñar competencias para que el docente universitario cumpla en su ingreso a la IES y desarrolle, con la capacitación y formación continua, un perfil para actuar en los procesos de extensión académica, que permitan conectar el desarrollo académico a las necesidades coyunturales del desarrollo económico, cultural y tecnológico del entorno. Son abundantes y variadas las definiciones generales que pueden encontrarse del concepto competencia profesional (habilidades,

destrezas y conocimientos), por lo que se analizaron las competencias profesionales bajo las perspectivas de destacados investigadores (principalmente Comellas, 2002; Perrenaud, 2004; Zabalza, 2005; Cano, 2005; Bain, 2007; y Rueda, 2008 y 2009), para establecer un marco de referencia para la presente investigación, además de tener siempre presente a Tejedor y Jornet (2008) y a Medina (2008, 2009 y 2012).

METODOLOGÍA

La investigación cualitativa iniciada con el estudio del marco de referencia de las competencias del docente en general, seguida de análisis del proceso de administración de personal en las organizaciones; para luego revisar las posturas de instancias y organismos nacionales e internacionales frente a la educación superior y el perfil del docente; inmersión en información sobre parámetros estandarizados en la definición del perfil del docente universitario en México; continuando con el análisis del perfil del docente requerido en posgrado en instituciones de educación superior en México; para finalizar con la investigación de casos concretos sobre administración de recursos humanos (personal docente) en IES de diversos puntos geográficos aleatorios, externos a México y así concluir con el diseño de un modelo de gestión de personal docente con base en competencias.

RESULTADOS

Considerando las políticas nacionales vigentes (y ausencia de otras) sumado a otros factores, como referente de IES en México se eligieron a la Universidad Nacional Autónoma de México (UNAM) y la Benemérita Universidad Autónoma de Puebla (BUAP). Para el acceso a información documental relativa a los procesos de gestión de recursos humanos docentes que emplean IES externas a México, la autora se apoyó en docentes que laboran en esas instituciones. De esta manera inició la identificación de los requisitos que de manera explícita o implícita son considerados idóneos y necesarios para que los posea un docente de posgrado de casi cualquier IES. Las fuentes concretas consultadas fueron las siguientes: el Estatuto de Personal Académico (1988) de la UNAM; el Reglamento de Ingreso Permanencia y Promoción (RIPPPA) de la BUAP (2006); el Manual de Categorización Docente de la Universidad de Iowa (2010) de Estados Unidos de América (EUA); el Programa Academia, Principios y Orientaciones para la Aplicación de los Criterios de Evaluación y Acreditación Docente por la ANECA (2007) en España; el Reglamento federal que emite el Consejo Nacional de Educación Superior Docente, aplicable al personal docente (2010) en la República de Serbia; y, las prácticas de gestión de personal en la Universidad de Botswana (2010). Lo descrito sentó las bases para obtener el producto de investigación consistente en la estructuración de un modelo de perfil docente de posgrado con base en competencias, de aplicación a IES mexicanas y extranjeras.

Diez Competencias del Docente de Posgrado: un Modelo de Perfil Para Gestión de Personal

Gestionar dinámicamente la metodología del proceso de enseñanza-aprendizaje por el docente de posgrado. Realizar planes de materia considerando la diferenciación/inclusión de los alumnos. Elaborar dispositivos de evaluación acordes a objetivos planeados y expectativas de aprendizaje de sus estudiantes.

Comunicación eficiente y eficaz, respetando derechos y valores.
Ofrecer tutorías y acompañamiento a los estudiantes.
Fomentar en la formación de los alumnos, principios éticos, valores, inclusión y ecología.
De utilizar las nuevas tecnologías de la información y comunicación.
Fomentar situaciones de auto aprendizaje, vinculación y trabajo en equipo.
Participar en la gestión de la institución.
Autoevaluación permanente y desarrollo continuos.

CONCLUSIONES

El modelo puede ser un referente para personal directivo que realice sus funciones de gestión de personal en IES o para quienes tengan a su cargo políticas y programas federales que fomenten la calidad de la educación superior. El modelo brinda una definición clara y homogénea de perfiles docentes bajo condiciones de eficacia, uniformidad y objetividad, en concordancia con estándares internacionales y bases científicas.

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SATISFACCION DEL ALUMNO EN UNA INSTITUCION DE EDUCACION SUPERIOR MEXICANA

Cinthia Irene Carrazco Soto, Universidad Autónoma de Baja California
Rafael Ernesto Carranza Prieto, Universidad Autónoma de Baja California
Silvia Hernández Solís, Universidad Autónoma de Baja California
Sonia Elizabeth Maldonado-Radillo, Universidad Autónoma de Baja California

RESUMEN

Este trabajo presenta una investigación de tipo descriptivo-analítica con diseño no experimental sobre el diagnóstico de la satisfacción de los alumnos respecto a los servicios prestados por la institución de educación superior a la que asisten. Su objetivo consiste en identificar la existencia de diferencias significativas entre la etapa que cursan y el nivel de satisfacción respecto a cuatro variables: infraestructura, servicios prestados, proceso enseñanza-aprendizaje y profesorado; para alcanzarlo se trabajó con una muestra de 76 alumnos que asisten a la Facultad de Ciencias Administrativas de una institución de educación superior de Baja California, México. La recolección de los datos se realizó en primavera de 2016 y se utilizó un cuestionario integrado por 90 ítems con escala de Likert. Los resultados obtenidos muestran que los estudiantes se encuentran satisfechos con los servicios que recibe de la institución en la cual cursa sus estudios.

PALABRAS CLAVE: Instituciones de Educación Superior, Satisfacción del Alumno, Calidad Educativa

STUDENT SATISFACTION IN PUBLIC HIGHER EDUCATION

ABSTRACT

This study presents an analytical-descriptive non-experimental design on diagnosis of student satisfaction regarding the services provided by the college they are attending. Its aim was to identify if there are significant differences between the levels of student satisfaction (four variables) and stage coursing. Participants in the research included 76 students of Faculty of Administrative Sciences of an institution of higher education in Baja California, Mexico. Data was collected in the spring of 2016 and a 90-item Likert scale questionnaire was used. The results showed that those students are satisfied with the services provide by their college.

JEL: I23, M10

KEYWORDS: Public Higher Education, Student Satisfaction, Educational Quality

INTRODUCCION

En la actualidad uno de los desafíos de las instituciones de educación superior es la transformación de la calidad educativa, asunto que adquiere gran relevancia para los actores; no obstante que se trata de un añoso tema, pues bien sabido es que la concepción de calidad de las instituciones educativas ha cambiado con el paso del tiempo. Las instituciones de educación superior (IES) son consideradas como un proveedor de servicios de conocimiento intensivo y aun cuando no hay consenso en lo que respecta a la delimitación de sus clientes, existen dos posturas. La primera visualiza a los estudiantes o alumnos como receptores del conocimiento o enseñanza, por ello son clientes prioritarios de uso intensivo de esos conocimientos (De la Fuente, Marzo y Reyes, 2010), mientras la segunda, sostiene que es inadecuado considerar a los estudiantes

como clientes de una universidad pues esto podría provocar una interpretación errónea de esa relación universidad-estudiante ya que al examinarla, se encuentran más semejanzas entre las características de la relación ciudadano-autoridad que en las características de la relación cliente-proveedor (Zineldin, Camgoz y Belal, 2012). Independientemente de la percepción, esas similitudes hacen posible considerar a la satisfacción de los estudiantes como un buen referente de la calidad (Gento y Vivas, 2003).

En la literatura se encuentran algunas investigaciones sobre el particular. En sus estudios Salinas, Morales y Martínez (2008) y Hernández, et al. (2010) analizan la satisfacción de los estudiantes en relación al proceso enseñanza aprendizaje, mientras que los otros autores amplían su examen a la experiencia de los alumnos en concordancia al conjunto de servicios ofertados e incluso consideran aspectos relativos las instalaciones físicas (Fernández, et al., 2007). En el noroeste de México son escasos de los estudios (Maldonado-Radillo, et. al., 2013) sobre el tema.

En consonancia con estos planteamientos y atendiendo las necesidades de información de las IES sobre la satisfacción del alumnado es que se establece el propósito de este trabajo a partir de la pregunta: ¿Existen diferencias entre la etapa que cursan los alumnos y la satisfacción respecto a los servicios otorgados por la institución de educación superior a la cual asisten? Para responderla se parte de una investigación de tipo descriptivo-analítica con diseño no experimental cuyo objetivo consiste en identificar la existencia de diferencias significativas entre la etapa que cursan los alumnos y el nivel de satisfacción respecto a cuatro variables: infraestructura, servicios prestados, proceso enseñanza-aprendizaje y profesorado.

En esta investigación se trabajó con una muestra de 76 alumnos que asisten a la Facultad de Ciencias Administrativas de una institución pública de educación superior, tipificada como multicampus y temporalmente cubre el periodo 2016-1 Para la recolección de los datos se utilizó un cuestionario integrado por 90 ítems con escala de Likert. La información que se genere será de gran utilidad para implementar estrategias que promuevan el mejoramiento continuo de la institución. El presente trabajo se encuentra organizado de la siguiente manera: se presenta un breve revisión literaria en donde se expone los fundamentos teóricos relevantes para la investigación; el segundo apartado, se refiere al método de investigación; en el apartado de resultados y discusión se analiza la información recabada que se presenta en tablas y; finalmente, en el último apartado se plantean las conclusiones y limitaciones del estudio.

METODOLOGIA

Participaron en el estudio los alumnos matriculados en la Facultad de Ciencias Administrativas de una institución de educación superior ubicada en el estado de Baja California al noroeste de México. La toma de muestra fue empleando un muestreo por juicio, el cual consiste en la selección de los sujetos a partir de criterios conceptuales definidos por el investigador (López, 2004). Según el sexo, el 71.4% son mujeres y el resto (27.6%) son hombres, predomina el rango de edad de 21 a 25 años donde se ubica el 56.6% de éstos; en su mayoría (40.8%) cursan la etapa terminal, en tanto que en la básica se ubica el 36.8% mientras que en la disciplinaria solo el 22.4%.

Para la recolección de los datos se aplicó un cuestionario integrado por 90 ítems distribuidos en cuatro variables: Infraestructura de la institución, Servicios prestados por la institución, Profesorado y Proceso enseñanza-aprendizaje con escala de medición ordinal de cinco opciones de respuesta tipo Likert, donde: 1=Totalmente insatisfecho, 2=Insatisfecho, 3=Ni insatisfecho ni satisfecho, 4=Satisfecho y 5=Totalmente satisfecho. La aplicación se efectuó durante el mes de mayo de 2016, con el apoyo de algunos becarios quienes les solicitaron a 90 alumnos que respondieran el cuestionario; de éstos fueron desechados 14 por no cumplir con todas las especificaciones por tanto la muestra fue de 76. La fiabilidad del instrumento se evaluó mediante el cálculo del alfa de Cronbach; resultado un índice (global) de 0.99

En el tratamiento estadístico de la información se utilizó el paquete Statistical Package for the Social Siences (SPSS) ® las pruebas estadísticas utilizadas en el estudio fueron: estadísticas de resumen y frecuencias; otra técnica empleada fue el análisis de varianza (ANOVA) como una aproximación para establecer las desigualdades entre grupos. La satisfacción de los alumnos se calculó a través de la sumatoria de todos los ítems y para definir cada estado se empleó la tipología descrita en la Tabla 1.

Tabla 1: Baremo de Intensidad Para la Variable Satisfacción del Alumno

Rango			Categoría
	⟶	90	Totalmente insatisfecho
91	⟶	180	Insatisfecho
181	⟶	270	Ni insatisfecho ni satisfecho
271	⟶	360	Satisfecho
361	⟶	450	Totalmente satisfecho

La variable se integró por 90 ítems cada una, donde los ítems tienen 5 alternativas de respuesta (Likert), cada respondiente debe seleccionar sólo una respuesta para cada ítem, por tanto el valor máximo es 450, con base en esto, se establecieron los intervalos de puntuaciones indicados en este baremo, haciendo una partición equitativa de dicho rango. Fuente: Elaboración propia.

RESULTADOS

Satisfacción de los Alumnos

La media se ubica en 332.88 superior a su mediana (Tabla 2) lo cual refleja que la satisfacción del alumno presenta un ligero sesgo positivo. Considerando los supuestos del baremo establecido en la Tabla 1, donde se ubica en un nivel de satisfecho entre los 271 y 360 puntos y dado que la media fue de 332.88 puede afirmarse que este grupo de alumnos se caracteriza por encontrarse satisfecho con los servicios de la institución.

Tabla 2: Estadísticos

	Estadístico	Error Estándar
Media	332.8816	6.10754
Varianza	2834.959	
Desviación Estándar	53.24433	

Estadísticos descriptivos de la Satisfacción del alumno que refleja que se encuentra dentro del rango de intensidad de satisfecho. Fuente: Elaboración propia

Niveles de Satisfacción del Alumno

A fin de dar una mejor interpretación se determinó la satisfacción por niveles (Tabla 3) detectando que la mayoría de los alumnos, esto es, el 53.9% se encuentra satisfecho con los servicios recibe, en tanto que el 30.3% se considera totalmente satisfecho. No se detectaron alumnos insatisfechos o totalmente insatisfechos, únicamente se encontraron 12 alumnos en un nivel de ni insatisfecho ni satisfecho. Estos resultados contrastan con lo que reportan Salinas, Morales y Martínez (2008) en cuya investigación se halló que, en su conjunto, el alumnado se muestra totalmente satisfecho con su formación universitaria y que para ellos lo más importante es lo referido al profesorado y a los servicios.

Satisfacción con la infraestructura de la institución: En relación a la variable infraestructura el análisis reveló que los indicadores de calidad de los edificios, construcciones y equipos utilizados durante el proceso enseñanza aprendizaje en relación a limpieza, confortabilidad, cantidad y modernidad fueron valorados por el 56.6% de los estudiantes en un nivel de satisfecho mientras que el 28.9% se considera totalmente satisfecho; esto indica que en su conjunto la valoración es buena pues el 85.5% se asumen en el grado de satisfacción y, únicamente el 13.2% de los alumnos se encuentra ni insatisfechos ni satisfecho con la infraestructura de la institución.

Tabla 3: Satisfacción del Alumno en Categorías

Intensidad	Frecuencia	Porcentaje
Totalmente insatisfecho	0	0.0
Insatisfecho	0	0.0
Ni insatisfecho ni satisfecho	12	15.8
Satisfecho	41	53.9
Totalmente satisfecho	23	30.3
Total	76	100.0

En esta tabla se presenta el nivel de satisfacción de los alumnos empleando categorías y como se observa en su mayoría, 53.9% los estudiantes se encuentran satisfechos. Fuente: Elaboración propia a partir de datos de campo

Satisfacción con los servicios prestados: En cuanto a la variable de servicios prestados, dentro del rango de ni insatisfecho ni satisfecho se ubica el 14.5% de los respondientes, mientras que el 53.9% se encuentra satisfecho y el 28.9% totalmente satisfecho con los servicios otorgados por los empleados de la institución de educación superior en cuanto a que éstos deben prestarse en el horario establecido y con la cortesía apropiada.

Satisfacción con el proceso enseñanza-aprendizaje: Ahora bien, lo que refiere al proceso enseñanza-aprendizaje, se observó que en los aspectos sobre la organización y pertinencia del proceso (plan de estudios, asignaturas, evaluaciones, metodologías utilizadas y horarios) el 50.0% de los alumnos se halla satisfecho y el 30.3% se considera totalmente satisfecho, mientras que el 19.7% se considera ni insatisfecho ni satisfecho con los indicadores mencionados. Esta última valoración advierte que casi la quinta parte de los respondientes no expresan ni su complacencia ni su desagrado, lo que pudiera indicar cierta indiferencia hacia la vida académica.

Satisfacción con el profesorado: Respecto al profesorado y en relación con la formación de los docentes, su conducta y el cumplimiento las actividades derivadas de la impartición de clases, la satisfacción de los alumnos se detectó en coincidencia con las cifras del anteriores; es decir, solo el 19.7% se siente ni insatisfecho ni satisfecho en tanto que, el 51.3% está satisfecho y el 28.9% totalmente satisfecho. Valoraciones que podrían indicar que también la quinta parte del alumnado no aprecian el trabajo de los profesores en el aula de clase.

Análisis de diferencias: Para determinar la influencia de la etapa disciplinaria sobre su satisfacción respecto a los servicios que ofrece la institución, la información recabada fue sometida a la prueba ANOVA (Tabla 4) para datos independientes encontrando que el valor de F fue 0.636 asociado al valor p (0.532) permiten afirmar que el compromiso organizacional de éstos no es diferentes según las distintas etapas; esto es no existen diferencias significativas, lo cual indica que la etapa no es una variable diferenciadora.

Antes de la identificación se determinaron los indicadores estadísticos; la Tabla 4 describe para cada etapa, la media, mediana, desviación estándar y varianza; estos resultados revelan que los alumnos de las etapas básica y terminal poseen satisfacciones muy semejantes (μ=336.25 y μ=336.40) incluso por encima de la media, en tanto que los estudiantes de la etapa disciplinaria se encuentran menos satisfechos (μ=320.00) respecto a los de las otras etapas.

Tabla 4: Satisfacción del Alumno Según la Etapa Que Cursan

Estadísticos					
Prueba	Etapa	Media	Mediana	Varianza	Desviación estándar
ANOVA	Básica	336.25	360.00	4763.0	69.01
F= 0.636 p= 0.532	Disciplinaria	320.00	317.00	3487.0	59.05
	Terminal	336.40	333.00	819.3	28.62

Aquí se describen los estadísticos descriptivos cada una de las etapas que cursan los alumnos y puede observarse que en todas las etapas el nivel de satisfacción se encuentra en el rango de intensidad de satisfactorio. También se presenta el valor p 0.532 asociado al estadístico F que indica que no existen diferencias estadísticamente significativas entre las tres etapas. Fuente: Elaboración propia a partir de datos de campo

CONCLUSIONES

En la presente investigación se identificó el grado de satisfacción de los alumnos de una institución de educación superior de Baja California, México, que desde el enfoque conceptual-multidimensional, se ubica con un nivel de satisfecho (μ=332.88) de acuerdo a las categorías establecidas. En relación a las diferencias entre los grupos según la etapa que cursan, ésta no se detecta como una variable que permita establecer diferencias (F=0.636, p=0.532) respecto a la satisfacción, aunque se nota una tendencia de los alumnos de la etapa básica y de la terminal a ubicarse sobre la media (μ=336.25 y 336.40, respectivamente) a diferencia de los estudiantes de la etapa disciplinaria que se encontraron por debajo de la media (μ=332.00).

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COMPORTAMIENTO DE LAS EXPORTACIONES MEXICANAS ANTE LA DEPRECIACIÓN DEL PESO MEXICANO 2014-2016

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RESUMEN

A partir de la depreciación del peso mexicano en 2014, las exportaciones no petroleras de México han presentado una tendencia descendente, ocasionando un incremento en el déficit comercial, que a su vez crea presiones adicionales sobre el tipo de cambio. Este fenómeno es opuesto a los resultados encontrados por varios autores que afirman que la depreciación de una moneda aumenta las exportaciones y tiende a eliminar el déficit comercial, de modo que el objetivo de esta investigación no experimental cuantitativa, y correlacional descriptiva se centra en una aproximación metodológica para evaluar si existe una relación estadísticamente significativa entre el tipo de cambio y las exportaciones mexicanas para lo cual se utilizará el modelo GARCH (p,q). Los resultados sugieren que para el periodo estudiado existe una relación negativa entre dichas variables, no obstante la disminución en la inversión fija, las importaciones de capital y en menor medida el ingreso de los Estados Unidos explican también el comportamiento de las exportaciones mexicanas.

PALABRAS CLAVES: Tipo de Cambio, Exportaciones, Inversiones

BEHAVIOR OF MEXICAN EXPORTS AS CONSEQUENCE OF THE DEPRECIATION OF THE MEXICAN PESO 2014-2016

ABSTRACT

Since the depreciation of the Mexican peso in 2014, non-oil exports from Mexico have shown a downward trend, resulting in an increase in the trade deficit, creating additional pressures on the exchange rate. This phenomenon is opposite to the results found by several authors who claim that the depreciation of a currency increases exports eliminating the trade deficit. The objective of this non-experimental, quantitative, descriptive and correlational research focuses on a methodological approach to assess whether there is a statistically meaningful relationship between exchange rate and the Mexican exports, for which a GARCH (p, q) model will be used. The results suggest that for the period studied there is a negative relationship between those variables, in the same way, the decline in fixed investmetn, the imports of capital goods and to a lesser extent the GDP of the United States also explain the behavior of Mexican exports.

JEL: F02, F10, F31, F62, G01, G15, G38

KEYWORDS: Exchange Rate, Exports, Investments

INTRODUCCIÓN

A partir del segundo semestre del año 2014 el precio del dólar estadounidense ha venido experimentando una tendencia alcista respecto al peso mexicano, alcanzando niveles históricos dentro de la economía mexicana. la situación anterior abarataría el precio de los productos mexicanos respecto a su principal socio

comercial que son los Estados Unidos de América con lo que de acuerdo a varios autores se incrementarían las exportaciones y se podría eliminar el déficit en la balanza comercial.

No obstante ante la depreciación de la divisa mexicana, el déficit de la balanza comercial de mercancías en México pasó de 3,065 millones de dólares en 2014 a 14,609 millones de dólares en el año 2015. En el periodo que va de enero a julio de 2016 el déficit acumulado es de 8.943 millones de dólares, cifra superior a los 5639.14 millones de dólares acumulados durante el mismo periodo de 2015.

La literatura reconoce que además del tipo de cambio real existen otras variables explicativas del volumen de las exportaciones mexicanas como los son: el ingreso de Estados Unidos, el ingreso mundial, los diferenciales de inflación, el tipo de cambio real de los países emergentes que compiten con México por el mercado estadounidense, el valor de la inversión directa e importación de bienes de capital así cómo la elasticidad de la importaciones provenientes de México por parte de los Estados Unidos.Esta investigación no experimental, cuantitativa y correlacional descriptiva, tiene como objetivo determinar la manera en que la depreciación del tipo de cambio real del peso mexicano ha impactado el desempeño de las exportaciones manufactureras, analizando a su vez el impacto que otras variables han tenido en las mismas. Para alcanzar este objetivo se utilizará un modelo GARCH, cubriendo el periodo que va de enero de 2014 a Julio de 2016 que comprende el periodo de depreciación del peso mexicano. La estructura de esta investigación se encuentra diseñada del siguiente modo: la sección dos muestra la revisión de la literatura sobre los determinantes de las exportaciones además del marco contextual. La sección tres establece la hipótesis, el modelo y la metodología a utilizar. La sección cuatro muestra los resultados econométricos para en la sección cinco realizar una discusión sobre las conclusiones, limitaciones y recomendaciones.

REVISIÓN DE LA LITERATURA

Tipo de Cambio Real y Exportaciones

Los modelos teóricos de la demanda afirman que la cantidad demandada tiene una relación inversa con el precio, de modo que una disminución de los precios traería como consecuencia un incremento en la cantidad demandada. Turner y Van´t Dack (1993) afirman que uno de los indicadores frecuentemente utilizados para medir la competitividad internacional son los costos relativos de las mercancías, expresadas en una moneda común, lo que se conoce como el tipo de cambio real, de modo que una depreciación del mismo incrementaría la competitividad y por ende se incrementarían las exportaciones.No obstante Baldwin y Krugman (1989) demuestran que únicamente un depreciación muy grande del tipo de cambio real podría tener una influencia real en las exportaciones, como consecuencia de los costos hundidos en los que incurre una empresa para poder incursionar en el sector exportador.

Por el contrario la apreciación de una moneda reduciría las exportaciones de la naciones cuyas divisas experimentan la apreciación, en este sentido Berthou (2008) argumenta que la apreciación del tipo de cambio real reduce el número de exportaciones, y hace una estimación donde determina que una apreciación del 10% ocasiona una disminución en la exportaciones del 6.8%. En el mismo contexto Sato, Shimizu, Shrestra y Zhang (2013) analizan economías asiáticas durante el periodo del 2005 al 2013, demostrando que la apreciación del yen afectó las exportaciones de algunas industrias japonesas excepto al sector automotriz, a su vez la apreciación del won surcoreano ocasionó una pérdida de competitividad en varias industrias, incluyendo al sector automotriz. En contraste Reinhart (1995) analizando el mercado mexicano encuentra que las exportaciones de manufacturas responden más fuertemente a un incremento en la demanda externa que al comportamiento de los precios relativos.

En una posición opuesta a los modelos tradicionales Berrettoni y Castresana (2007) llegan a la conclusión de que la volatilidad del tipo de cambio con tendencia a depreciarse tiene una relación negativa con las exportaciones, siendo la demanda externa la que mejor explica el volumen de las exportaciones. Cuevas

(2010) sugiere que la disminución en las exportaciones ante una depreciación es consecuencia de una disminución en la importación de insumos intermedios y bienes de capital lo que traería consigo una pérdida en la competitividad.No existe un consenso en la forma en la que se pueda estimar la competitividad ya que en algunos casos el incremento en la competitividad no necesariamente estimula el volumen de las exportaciones (Mbaye y Golub 2002).

Breve Marco Contextual

A pesar que desde el año 2008 el tipo de cambio del peso mexicano respecto al dólar estadounidense inició un periodo de alta volatilidad, en el mes de agosto del 2014, el peso mexicano comenzó un proceso de depreciación por el que el dólar pasó de tener un precio de 13.08 pesos para situarse el 20 de septiembre de 2016 en 20.17 pesos, lo que implicó una pérdida de valor del 54%. No obstante esta situación la balanza comercial de México comenzó a presentar déficits mensuales, situándose en niveles de 3065.52 millones de dólares durante el año 2014 para alcanzar valores de 14609.15 millones de dólares durante el año 2015. Para el mes de julio de 2016, el déficit presenta un acumulado de 8943.12 millones de dólares, siendo mayor a los 5639.14 acumulados en el mismo mes del año 2015.

Analizando el comportamiento de las exportaciones mexicanas, estas crecieron un 26% durante 2014, pero en el año de 2015 la tasa de crecimiento disminuyó a un 16%, por su parte las importaciones crecieron un 12%, disminuyendo dicha tasa a un 9.3% en el año 2015, lo cual explica el crecimiento del déficit comercial: No obstante para el mes de julio de 2016 la importaciones han vuelto a incrementarse a un 13%.La inversión fija mexicana ha pasado de un crecimiento del 9% en 2015 a un decrecimiento del -0.7% en junio de 2016, esto explicado por la disminución en la importación de bienes de capital que pasó de un incremento del 17.7% en 2015 a una disminución de -7.1% en junio de 2016. El comportamiento del Producto Interno Bruto de México ha mostrado movimientos erráticos llegando a niveles del 2.7% en el cuarto trimestre de 2014 pero presentando una disminución del 0.3% en el segundo trimestre de 2016.

En referencia al sector externo, el ingreso de los Estados Unidos también ha tenido un comportamiento errático, alcanzando un crecimiento máximo del 5% en diciembre de 2014 a un crecimiento mínimo del 0.8% en junio de 2016. Entre los años de 2014 y 2015 las importaciones estadounidenses proveniente de China se incrementaron en un 2.9%, mientras que de agosto de 2014 a junio de 2016 el Yuan Chino se ha depreciado un 8.1% respecto al dólar estadounidense: por otra parte las importaciones estadounidense provenientes de México han tenido un crecimiento del 0.33% entre 2014 y 2015.

METODOLOGÍA

La finalidad de este estudio consiste en analizar el efecto que la variación en el tipo de cambio real del peso mexicano respecto al dólar estadounidense tiene sobre las exportaciones manufactureras mexicanas, puesto que ante la depreciación la balanza comercial de mercancías se ha vuelto deficitaria principalmente por una disminución en la tasa de crecimiento de las exportaciones. Este objetivo se pretende alcanzar realizando pruebas econométricas para analizar el cambio en el valor de la exportación de mercancías como consecuencia de las variaciones en el tipo de cambio real del peso mexicano respecto al dólar estadounidense, además se incluyen otras variables que pueden impactar el nivel de las exportaciones como los son el ingreso de los Estados Unidos (principal socio comercial de México), el tipo de cambio real del yuan chino respecto al dólar estadounidense (China es el competidor más cercano a México por el mercado estadounidense), el ingreso mundial, el valor de las importaciones de Estados Unidos provenientes de China (para determinar si hay un efecto sustitución), el valor de la inversión fija en México y la importación de bienes de capital, dado que podrían impactar la competitividad de las manufacturas mexicanas y por ende afectar el volumen de las exportaciones.

Especificación Empírica del Modelo

Las variables que serán utilizadas en esta investigación son el valor de las exportaciones manufactureras de México, el tipo de cambio real del peso mexicano respecto al dólar estadounidense, el tipo de cambio real del yuan chino respecto al dólar estadounidense, el ingreso real de Estados Unidos, el valor de las importaciones chinas por parte de Estados Unidos, El valor de la inversión fija y de las importaciones de bienes de capital de México durante el periodo 2014-2016, información que fue obtenida de las bases de datos de INEGI, del Banco Mundial y de la Organización Mundial de Comercio.Las series de tiempo financieras y muchas veces las económicas van a presentar una serie de características que deben ser tomadas en cuenta con anterioridad a la estimación de algún modelo. Una de estas características puede ser la denominada heteroscedasticidad, la cual va a consistir en el hecho de que la varianza de los errores no va a ser constante y que puede traer consigo una estimación ineficiente de los coeficientes de los modelos. Otra característica muy común de las series de tiempo da a lugar cuando el cambio en la varianza no ocurre de una manera aleatoria, como consecuencia de que los periodos de baja volatilidad pueden estar seguidos por periodos de alta volatilidad para posteriormente volver a disminuir, la implicación de este suceso implica que se tenga que realizar una modelación de la varianza de los errores.

Los modelos ARCH son útiles para realizar la modelación de las varianzas, ya que estiman la varianza futura a través de un promedio ponderado del cuadrado de las observaciones pasadas, de modo que este modelo permite que las ponderaciones sean determinadas por los datos del mismo (Engel, 2001). Bollerslev (1986) presenta el modelo GARCH el cual a semejanza del modelo ARCH utiliza el promedio ponderado del cuadrado de los residuales del pasado, salvo que en este caso las ponderaciones van decreciendo pero sin llegar nunca cero, lo cual permite obtener coeficientes significativos y confiables sin necesidad de utilizar un modelo ARCH de mayor orden. El modelo presentado por Bollerslev se define como GARCH (p,q) y toma el supuesto de que p es el número de términos rezagados del error al cuadrado y q son los términos de las varianzas condicionales rezagadas. El modelo Garch (1,1) ha probado su utilidad para predecir la varianza condicional y la volatilidad (Engel, 2001).

La utilización del modelo GARCH implica el análisis de los datos para estimar la presencia de heteroscedasticidad, la cual puede ser determinada a través de la prueba White, del mismo modo se tiene que determinar si existe una autocorrelación de las varianzas (efecto ARCH), la cual puede ser realizada mediante la prueba LM de Engel. Para estimar la existencia de una relación estadística entre el tipo de cambio real del peso mexicano sobre el valor de la exportaciones mexicanas se utiliza el modelo GARCH (1,1), de modo que al modelar la varianza se, puede determinar si el cambio de una variable independiente tiene efectos sobre la variable dependiente. El modelo que se utilizará para validar la relación anteriormente mencionada es la siguiente:

(1) $x_t = a_b + b_t x_{t-1} + \eta_t$

(2) $\sigma^2_t = \varphi_t + \alpha_t \eta^2_{t-1} + \beta_t \sigma^2_{t-1} + \gamma_t mxn_{t-1} + \delta_t yua_{t-1} + \varepsilon_t usa_{t-1} + \zeta_t iusac_{t-1} + \kappa_t ifm_{t-1} + \theta_t Ibc_{t-1}$

Donde:

x_t Es el valor en el tiempo t de las exportaciones mexicanas.

a_b Es el término constante.

X_{t-1} Es el valor en el tiempo t-1 de las exportaciones mexicanas.

η_t Es el término de error aleatorio.

σ^2_t Es la varianza condicional, es decir, aquella pronosticada por la información de períodos anteriores.

φ_t Es el término constante del modelo de la varianza.

$\alpha_t \eta^2_{t-1}$ Es el término ARCH e indica el efecto del mismo sobre el modelo.

$\beta_t \sigma^2_{t-1}$ Es el término GARCH indica el efecto del mismo sobre el modelo.

γ_j Es el coeficiente del tipo de cambio real del peso mexicano respecto al dólar estadounidense del modelo de la varianza.

mxn_{t-1} Es el tipo de cambio real del peso mexicano respecto al dólar estadounidense en el periodo t-1.

δ_t Es el coeficiente del tipo de cambio real del yuan chino respecto al dólar estadounidense.

yua_{t-1} Es el tipo de cambio real del yuan chino respecto al dólar estadounidense en el tiempo t-1.

ε_t Es el coeficiente del Ingreso de Estados Unidos.

usa_{t-1} Es valor del Ingreso de Estados Unidos en el tiempo t-1.

ζ_t Es el coeficiente del valor de las importaciones estadounidenses provenientes de China.

$iusac_{t-1}$ Es el valor de las importaciones estadounidenses provenientes de China en el tiempo t-1.

κ_t Es el coeficiente del valor de la inversión fija de México.

ifm_{t-1} Es valor de la inversión fija de México en el tiempo t-1.

θ_t Es el coeficiente del valor de las importaciones de capital de México.

Ibc_{t-1} Es valor de las importaciones de capital de México en el tiempo t-1.

Cada una de estas variables se encuentra expresada como: $\ln p_{t+1} - \ln p_t$.

Existe la probabilidad de que el efecto de las variables explicativas sobre la variable dependiente no ocurra en el mismo periodo de tiempo, por lo que anticipando esta situación la ecuación (3) se amplía del siguiente modo:

$$x_{t+1} = a_b + b_t r_{t-1} + \eta_t, \text{ con } i = -1, 0, 1, 2 \dots \text{ (3)}$$

Este estudio no está diseñado para elaborar pronósticos acerca de los valores de la variable independiente, lo que se pretende es determinar aquellas variables independientes que tienen un efecto estadísticamente significativo sobre la misma y si esa relación se da de manera directa e inversa, de modo que el análisis se basa en el valor y la significancia de los coeficientes γ_i, δ_i, ε_i, ζ_i, κ_i y θ_i.

Hipótesis: Cuando el valor del tipo de cambio real tiene un efecto positivo sobre el valor de las exportaciones mexicanas, entonces el coeficiente del tipo de cambio tiene que ser significativo de manera estadística además de tener un valor positivo, por lo que el resto de las variables deberían ser igual a cero.

De modo que la hipótesis queda establecida del siguiente modo:

H_{o1}: $| \gamma_t | <\ 0$; $\delta_t = \varepsilon_t = \zeta_t = \kappa_{t.} = \theta_t = 0$

Además es requisito que las estimaciones del coeficiente del término GARCH (β_t) sean significativas, de modo que se pueda argumentar que la estimación del modelo mediante el proceso GARCH resulta ser la adecuada.

RESULTADOS

Antes de utilizar el modelo propuesto se procede a realizar las pruebas LM y White, con la finalidad de determinar la existencia de autocorrelación y heteroscedasticidad. Los resultados obtenidos muestran efectivamente la existencia de dichos elementos, por lo que se procede a estimar la ecuación con el procedimiento GARCH (1,1).

Tabla 1: Resultados Econométricos del Modelo del Valor de las Exportaciones Mexicanas Como Función del Tipo de Cambio Real del Peso Mexicano Respecto al Dólar Estadounidense

A	γ_t	δ_t	ε_t	ζ_t	κ_t	θ_t
0	-0.34	0.03	0.15	0.11	-0.04	-0.26
	(1.89)**	(0.37)	(0.31)**	(0.34)	(1.86)**	(1.98)**
1	-0.35	0.53	0.11	0.08	-0.05	-0.22
	(2.01)**	(0.22)	(2.04)**	(0.19)	(2.01)**	(2.03)**
2	0.07	0.53	0.11	0.21	-0.16	-0.35
	(0.32)	(0.26)	(0.04)	(0.13)	(0.34)	(0.43)

*** significativo al 5%, *** significativo al 1%. El dato entre paréntesis bajo el coeficiente es el valor del estadístico Z; A=número de adelantos*

La tabla 1 muestra los resultados econométricos del valor de las exportaciones mexicanas como función del tipo de cambio real del peso mexicano respecto al dólar estadounidense, incluyendo además como variables independientes el tipo de cambio del yuan chino respecto al dólar estadounidense, el ingreso de los Estados Unidos, el valor de las importaciones chinas realizadas por los Estados Unidos, el valor de la inversión fija realizada en México y el valor de las importaciones de capital realizadas por México, los coeficientes se han estimado mediante me el procedimiento GARCH (1,1).Cabe resaltar el coeficiente del tipo de cambio real del peso respecto al dólar de los Estados Unidos, el cual además de ser significativo es negativo, lo cual implica que al incrementarse el tipo de cambio real, en vez de incrementar las tasas de crecimiento de las exportaciones, estás tienden a disminuir durante el periodo analizado, pudiéndose concluir que el abaratamiento relativo de los productos exportados por México no ha contribuido a un incremento el nivel de las exportaciones no petroleras, sino que por el contrario, ha ocasionado que las tasas de crecimiento disminuyan.

Una causa probable del debilitamiento de las exportaciones mexicanas, puede ser la depreciación de muchas de las monedas a nivel mundial, por lo que se analiza si la depreciación del yuan chino, moneda del principal competidor de México en el mercado estadounidense pudo tener algún efecto sobre el desempeño de las importaciones mexicanas a Estados Unidos.Cómo se observa en la tabla 1 el tipo de cambio del yuan chino respecto al dólar estadounidense carece de significancia estadística, de tal modo que no se puede afirmar que la depreciación de la moneda china haya tenido algún impacto en el comportamiento de las exportaciones mexicanas. Más del 80% de las exportaciones de México tiene como destino los Estados Unidos, por lo que nuevamente el modelo analiza si pudo haber un efecto sustitución que impactara el desempeño de las exportaciones mexicanas.

Nuevamente los resultados econométricos muestran que el comportamiento de las importaciones de china hacía los Estados Unidos no son estadísticamente significativos, de modo que tampoco se puede afirmar

que haya ocurrido un efecto sustitución por el que se hayan dejado de comprar mercancías mexicanas para adquirir mercancías de la República Popular China.Dada la relación comercial tan estrecha que existe entre los Estados Unidos y México, diversos estudios han señalado que una disminución del ingreso estadounidense disminuye la exportaciones mexicanas a esa nación. Cómo se puede observar, efectivamente el modelo señala esa relación, no obstante el valor del coeficiente es mucho menor que el del tipo de cambio real, de hecho al analizar las series de tiempo se encontraron periodos en que la economía estadounidense crecía a tasas crecientes, mientras que las exportaciones mexicanas iban en decrecimiento. Para analizar la infraestructura industrial de México se incluyó en el modelo como ha sido la respuesta del sector ante la depreciación del peso mexicano, en el caso de la inversión fija, ésta ha tenido un comportamiento negativo, de modo que el incremento en el precio del dólar a inhibido la inversión de bienes de capital, del mismo modo la importación de bienes de capital también ha tenido un retroceso, lo cual afectaría la competitividad de las empresas y pudiera hacer que sus productos sean menos competitivos en el mercado global, pudiendo ser causa probable del comportamiento de las exportaciones.

CONCLUSIONES

El presente estudio concluye que la alta depreciación del tipo de cambio del peso mexicano en el periodo 2014-2016 no ha sido un elemento detonador de las exportaciones, sino por el contrario estas han disminuido, ocasionando incluso un mayor déficit en la balanza comercial, de modo que la ventaja competitiva e incremento de las exportaciones que supuestamente trae consigo la depreciación de las monedas no se ha hecho presente en el caso mexicano durante el periodo señalado. Por otra parte si bien el comportamiento de la economía estadounidense ha venido impactando el comportamiento de las exportaciones mexicanas, la disminución en la tasa de crecimiento de las mismas no parece ser consecuencia única del desempeño de la economía estadounidense, ni de factores de competitividad externa, por lo que habría que indagar el comportamiento interno de la economía mexicana para poder sacar conclusiones más concretas.

La competitividad de las empresas mexicanas se puede ver afectada por una menor inversión en bienes de capital como consecuencia de la depreciación, incluso puede ocurrir que las exportaciones mexicanas puedan disminuir su participación en el comercio internacional al ser menos competitivas en el mismo.Como ya se ha señalado con anterioridad, en la actualidad las depreciaciones o devaluaciones no traen consigo una mejora en la balanza comercial, sino que esta se puede deteriorar como ha sido el caso de México, por lo que las autoridades económicas y financieras del país deben enfocarse en elaborar políticas creíbles que detengan la continua depreciación del peso mexicano. De continuar esta situación el deterioro de la balanza comercial puede estar alimentando mayores presiones cambiaras e incluso ante la incertidumbre y debilidad de la economía mexicana se puede provocar salidas de capital y deteriorar aún más la cuenta de capital provocando una mayor especulación contra el peso mexicano. Del mismo modo el sector exportador que es fuente de divisas puede resultar afectado debido a una menor inversión fija y en bienes de capital, esto sin considerar que muchos de los insumos intermedios están cotizados en dólares.

Limitaciones

El presente artículo no considera el mayor endeudamiento externo o el comportamiento del crédito que puede estar alimentando el crecimiento de las importaciones, y por ende del déficit en balanza comercial, tampoco se incluye un modelo explicativo de la depreciación del tipo de cambio, cuyas variables independientes pueden en conjunto estar ocasionando los movimientos en la balanza comercial.

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LOS NÚCLEOS DE APOYO FISCAL Y SU CONTRIBUCIÓN SOCIAL

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RESUMEN

En este trabajo se presenta de una forma sintética lo que constituyen los Núcleos de Apoyo Fiscal (NAF), conocidos también a nivel internacional como Núcleos de Apoyo Contable y Fiscal, como una nueva forma de apoyo y servicio por parte de la administración tributaria en México y las universidades públicas y privadas a los contribuyentes para el cumplimiento de sus obligaciones fiscales. Esta propuesta innovadora propone un cambio de paradigma respecto a lo que históricamente se ha pensado de la administración tributaria como un ente puramente recaudador y fiscalizador, hacia una institución de calidad en el servicio y procedimientos basados en la confianza. Bajo una metodología cualitativa descriptiva se muestra el surgimiento de los NAF y el funcionamiento de estos centros en México, así como algunas estadísticas respecto a su crecimiento y se finaliza con algunas conclusiones.

PALABRAS CLAVE: Núcleos de Apoyo Fiscal, Contribución Social, Valores, Ética

CENTER OF SUPPORT FISCAL AND SOCIAL CONTRIBUTION

ABSTRACT

This essay presented in a synthetic form the constitution of the Tax Support Centres (NAF), also known internationally as Accounting and Tax Support Centres as a new form of support and service from the tax authorities in Mexico and public and private universities to taxpayers to fulfill their tax obligations. This innovative proposal proposes a paradigm shift from what has historically been thought of tax administration as a purely collector and oversight, to an institution of service quality and trust-based procedures. Under a qualitative and descriptive methodology it shown the emergence of the NAF and operation of these centers in Mexico, as well as some statistics about their growth is presented and ends with some conclusions.

JEL: A13, A14

KEYWORDS: Tax Support Centres, Social Contribution, Values, Ethics

INTRODUCCIÓN

Los principios de ética, responsabilidad fiscal y de contribución al gasto público son fundamentales cuando se aborda el tema del cumplimiento tributario. En ese sentido los esfuerzos que se realicen para apoyar al contribuyente en esa función serán fundamentales. La encomienda que tiene desde su creación en 1997 el Servicio de Administración Tributaria (SAT) en México respecto al servicio al contribuyente representa el cumplimiento de esa corresponsabilidad que se tiene con el contribuyente; es decir, ya no es solo cumplir con su quehacer meramente recaudatorio sino que también se le acompaña, se le dirige, se le asesora en todo momento para que cumpla en tiempo y forma con sus obligaciones. De esta forma también la administración tributaria con el fin de estar a la vanguardia y de llegar con mayor facilidad a la población y a los contribuyentes menores, implementa programas y acciones que permiten tanto el registro, como la actualización y en general ponerse al corriente con su situación fiscal.

La informalidad, los esquemas de elusión fiscal y en general un padrón desactualizado e insuficiente, son las motivaciones para que se generen iniciativas en países latinoamericanos tendientes a resolver estos problemas desde hace aproximadamente tres décadas; generando con ello iniciativas interesadas de participación de la sociedad y de la misma administración tributaria. Se han desarrollado acciones tanto formales como informales para transmitir los valores de la responsabilidad y la ética fiscales, la importancia de la tributación y el cumplimiento fiscal. Recientemente y en el marco de colaboración del SAT con organismos internacionales ha promovido la cooperación con universidades públicas y privadas para implementar los llamados Núcleos de Apoyo Fiscal (NAF), en el que participan activamente estudiantes, profesores y miembros de la administración tributaria para la capacitación y puesta en marcha de estos centros de ayuda contable y fiscal. Los NAF, como se les conoce internacionalmente son espacios creados para la atención de pequeños contribuyentes y personas físicas que necesiten asesoría tanto para su registro como para el pago de sus impuestos. En el presente ensayo se presenta una mirada en el tiempo sobre los antecedentes de los NAF, su funcionamiento, qué actores están involucrados, qué resultados han tenido a la fecha, y qué se ha conseguido con esta iniciativa; finalmente se presentan algunas conclusiones.

Surgimiento de los NAF

Los Núcleos de Apoyo Fiscal surgen en Brasil a mediados de los años noventa y son creados por la Administración Tributaria (Receita Federal), con la participación de 60 instituciones de enseñanza superior (Asenjo, 2016:10). Con esta exitosa experiencia surgida en Brasil, el Programa EUROsociAL y el Instituto para el Desarrollo Internacional han replicado la experiencia en otros países incluido México, en el que las administraciones tributarias de cada país han liderado el programa y llevado a cabo diferentes acciones para vincular esta iniciativa. En la siguiente figura se resumen las actividades que a lo largo de los años se han implementado, resaltando las acciones que para México se han llevado a cabo a finales de los años noventa del siglo pasado, justo con la creación del Servicio de Administración Tributaria (SAT), organismo que crea e institucionaliza la campaña de formación para el cumplimiento tributario.

Figura 1. Cultura Contributiva en México y en América Latina

Fuente: Elaboración propia con datos de Díaz y Fernández (2010).

Los NAF son una estrategia aplicada a través de espacios abiertos y permanentes en las instituciones educativas, para brindar orientación y asesoría, así como apoyar en la realización de trámites fiscales. El personal por parte de la administración tributaria es el encargado de capacitar a los estudiantes y académicos de las universidades en el funcionamiento del NAF, desde la actitud en el buen servicio hasta en la calidad de la información que se transmita. Los valores de responsabilidad fiscal, ética y sobre todo el de cumplir voluntariamente con sus obligaciones tributarias son los ejes fundamentales en los que se centran los NAF.

De la misma forma estas acciones son directrices transversales que promueven la educación fiscal y el incremento de la cultura en este ámbito. Como bien lo dice Ruíz de Suazu, (2012) *la educación fiscal no pretende crear expertos tributarios, sino que tiene como objetivo transmitir una serie de ideas, valores y actitudes favorables a la responsabilidad fiscal0020 y contrarias a las conductas defraudadoras*. Así también se coincide con la idea de que "…*No cabe duda de que conseguir el cumplimiento fiscal voluntario entre los contribuyentes es el camino a seguir por cualquier Administración Tributaria moderna, lo más rentable a nivel de recaudación y lo más apropiado a largo plazo*". (Ruíz de Zuazu, 2012:51)

Por lo anterior, las funciones que realizan los actores que participan en los NAF son parte de esa contribución social que las universidades dan y comparten, como una forma de retribuir gratuitamente a la sociedad lo que recibe en recursos públicos para llevar a cabo la función de formar profesionales en distintas áreas; y así como atinadamente lo dice Martí y Martí Vilar (2010), *no sólo hay que enseñar un conjunto de valores propios de una comunidad democrática, sino estructurar el centro y la vida en el aula con procesos en los que la participación en la vida en común, contribuyan a crear los correspondientes hábitos y valores cívicos, favoreciendo un clima óptimo para el desarrollo moral*.

En el esquema de funcionamiento del programa participan alumnos que dan su servicio social asumiendo su responsabilidad social y actuando como profesionistas asesores; a la vez que adquieren experiencia y conocimientos en las herramientas que la administración pone a disposición para el cumplimiento de obligaciones tributarias. En las Instituciones de Educación Superior, sean universidades públicas o privadas se promueven las acciones de responsabilidad social y de beneficio comunitario y en la Administración Tributaria se gana al doble pues se capacita a quienes estarán al frente de los módulos y se posiciona como un ente accesible y de apoyo para el cumplimiento de las obligaciones fiscales y se consolida como principal promotor la cultura contributiva reconociendo y transmitiendo la importancia de la función social de los impuestos.

Estadísticas

A manera de mostrar un panorama general de cómo se encuentran actualmente los Núcleos de Apoyo Fiscal se muestran las siguientes estadísticas.

Evaluación de los NAF

Como cualquier programa de gobierno, los NAF también son evaluados en su pertinencia, congruencia, servicio y cobertura. Según datos del SAT, se realizaron en mayo de 2015, 320 encuestas de percepción dirigida a usuarios, de los Núcleos de Apoyo Fiscal en 10 universidades de 8 entidades de la República Mexicana. Los hallazgos fueron los siguientes:

90% de los usuarios se enteró de la existencia del NAF de boca en boca.
El 45% reconoce la "*marca*" NAF.

El 20% conoce en su totalidad sus características de operación.

Más del 98% de los usuarios consideran que los NAF brindan un servicio de calidad en la atención
Trámites más requeridos: Declaración (62%) e Inscripción al RFC (19%).

Participación Internacional

El SAT a través de la puesta en marcha de los NAF y otros mecanismos de fomento para la educación y la cultura fiscal, participa en el Foro Internacional de Intercambio de Experiencias Gubernamentales

auspiciado por la Comunidad Europea, la OCDE y la FIIAPP. Participan **19 administraciones tributarias** de Latinoamérica: Argentina, Brasil, Colombia, Cuba, El Salvador, Honduras, Nicaragua, Paraguay, República Dominicana, Venezuela, Bolivia, Chile, Costa Rica, Ecuador, Guatemala, México, Panamá, Uruguay y Perú.

Acercar los servicios a los contribuyentes, brindando diferentes puntos de atención

- **86** Núcleos de Apoyo Fiscal en **29** Entidades Federativas; con el apoyo de **39** ADSC

Ofrecer a los ciudadanos un espacio amigable para recibir asesoría con el fin de **incorporarse a la formalidad**

- **11,602** inscripciones

Apoyar a quienes tienen **menor capacidad administrativa**

- **48,424** trámites y asesorías en su mayoría a contribuyentes RIF
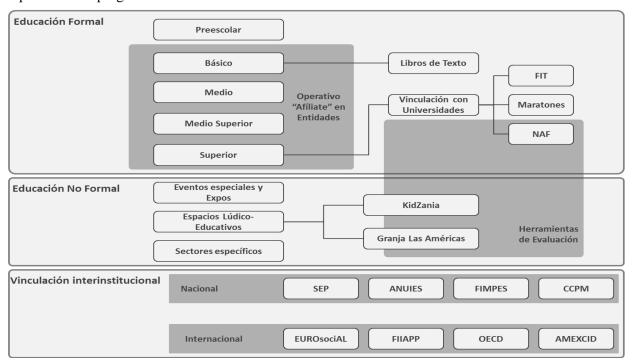
Inducir en el **uso de sistemas informáticos** a la población con apoyo de universitarios

- **29,749** ciudadanos o contribuyentes atendidos en autoservicio

Facilitar el cumplimiento de obligaciones fiscales

- Cerca de **20** servicios a **29 mil** personas en **86** universidades para cumplir obligaciones

Componentes del programa nacional de educación fiscal

Fuente: SAT, 2016. Presentación del Lic. Carlos Malpica en el Foro de Educación Fiscal, realizado en CUCEA.

Figura 2: Cobertura de los NAF en México

ESTADO	
MICHOACÁN	2
MORELOS	1
NAYARIT	1
NUEVO LEÓN	4
OAXACA	1
PUEBLA	3
QUERÉTARO	1
QUINTANA ROO	1
SAN LUIS POTOSÍ	4
SINALOA	1
SONORA	2
TABASCO	2
TAMAULIPAS	5
TLAXCALA	1
VERACRUZ	12
YUCATÁN	1
ZACATECAS	0

ESTADO	
AGUASCALIENTES	3
BAJA CALIFORNIA	0
BAJA CALIFORNIA SUR	1
CAMPECHE	2
COAHUIILA	1
COLIMA	1
CHIAPAS	3
CHIHUAHUA	1
CIUDAD DE MÉXICO	4
DURANGO	0
GUANAJUATO	0
GUERRERO	2
HIDALGO	0
JALISCO	5
MÉXICO	21

Fuente: SAT, 2016. Presentación del Lic. Carlos Malpica en el Foro de Educación Fiscal, realizado en CUCEA.

Ejes temático: fiscalidad, subtema: Cultura Fiscal. Desde 2005, el SAT ha mantenido una participación activa, destacando como líder al innovar en estrategias de educación fiscal. En 2015 se consolida y presenta la Red de Educación Fiscal, producto de una iniciativa propuesta en 2008.

Propósito: fomentar el intercambio de experiencias para fortalecer el aprendizaje especializado, flexible y participativo, entre instituciones fiscales y educativas de la Unión Europea y América Latina.

Participantes: 13 Administraciones Tributarias de América Latina y el Caribe, 6 Administraciones Tributarias de la Unión Europea y 12 Instituciones educativas de América Latina.

Retos de los Naf y las Administraciones Tributarias

Como en todo programa innovador, existen debilidades con las que se debe trabajar y tratar de solventar para que llegar a los resultados deseados. En México la educación fiscal se ha incorporado en los Planes Nacionales de Desarrollo desde hace algunos años, pero aún hace falta poner más énfasis en incorporarla como una política de Estado, con la que se pueda generar cohesión y sinergia entre sus instituciones gubernamentales. El Lic. Malpica Jiménez (2016) del SAT en su ponencia destacó algunas estrategias que deben realizarse: Estrechar la vinculación con las Secretarías de Educación Pública Federal y Estatales. Incluir estrategias de Educación fiscal en todos los niveles educativos, involucrando a la docencia mediante la inserción de una materia de cultura tributaria en los planes de estudio de la carrera magisterial. Ampliar los canales de contacto con la sociedad aprovechando las posibilidades tecnológicas y ampliando la disponibilidad de recursos para generar nuevas herramientas didácticas. Fortalecer los lazos de identidad y

de corresponsabilidad social para el cumplimiento de las obligaciones fiscales, generando programas que propicien la participación ciudadana activa en el ejercicio de la transparencia y rendición de cuentas. Fortalecer las habilidades de formación ciudadana para un correcto cumplimiento de las obligaciones tributarias. Establecer acciones formativas que faciliten la integración a la formalidad en un contexto de segmentación y perfiles de contribuyentes y de ciudadanía. Evaluar de manera integral y metodológica el impacto de las estrategias educación fiscal en la sociedad.

CONCLUSIONES

Los NAF han sido una experiencia exitosa por parte del SAT y de las universidades en apoyo a la sociedad y en especial a los contribuyentes, pues con ello se modifica la imagen que se tiene de la administración tributaria como un ente de cobro coactivo y fiscalizador. Este cambio de paradigma positivo responde a la necesidad de incrementar tanto la recaudación, la base de contribuyentes, el cumplimiento voluntario, como la confianza de los individuos en sus instituciones. Los beneficios son muchos y es palpable que en las universidades se están promoviendo valores tanto en los estudiantes como en los académicos sobre la conciencia fiscal y la responsabilidad que tienen al estar próximos a egresar e insertarse en el campo laboral, y de los profesores al formarlos de una manera comprometida con el bienestar social y con la mentalidad de incentivar y promover en los contribuyentes la correcta tributación, pues sin ella no se podrá salir del círculo vicioso en el que hay poco ingreso recaudado y en respuesta existe poca cobertura de servicios públicos convirtiéndose en una trampa de pobreza, de la que no se podrá salir hasta que se concientice de ello. La universidad por su parte se beneficia al contar con egresados poseedores de una formación más actualizada y experiencia práctica que les facilitará entrar en un mercado de profesionistas independientes o como asalariados, y ejercer con valores éticos, dadas las prácticas que tienden apremiar más la reducción en las contribuciones o la omisión del pago. De esta forma la Universidad funge como un enlace entre la iniciativa pública o privada y la formación de profesionales.

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OPTIMIZACIÓN DE LA FUNCIÓN DE UTILIDAD DE LA DEMANDA DE ACTIVOS FINANCIEROS

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RESUMEN

El objetivo de este artículo es analizar parámetros estadísticos de la distribución de los rendimientos de los activos financieros como determinantes de su demanda. Una manera de aplicar el concepto demanda de mercado en instrumentos financieros es a través de la estimación de la varianza, la media y la asimetría como variables de decisión para la selección de los activos y su participación en la integración de un portafolio de inversión. Se plantea un problema de optimización multiobjetivo a través del cual se logra la optimización simultánea de los objetivos particulares de media, varianza y asimetría. Al minimizar la función objetivo, se determina la cantidad óptima a invertir en cada activo que conforma el portafolio inversión.

PALABRAS CLAVE: Decisiones de Inversión, Valoración de Activos Financieros

OPTIMIZATION UTILITY FUNCTION DEMAND FINANCIAL ASSETS

ABSTRACT

The focus of this paper is to analyze statistical parameters of the distribution of yields as demand determinants of financial assets. One way to apply the concept of market demand in financial instruments is through the estimation of variance, the mean and asymmetry as decision variables for the selection of assets and their participation in the integration of an investment portfolio. A multi objective optimization problem through which the simultaneous optimization of the particular objectives of the mean, variance and asymmetry is achieved. By minimizing the objective function, the optimal amount to invest in each asset that forms the investment portfolio is determined.

JEL: G11, G12

KEYWORDS: Investment Decisions, Valuation of Financial Assets

INTRODUCCIÓN

Un modelo económico se fundamenta en un marco teórico económico y cuando es implementado mediante un conjunto de ecuaciones para describir la estructura del modelo, el modelo se convierte en un modelo económico matemático. Bajo este precepto se considera que los estudios empíricos y análisis teórico son complementarios y se refuerzan mutuamente con la implementación de un modelo matemático. Algunas variables que podrían abordarse desde el enfoque de un modelo económico matemático podrían ser el ingreso nacional, consumo, inversión y producto interno bruto entre otras. Una variable económica que influye en las decisiones relacionadas con los problemas económicos es la demanda de mercado. El objetivo en este artículo es analizar los parámetros estadísticos de la distribución de los rendimientos de los activos financieros, como la media, la varianza y la simetría, como determinantes de la demanda de los activos financieros.

En el desarrollo de este documento se muestra la demanda de mercado bajo una visión de teoría económica

y desde un enfoque microeconómico, expresándola de forma conceptual, matemática y gráfica.

Al incorporar el concepto de demanda, al mercado de instrumentos financieros como las acciones, se plantea la varianza, la media y la asimetría como determinantes de la demanda de un activo financiero y como variables de decisión en el modelo de portafolio para la selección de los activos y su participación en la integración de un portafolio de inversión. La metodología que se utiliza plantea un problema de optimización multiobjetivo que selecciona el portafolio de inversión que minimiza la función multiobjetivo con la cual se logra la optimización simultanea de los objetivos particulares de media, varianza y asimetría.

REVISIÓN DE LITERATURA

De acuerdo con Parkin y Esquivel (2006) la demanda es la relación entre la cantidad demandada de un bien y su precio cuando todos los demás factores que influyen en los planes de compra permanecen constantes, por su parte Mochón y Beker (2008) expresan que la demanda representa las cantidades de un bien que los consumidores deseen y puedan comprar. Entre las variables que influyen en la cantidad demandada de un producto, las más significativas son el nivel de ingreso, las expectativas del consumidor sobre el futuro, los precios de los bienes sustitutos, factores sociológicos, gustos y preferencias del consumidor, número de empresas y el tamaño del mercado. Varian (2010) especifica las funciones de demanda individual del consumidor, para el caso en que solo se consideran dos bienes x_1 y x_2, solo hay dos elementos que afectan a la elección óptima: los precios y el ingreso. La función de demanda individual se expresa de la siguiente forma:

$$\tag{1}$$

$$\tag{2}$$

Las ecuaciones 1 y 2, muestran las cantidades óptimas de cada uno de los bienes en función de los precios y de la renta del consumidor. El primer miembro de cada ecuación representa la cantidad demandada y el segundo es la función que relaciona los precios y la renta con esa cantidad. Ahora bien, si se hace el supuesto de que en el mercado existe n consumidores, la demanda agregada del bien 1, es la suma de las demandas de todos los consumidores, entonces se puede concebir la demanda agregada como la demanda de un consumidor representativo (Varian, 2010). La demanda agregada del bien x_1 se muestra en la ecuación 3, para el bien x_2 es semejante.

$$\tag{3}$$

La ley de la demanda explica el comportamiento de la demanda establece que "Si los demás factores permanecen constantes, cuanto más alto sea el precio de un bien, menor será la cantidad demandada de dicho bien, y cuanto más bajo sea el precio de un bien mayor será la cantidad demandada del mismo" (Parkin y Esquivel, 2006, pág 59). El análisis anterior es aplicable a la demanda de activos financieros. Acorde con el principio económico que hace referencia a la correcta asignación de los recursos escasos y en el marco de la teoría del consumidor, en la que se considera de forma hipotética un consumidor representativo y la producción de dos bienes x_1 y x_2, la demanda individual del bien x_1 como $x_1 = x_1(p_1, p_2, m)$ y la del bien x_2 como $x_2 = x_2(p_1, p_2, m)$, el consumidor tiene que elegir aquella cantidad del bien x_1 y x_2 que satisfaga la siguiente restricción presupuestal $p_1 x_1 + p_2 x_2 = m$. Por lo tanto el consumidor como agente racional tiene como objetivo elegir aquella combinación de bienes que maximice su nivel de satisfacción o utilidad, dado su nivel de ingreso. A partir de este fundamento teórico

se puede introducir el análisis de portafolio de inversión desde el enfoque de la demanda de mercado y de la teoría del consumidor.

METODOLOGÍA

Con respecto a los determinantes de la demanda de activos financieros, el análisis convencional de la teoría de portafolios implementada por Markowitz (1952) utiliza el criterio de media y varianza como parámetros de decisión en la selección de los activos financieros del portafolio. La función de demanda del activo financiero se puede representar por el nivel de utilidad, la cual está en función del rendimiento y riesgo, representados estadísticamente por la media y la varianza de la distribución de los rendimientos de los activos.

$$U = U(\mu, \sigma^2) \tag{4}$$

La función de utilidad que se genera a partir de este modelo tiene una representación cuadrática, y uno de los supuestos para que éste criterio sea valido es que la distribución de los rendimientos de los activos debe presentar una distribución normal, lo que no se cumple en la mayoría de las series financieras, como argumenta Fama (1965) y Arditti (1971) quienes analizaron el comportamiento estadístico de los rendimientos y concluyeron que para las series financieras la distribución no tiene un comportamiento normal. En los trabajos de Rubinstein (1973) y Hanoch y Levy (1970) se argumenta que si la distribución se aleja de la distribución normal, la función de utilidad que se asume cuadrática presenta limitaciones, porque solo considera la utilidad marginal positiva para un rango acotado, y es necesario analizar otros parámetros de la distribución de los rendimientos, sobre todo cuando se presentan colas anchas en la distribución de los rendimientos. La incorporación de la asimetría a la función de utilidad del inversionista permite una mayor flexibilidad y una mejor aproximación a una función de utilidad en general, en consecuencia la incorporación de la asimetría como variable de decisión en la selección de un portafolio de inversión es importante en el proceso de optimización (Simkowitz y Beedles (1978), Kane (1982), Konno y Suzuki (1995), Chunhachinda, Dandapani, Hamid, y Prakash (1997), Leung, Daouk, y Chen (2001)). Por lo tanto en consideración a los argumentos que justifican incluir la asimetría como determinante de la demanda de un activo financiero, la función de utilidad quedaría de la siguiente manera:

$$U = U(\mu, \sigma^2, s^3) \tag{5}$$

La incorporación de la asimetría de los rendimientos en la selección de portafolio de inversión requiere de la solución de un problema de optimización multiobjetivo, mediante el cual se determina la proporción de riqueza que se debe invertir en cada activo del portafolio, para que se maximice el rendimiento y la asimetría, al mismo tiempo que se minimice el riesgo de la inversión. El planteamiento de Lai (1991), Leung , Daouk y Chen (2001) y kemalbay, özkut y Franco (2011) muestra la solución al problema de optimización multiobjetivo, en primer lugar se obtiene la media, la varianza y la asimetría del portafolio, cada caso se muestra en las ecuaciones 6, 7

$$\text{Rendimiento del portafolio} = W^T R = \sum_{i=1}^{n} w_i R_i \tag{6}$$

$$\text{Varianza del portafolio} = W^T \sum W$$

$$= \sum_{i=1}^{n} w_1^2 \sigma_i^2 + \sum_{i=1}^{n} \sum_{j=1}^{n} w_i w_j \sigma_{ij} \qquad para \quad i \neq j, \tag{7}$$

$$\text{Asimetría del portafolio} = E\left[W^T(\widetilde{R} - \overline{R})\right]^3$$

$$= \sum_{i=1}^{n} w_i^3 s_i^3 + 3\sum_{i=1}^{n}\left(\sum_{j=1}^{n} w_i^2 w_j s_{iij} + \sum_{j=1}^{n} w_i w_j^2 s_{ijj}\right) \quad para \quad i \neq j \tag{8}$$

En las ecuaciones, σ_i^2 representa la varianza del activo i, σ_{ij} es la covarianza entre las variables aleatorias i y j, y describe el movimiento conjunto entre estas variables, $\sum$ define la matriz de varianza covarianza para los rendimientos de n activos, s_i^3 es asimetría del rendimiento del activo i, W^T indica al vector transpuesto de los pesos de las posiciones del portafolio.

En la expresión 9 se plantea optimizar los objetivos individuales de cada variable, se maximizan el rendimiento y la asimetría, y se minimiza el riesgo.

$$\left.\begin{array}{ll} Maximizar & R(w) = W^T R \\ Minimizar & V(w) = W^T \sum W \\ Maximizar & S(w) = E\left[W^T\left(R - \overline{R}\right)\right]^3 \end{array}\right\} \text{Sujeto a } W^T I = 1, W \geq 0 \tag{9}$$

Una vez que se ha resuelto el problema de optimización de forma individual para cada uno de los parámetros, obtenemos M^*, V^* y S^* que representan el mejor escenario o los niveles deseados, para la media varianza y asimetría. Comparando los valores obtenidos en el modelo se puede obtener la desviación o distancia (d) respecto a los valores deseados. Los resultados que se obtienen a partir de los modelos individuales, evidencian que existen conflictos de intereses al considerar un objetivo en particular, por lo que es necesario determinar una alternativa que permita conciliar los objetivos de forma simultánea. La optimización multiobjetivo es la técnica que busca satisfacer de forma simultánea un conjunto de objetivos de manera que en conjunto se encuentre la mejor solución. En la optimización multiobjetivo, la estructura de la función objetivo del modelo que se considera contiene la desviación de los parámetros de los valores de las tres funciones individuales $R(w), V(w)$ y $S(w)$ y son divididos entre M^*, V^* y S^*. La función se enriquece, si, se adicionan las preferencias de los inversionistas en relación a cada objetivo, se utilizan los multiplicadores λ para establecer las preferencias del inversionista sobre la media, varianza y asimetría de los rendimientos (Leung, Daouk y Chen (2001) y kemalbay, Özkut y Franco

$$\begin{array}{ll} \text{Min} & Z = \left|\dfrac{d_1}{M^*}\right|^{\lambda_1} + \left|\dfrac{d_2}{V^*}\right|^{\lambda_2} + \left|\dfrac{d_2}{S^*}\right|^{\lambda_3} \\[2mm] \text{s.t.} & X'\overline{R} + d_1 = M^* \\[1mm] & X'\Sigma X + d_2 = V^* \\[1mm] & E\left(X'(R - \overline{R})\right)^3 + d_3 = S^* \\[1mm] & X'I = 1 \\[1mm] & x_i \geq 0, d_i \geq 0, \ i = 1, 2\ldots, n \end{array} \tag{10}$$

La solución del problema de optimización se logra al minimizar la función multiobjetivo, de tal forma, que se determina la cantidad que se debe adquirir de cada activo; consecuentemente se obtiene el portafolio que maximiza la función de utilidad del inversionista al incluir las preferencias para cada uno de los parámetros e incorporar el nivel de aversión al riesgo del inversionista.

RESULTADOS

En esta sección se presenta evidencia empírica de la implementación del modelo. Se considera una muestra que corresponde a un conjunto de 10 de empresas que cotizan en la Bolsa Mexicana de Valores, se asume como indicador el precio de cierre de cada acción, el periodo abarca desde 02 de Enero de 2015 al 22 de agosto del 2016. Las empresas seleccionadas son Alsea (Alsea), Arca Continental (AC), Grupo Aeroportuario del Surestes (AsurB), Industrias Bachoco (Bachoco), Grupo Financiero Banorte (GFNorte), Grupo Aeroportuario del Pacifico (GAP),Gruma (Gruma), Grupo Aeroportuario del Centro Norte (OMA B), Industrias Peñoles (PE&OLES) y Propomotora y operadora de infraestructura (PINFRA). Los datos históricos de los precios de los activos seleccionados se utilizan para calcular los rendimientos, la matriz de varianza-covarianza y los momentos estadísticos.

Tabla 1: Descripción Estadística y Prueba de Normalidad Para Cada Acción

	Rendimiento	Varianza	Coeficiente de asimetría
	(1)	(2)	(3)
Alsea	0.001445952	0.000193338	0.344621867
AC	0.000776427	0.000162489	0.109919577
Asur B	0.001254246	0.000184624	0.023219673
Bachoco	0.000973779	0.000212464	0.255018711
GFNorte	0.000891177	0.000241667	0.309422746
GAP	0.002121094	0.000228516	0.206435954
Gruma	0.001480302	0.000284445	0.331496281
OMA B	0.001752679	0.000220502	-0.015873706
Pe&oles	0.001774189	0.000571456	0.006729611
PINFRA	0.000862422	0.00020586	0.041631329

La Tabla 1 muestra los valores de la media y la varianza de los rendimientos de cada uno de los activos.

En la primera columna de la Tabla 1 se observa que la acción GAP es el activo que presentó el rendimiento medio más alto, seguido por Peñoles y OMA B, mientras que AC mostró el rendimiento más bajo. En la columna (2), se presenta la varianza para cada uno de los activos, la varianza mínima corresponde a la acción AC, y el activo con la varianza más alta y por lo tanto el más riesgoso fue PE&OLES. Se incorporan los valores de la asimetría en la columna (3) que representan el tercer momento de la distribución de los rendimientos. En general e excepción de OMAB, los activos denotaron una asimetría positiva, la distribución esta sesgada a la derecha lo que indica que la probabilidad de obtener un rendimiento por encima de la media es más probable que obtener un rendimiento por debajo de la media. A continuación se resuelve el problema de optimización de forma individual para cada uno de los parámetros, obtenemos M^*, V^* y S^* que representan el mejor escenario o los niveles deseados, para la media varianza y asimetría.

$$\left. \begin{array}{l} Max \quad E(R_p) = X'\overline{R} \\ s.t \quad X''I = 1 \quad x_i \geq 0 \end{array} \right\} M^* = 0.00212109445771623 \tag{11}$$

$$\left. \begin{array}{l} Min \quad \sigma^2(R_p) = X'\Sigma X \\ s.t \quad X'I = 1 \quad x_i \geq 0 \end{array} \right\} V^* = 0.0000597482974912429 \tag{12}$$

$$\left. \begin{array}{l} Max \quad S^3(R_p) = E(X'(R - \overline{R}))^3 \\ s.t \quad X'I = 1 \quad x_i \geq 0 \end{array} \right\} S^* = 0.344621866645466 \tag{13}$$

Al obtener las distancias para cada uno de los parámetros y al minimizar la función multiobjetivo

$$Z = \left| \frac{d_1}{M^*} \right|^{\lambda_1} + \left| \frac{d_2}{V^*} \right|^{\lambda_2} + \left| \frac{d_2}{S^*} \right|^{\lambda_3}$$ se obtienen los resultados que se muestran en la Tabla 2.

Tabla 2: Composición de los Pesos del Portafolio

	1,0,0	0,1,0	0,0,1	1,1,0	1,1,1
Alsea	15.44%	14.15%	16.34%	15.44%	16.74%
AC	18.10%	20.74%	20.40%	18.10%	19.13%
Asur B	5.27%	7.00%	4.22%	5.27%	4.22%
Bachoco	14.41%	15.81%	16.64%	14.41%	15.76%
GFNorte	3.44%	4.47%	6.20%	3.44%	5.25%
GAP	11.43%	7.71%	9.26%	11.43%	10.61%
Gruma	9.05%	8.37%	9.87%	9.05%	9.90%
OMA B	7.84%	6.38%	3.89%	7.84%	5.14%
Pe&oles	5.12%	4.28%	3.48%	5.12%	4.01%
PINFRA	9.88%	11.09%	9.69%	9.88%	9.25%
Asimetría	0.18	0.17	0.20	0.18	0.19

La Tabla 2 define los valores óptimos de la función multiobjetivo para diferentes combinaciones de preferencia para la media, la varianza y la asimetría.

En el caso de las preferencias (1,0,0) , el 1 en la primera posición indica que se le da absoluta importancia al rendimiento, es decir el inversionista desea maximizar su rendimiento. En el caso de las preferencias (0,1,0) el máximo interés del inversionista es que el nivel de riesgo sea minimizado y para las preferencias (0,0,1) el objetivo es obtener el valor óptimo de asimetría. Si consideramos como parámetro de decisión la asimetría, es importante determinar la asimetría para cada portafolio con el objetivo de comparar los resultados obtenidos entre el modelo media-varianza y el modelo multiobjetivo media-varianza-asimetría. El cálculo de la asimetría de cada portafolio requiere de la suma de la multiplicación del coeficiente de asimetría de cada uno de los activos por el vector de pesos transpuestos. Cada uno de los portafolios muestra asimetría positiva, en este sentido la asimetría positiva indica que el portafolio tiene mayor probabilidad de obtener valores mayores a su promedio, por lo tanto existe una mayor probabilidad de obtener rendimientos altos y así maximizar la función de utilidad del inversionista. La solución, que proporciona la optimización multiobjetivo, en donde de manera simultánea se maximiza el rendimiento, minimiza la varianza, y maximiza la asimetría, se muestra en la composición de pesos representada por la preferencias (1,1,1). En la solución propuesta se observa que la demanda es mayor por los activos AC, Alsea, Bachoco, GAP y Gruma. Las acciones a las que se les asigno un menor porcentaje de inversión de capital por lo tanto tienen menor demanda son Pe&oles, Asur B y OMA B.

CONCLUSIÓN

Una forma de entender el comportamiento del consumidor es mediante el enfoque de la teoría de la utilidad, los consumidores van a elegir aquella canasta de consumo que les proporcione mayor utilidad, mayor nivel de satisfacción o placer. El objetivo del consumidor es determinar la canasta de consumo que cumpla con su restricción presupuestal, de forma que se maximice su utilidad con el nivel de ingreso con el que cuentan. De esta manera la demanda de un bien va a depender del nivel de utilidad que le proporcione. La teoría del consumidor es el enfoque adecuado para abordar la demanda de activos financieros la cual depende del

nivel de utilidad. Al obtener los resultados de la optimización multi-objetivo se establece que la función de utilidad está determinada por el nivel de riesgo, rendimiento y asimetría de los activos financieros, se concluye que se destina menor proporción del capital de inversión a los activos que no cumplen con los requerimientos. Por tanto, su demanda disminuye. La optimización multi-objetivo de la función de utilidad para el análisis de portafolio de inversión ayuda a comprender la oferta y demanda de bienes y servicios, desde el enfoque del productor como del consumidor.

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ANÁLISIS DE CONDICIONES DE CIERRE DE MIPYMES COMERCIALES EN LA ZONA CONURBADA ZACATECAS - GUADALUPE EN MÉXICO

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RESUMEN

La Universidad Tecnológica del Estado de Zacatecas tiene una estrecha vinculación con el sector empresarial a través de la contratación de egresados de los distintos programas educativos, de las estadías, de los cursos de capacitación tanto de miembros de las empresas a los alumnos como de los docentes y personal que colabora en la universidad a las empresas, etc; este vínculo nos hace darnos cuenta de que algunas empresas micro, pequeñas y medianas tienen un tiempo de vida muy corto. Es importante investigar el porque sucede este fenómeno de manera frecuente para buscar estrategias de solución que las empresas puedan implementar para asegurar un tiempo de vida duradero.El objeto de esta investigación es conocer las causas por las cuales las micro y pequeñas empresas en la zona conurbada Zacatecas – Guadalupe cierran sus operaciones en corto tiempo. Las pequeñas y medianas empresas (PYMES), son un elemento fundamental para el desarrollo económico de México, ya sea por su aportación al Producto Interno Bruto (PIB), o por su contribución al empleo. Según la Secretaría de Economía (SE), ellas contribuyen con el 52% al PIB y con el 78.5% de los empleos formales.

PALABRAS CLAVE: Investigación, Pequeñas y Medianas Empresas, Desarrollo Económico, Producto Interno Bruto, Contribución

ANALYSIS OF CLOSING CONDITIONS OF MSME BUSINESS IN ZACATECAS - GUADALUPE IN MEXICO

ABSTRACT

Technological University of the State of Zacatecas has close links with the business sector through the recruitment of graduates from various educational, stays, of training courses both members of companies to students and teachers and staff working at the university to businesses, etc; This link makes us realize that some micro, small and medium enterprises have a very short life. It is important to investigate why this phenomenon happens frequently to find solution strategies that companies can implement to ensure long lasting life way. The purpose of this research is to understand the reasons why micro and small businesses in the metropolitan area Zacatecas - Guadalupe close their operations in a short time. Small and medium enterprises (SMEs), are fundamental to the economic development of Mexico element, either for their contribution to the Gross Domestic Product (GDP), or for their contribution to employment. According to the Ministry of Economy (SE), they contribute to 52% of GDP and 78.5% of formal jobs.

JEL: I25, M10

KEYWORDS: SMEs, Economic Development

INTRODUCCION

Problemática y Justificación

Se observa que las micro y pequeñas empresas de la zona conurbada Guadalupe – Zacatecas tienen un tiempo de vida muy corto, lo cual debe afectar la economía de los municipios y por consiguiente del Estado. Independientemente de la situación económica de México, la mala administración es unade las causas de la corta vida de las PYMES en el país, de acuerdo con la ComisiónNacional para la Defensa de los Usuarios de Servicios Financieros (CONDUSEF); en unestudio publicado por esta institución, sobre el comportamiento de las PYMES en México, el 43%de las empresas fracasan por errores, y sólo dos de cada diez empresarios estáncapacitados para administrar su propio negocio; resaltando la poca o nula capacitacióndel administrador y creerse "todólogo"; así también su falta de planeación y desolucionar las cosas según se presentan, limitan por mucho el desarrollo de su empresa;y el emprendedor, más allá de apoyarse en la opinión participativa de otras personas,toma decisiones unilaterales sin estar preparado para ello. De acuerdo a datos de laCONDUSEF y de la SE, 65% de nuevas PYMES que se crean en un año desaparecenantes de los dos años de vida por una deficiente administración. (Comunicación, 2014)

REVISIÓN LITERARIA

Zacatecas es uno de los 31 estados que junto con el Distrito Federal conforman las 32 entidades federativas de México ubicándose en la parte norte del país. Limita al norte con Coahuila, al noroeste con Durango, al oeste con Nayarit, al este con San Luis Potosí y Nuevo León, y al sur con Jalisco, Aguascalientes y Guanajuato. La capital es la ciudad de Zacatecas, la cual tiene 58 municipios y sus principales actividades económicas son la minería, la agricultura y el turismo.

Figura 1: Mapa del Estado de Zacatecas

Durante el periodo 2003-2009, la economía de Zacatecas registró un crecimiento promedio anual en términos reales de 3.98%, presentándose incrementos sostenidos en el PIB de la mayoría de las ramas de actividad. Sin embargo, este crecimiento ha sido insuficiente para generar los más de 8 mil empleos anuales que requiere Zacatecas y mejorar la capacidad adquisitiva de las y los trabajadores.(Zacatecas, 2010) Actualmente se cuenta con 23 naves industriales propiedad de Gobierno del Estado y se apoya la construcción de nuevas naves industriales en diferentes Municipios, en estos espaciosse generan 6,972 empleos. La economía zacatecana se caracteriza por una insuficiencia estructural en la generación de empleo, lo que ha constituido uno de los principales factores que impiden el mejoramiento en las condiciones de vida de la población. Como ejemplo de lo anterior, en los últimos años se han creado un promedio anual de poco más de 5 mil empleos formales, cuando se estima que cada año se requieren de

más de 8 mil. De igual forma, destaca el que los 130,777 empleos formales existentes en el Estado registrados ante el IMSS, representan apenas el 24.13% de la población ocupada.

Durante el tercer trimestre del 2010 la población ocupada en la entidad fue de 541,914 personas 65% hombres y 35% mujeres. El 37% percibe de 1 hasta 2 salarios mínimos; el 27 % percibe más de 2 y hasta 5 salarios 2 mínimos. (INEGI, 2010). Más de la mitad de la población ocupada en la entidad se ubica en el comercio y los servicios, seguida del sector agropecuario. El valor total de las exportaciones de los productos de la entidad durante el año 2008 alcanzaron la suma de 703.9 millones de dólares, que representaron apenas el 0.24% de las exportaciones del país; mientras que en el año 2009 fueron de 1,074 millones de dólares, es decir, el 0.46% del total nacional. En cuanto a la importancia económica del sector exportador, en 2009 éste representó alrededor del 14% del PIB estatal, mientras que para el país la cifra fue del 26%. Al igual que en el caso de la inversión extranjera, el tamaño de las exportaciones de mercancías reflejan que Zacatecas tiene un nivel bajo de integración a la economía internacional, lo que se convierte en una importante desventaja en los esfuerzos por acelerar el crecimiento económico del estado y fortalecer su desarrollo humano.

Los principales destinos de las exportaciones (de Zacatecas) son E.U.A. y Canadá, pero a otros países como Bélgica, Italia, Taiwán, Suiza, España, Puerto Rico y Japón, también se realiza este comercio. El estado de Zacatecas cuenta relaciones internacionales en las que se busca entre otras cosas atraer inversiones para el estado o hermanamientos, actualmente se cuenta con varios hermanamientos en varias ciudades del estado como las siguientes:

Zacatecas con Wuxi Jiangsu, China; Spoleto, Italia; Valparaíso, Chile; y con Aviñon, Francia.
Fresnillo con Oxnard, Estados Unidos Guadalupe con Antigua Guatemala, Guatemala

 (INEGI, Sistema de Cuentas Nacionales de Mèxico, Producto Interno Bruto por Entidad Federativa, 2001 - 2009)

La ciudad de Zacatecas es la capital del estado de Zacatecas en México. La ciudad se asienta en un terreno montañoso, su elevación promedio es de 2.440 m sobre el nivel del mar. El clima es templado suave con precipitaciones en verano principalmente, suma en el año alrededor de 400 mm de precipitación. Las temperaturas suelen ser moderadas o frescas a lo largo de todo el año con una media de 12ºC, excepto en elinviernodonde pueden descender debajo de los 0ºC. En esta época suelen ser comunes fuertes vientos que acentúan la sensación térmica, La ciudad de Zacatecas cuenta, según el Censo de Población y Vivienda (2010), con una población de 129,011 habitantes, que representa el 9.3% de la población del estado y una densidad de población de 312.9/km2de las cuales 61,655 son hombres y 67,356 mujeres. Zacatecas junto con Guadalupe forman la zona metropolitana Zacatecas-Guadalupe que en conjunto suman 298,143 habitantes. La capital del estado cuenta con una población analfabeta de 97.1 %, una de las más altas del país. Guadalupe es una localidad de Zacatecas, México. Se encuentra en la región centro del estado y es la cabecera del Municipio de Guadalupe y con la ciudad de Zacatecas forma una Zona metropolitana, la más poblada del Estado.

El Municipio de Guadalupense encuentra situado en la región centro o de los valles al sureste de la capital del estado, los puntos limítrofes son: al norte con el Municipio de Pánuco y Villa de Cos, al sur con los municipios de Ojocaliente y Genaro Codina, al oriente el Estado de San Luis Potosí y el Municipio de Pánfilo Natera, al occidente con el Municipio de Zacatecas, y Vetagrande. Tiene una altura media de 2,334 metros sobre el nivel del mar, una superficie territorial de 804 km² que representa el 1.07 % de la superficie total del Estado. Esta localidad por lo regular es plana, se encuentra dentro de la cuenca del Río Lerma Santiago; desemboca aquí el Arroyo de la Plata, procedente del Municipio de Zacatecas, Arroyo de Panzacola, Arroyo del Huerto, Arroyo del Chilito de Sauceda. El clima es templado semi-seco, tiene una temperatura media de 16º con una precipitación anual de 400 a 500 milímetros predominante durante el

verano. En la economía formal de Zacatecas se emplean poco más de 140 mil trabajadores y el promedio de su percepción no rebasa los 7 mil pesos mensuales. Sin hacer cuentas, podemos decir que con esa derrama económica identificada, nuestro mercado potencial tiene un valor real significativamente inferior al propio presupuesto del gobierno estatal, lo que da como resultado un panorama desolador de absoluta dependencia económica del recurso público, que evidentemente no alcanza más que para la modesta conservación del estado de cosas.

Los que descienden de familias dedicadas al comercio y los servicios y han estado involucrados en la operación de pequeños negocios, saben que ya son lustros en los que la principal preocupación de los comerciantes de Zacatecas es cumplir con sus obligaciones primarias: pagar sueldos cada semana y mensualmente, si no liquidar, al menos abonar a los proveedores. Pocas son las unidades económicas en este sector que tienen posibilidades reales de elaborar presupuestos, planear el desarrollo del negocio y del recurso humano, diseñar estrategias fiscales y programar un crecimiento sostenido, aprovechando la tan sonada estabilidad macroeconómica. Por si algo faltara, la inseguridad es ahora un lastre más para los comerciantes. Les obliga a modificar sus horarios de atención a clientes, a invertir en personal y sistemas de vigilancia, a operar con miedo y en el peor de los casos, al pago de "cuotas y derechos" al crimen organizado. Es urgente que Ciudadanos (con mayúscula) y autoridades asuman el compromiso conjunto de elaborar y seguir un plan de desarrollo para Zacatecas, donde se privilegien la competitividad y sustentabilidad en cada uno de los sectores de la economía, fomentando vocaciones locales y generando infraestructura para diversificar con éxito la base económica de nuestro estado, atrayendo nuevas inversiones nacionales y extranjeras. Para lo anterior, es inaplazable implementar lo necesario para preservar el estado de derecho y así robustecer la seguridad pública. El desarrollo comercial que todos anhelamos será una consecuencia natural en este nuevo entorno.

El camino del comercio es uno que se recorre en solitario. Mientras otros países, e incluso entidades federativas en el nuestro, se preocupan por generar programas integrales de desarrollo comercial, incrementando la competitividad del sector e invirtiendo en infraestructura para los empresarios locales, los comerciantes de Zacatecas operan en un círculo vicioso e inseguro sin financiamiento, capacitación ni asistencia técnica. Nuestros empresarios del sector, mayormente microempresarios, sobreviven percibiendo como disminuye el número de "marchantes", consecuencia de una contracción alarmante (y oficialmente ignorada) del mercado interno. Es tiempo de pagar la deuda con el comercio de Zacatecas

En su acepción más antigua y común, el término competitividad se refiere a la medida en que los precios de los bienes y servicios de un país pueden fijarse para competir con los de otros países. Un país no es competitivo si los precios de sus bienes terminados, o los costos de los salarios e insumos que inciden sobre ellos, son demasiado elevados con relación a los de los países competidores "Una empresa es competitiva cuando puede producir productos y servicios de calidad superior y a costos inferiores que sus competidores nacionales e internacionales. La competitividad es sinónimo del desempeño de rentabilidad de una empresa en el largo plazo y de su capacidad para remunerar a sus empleados y generar un mayor rendimiento para sus propietarios". (Lores, 1985) El Índice de competitividad de los países que ha elaborado elForo Económico Mundial (FEM) que está basado en los siguientes pilares de competitividad:

Instituciones.
Infraestructura.
Estabilidad macroeconómica.
Salud y educación primaria.
Educación secundaria y formación.
Eficiencia de los mercados de los productos.
Eficiencia en el sector laboral.
La sofisticación del mercado financiera.
Preparación tecnológica.

Tamaño del mercado.
La sofisticación de los negocios.
La innovación.

METODOLOGÍA

Necesidades de Información

Se requiere conocer el número de micro y pequeñas empresas que se han dado de alta en un periodo de tiempo, cuántas de ellas ya no existen y las causas por las cuales cerraron. Para ello se determinó un periodo aproximado de cinco años para efecto de este estudio y se analizará en dependencias de gobierno municipal, INEGI, la secretaria de economía y en empresas activas en donde algunos empresarios que ya han tenido anteriormente micro y pequeñas empresas pudieran dar su opinión sobre el cierre de estas.

Objetivos de Investigación

Objetivo General: Identificar las causas por las cuales algunas micro y pequeñas empresas comerciales de la zona conurbada Guadalupe Zacatecas han cerrado en un corto plazo y valorando cuánto tiempo duraron activas.

Objetivos Particulares: Precisar cuántas micro y pequeñas empresas de la zona conurbada Guadalupe – Zacatecas se han aperturado los últimos cinco años.

Determinar el porcentaje de muerte de las micro y pequeñas empresas estos últimos cinco años. Recolectar información para determinar las causas por las cuales mueren tan rápido algunas micro y pequeñas empresas de la Zona conurbada Guadalupe, Zacatecas. Universo (características del público objetivo de la investigación) El universo de estudio son empresarios de micro y pequeñas empresas que han cerrado durante el periodo de los últimos cinco años en la zona conurbada Guadalupe-Zacatecas. En la zona de Zacatecas capital se encuentran 221 empresas que han sido dadas de baja formalmente en Secretaria de Hacienda en los últimos 5 años. En la zona de Guadalupe se encuentran 65 empresas que han sido dadas de baja formalmente ante Secretaria de Hacienda en los últimos 5 años. Diseño de la muestra (tipo de muestreo a utilizar, tamaño de la muestra y distribución de la muestra).

Muestra: Guadalupe. El número de micro y pequeñas empresas que han cerrado durante el periodo 2007-2010 son 65 que están dadas de baja formalmente en el municipio de Guadalupe. Datos: N = 65, E= 5%, P = 50, Q = 50, Z = 95% La muestra resulto ser de 56 Empresas

Muestra: Zacatecas. El número de empresas que han cerrado durante el periodo 2007-2010 son 221 que están dadas de baja formalmente en el municipio de Zacatecas. Datos: N= 221, E= 5%, P= 50, Q= 50, Z= 95% La muestra resulto ser de 189 Empresas Muestra Zacatecas-Guadalupe 189 + 56 = 245

Instrumento de recolección de información (cuestionario): Para la recolección de la información se utilizó un cuestionario, la muestra se aplico de tipo estratificada.

RESULTADOS

La investigación realizada a los que fueron micro o pequeños empresarios de la zona conurbada Guadalupe Zacatecas nos mostro los siguientes resultados: Aproximadamente el 47% de los micro y pequeños empresarios son del sexo femenino y 53% del sexo masculino, el análisis de la investigación nos refleja que es indistinto el sexo tanto en la apertura como en el éxito o fracaso de una micro o pequeña empresa. La edad promedio de los micro y pequeños empresarios es de 38 años. El 75% de los empresarios que

cerraron sus micro o pequeñas empresas son solo comerciantes y su nivel académico promedio es de secundaria, el otro 25% tiene alguna profesión. El giro de las micro y pequeñas empresas es muy diversificado, por lo que no se detecta que la causa sea el giro por competencia o sobredemanda de un producto o servicio. El tiempo de vida promedio de las micro y pequeñas empresa en un 77% es de más de un año.

Figura 2: Tiempo de Vida de las Micro y Pequeñas Empresas de la Zona Conurbada Guadalupe – Zacatecas

Fuente: Propia 2014

La causa más común por la que cierran las micro y pequeñas empresas de la zona conurbada Guadalupe Zacatecas es por la economía, ya que no soportan los primeros años sin algún tipo de apoyo o financiamiento, y las que lo han obtenido no lograron administrarlo bien.

La causa más común por la que cierran las micro y pequeñas empresas de la zona conurbada Guadalupe Zacatecas es por la economía, ya que no soportan los primeros años sin algún tipo de apoyo o financiamiento, y las que lo han obtenido no lograron administrarlo bien.

Figura 3: Causas Por las Cuales las Micro y Pequeñas Empresas Han Cerrado

Los empresarios opinan que la calidad del servicio que ellos ofrecían era de regular a buena en un 98%, por lo que descartarían que la causa por la que las ventas bajaban era por un mal servicio.

Los empresarios opinan que la calidad del servicio que ellos ofrecían era de regular a buena en un 98%, por lo que descartarían que la causa por la que las ventas bajaban era por un mal servicio.

Respecto a que si una posible causa pudiera ser la inseguridad, el 68% de los empresarios opinan que ellos nunca sufrieron robos o amenazas, pero el otro 32% si sufrió por causa de inseguridad, lo que les llevó a tener fuertes problemas económicos y algunos ya no se pudieron sobreponer. En cuanto a la ubicación un 60% manifestaron tener una buena ubicación y el resto no la tenían, eso no les ayudó a salir adelante. Un aspecto primordial para que se consideren todos los aspectos tanto del micro entorno como del macro entorno de una empresa son las investigaciones de mercado; y un 88% de los empresarios manifestaron no haber hecho ninguna investigación antes de iniciar sus operaciones. Así mismo, el 81% de estas micro o pequeñas empresas no obtuvieron ningún apoyo de gobierno, por lo que es muy difícil soportar la carga tributaria, los gastos excesivos iníciales etc.

Figura 4: Calidad del Servicio de las Micro y Pequeñas Empresas de la Zona Conurbada Guadalupe - Zacatecas Antes del Cierre

- ■ Bueno
- ■ Malo
- ■ Regular

Fuente: propia Respecto a que si una posible causa pudiera ser la inseguridad, el 68% de los empresarios opinan que ellos nunca sufrieron robos o amenazas, pero el otro 32% si sufrió por causa de inseguridad, lo que les llevó a tener fuertes problemas económicos y algunos ya no se pudieron sobreponer.

También se les cuestionó sobre aspectos como estructura organizacional, liderazgo y comunicación, pero los empresarios comentaron que estos al parecer no son aspectos que impactarán mucho como para ser la causa de cierre de algunas micro y pequeñas empresas, los resultados fueron los siguientes:

Estructura	
Contaban con una buena estructura	61%
No contaban con una buena estructura	39%
Comunicación	
Si tenían buena comunicación	73%
No tenían buena comunicación	27%
Liderazgo	
Si contaban con buenos lideres	70%
No contaban con un buen liderazgo	30%

En cuanto a la buena administración de las micro o pequeñas empresas que tuvieron que cerrar, los resultados arrojan que el 51% no contaba con una buena administración, una de las razones más fuertes para haber llegado a la quiebra.
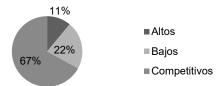
Figura 5: Administración de las Micro y Pequeñas Empresas

- ■ No
- ■ Si

Fuente: Propia 2014 Los precios tampoco fueron al parecer un motivo para alejar a los clientes, o para cerrar la empresa, de acuerdo a la opinión de los empresarios, pero si es muy diferente que una micro empresa de un precio al mercado igual al de una empresa mediana o grande, pues los costos que ellos conseguirán serán muy diferentes, así como su margen de utilidad.

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Figura 6: Nivel de Precios de las Micro y Medianas Empresas en la Zona Conurbada Guadalupe – Zacatecas

Fuente: Propia 2014 En cuanto a la competencia si se veían muy afectados un 60% de los empresarios, que pudo haber sido una causa fuerte para la economía de las micro y pequeñas empresas.

En cuanto a la competencia si se veían muy afectados un 60% de los empresarios, que pudo haber sido una causa fuerte para la economía de las micro y pequeñas empresas. Un gran porcentaje de los empresarios opinaron que no manejaba publicidad ni promociones, lo cual afecto mucho a sus empresas.

Competencia	
No afecta	40%
Afecta	60%

Publicidad	
No manejaban	61%
Si manejaban	39%

Promociones	
No manejaban	64%
Si manejaban	36%

CONCLUSIONES

De acuerdo a comentarios de los mismos empresarios se deduce que la principal causa por la que las micro y pequeñas empresas de la zona conurbada Guadalupe - Zacatecas han cerrado es por falta de información y falta de una investigación de mercados antes de iniciar sus operaciones. Falta de información tanto de programas de apoyo de gobierno estatal y federal, como de la situación que prevalece en el macro entorno y micro entorno del estado de Zacatecas. Estos dos elementos son fundamentales para reducir en gran medidael impacto económico que viven las micro y pequeñas empresas al arranque de sus operaciones. Otra causa del cierre prematuro de las empresas micro y pequeñas,de acuerdo a esta investigación, es la mala administración de los recursos, derivada de la falta de preparación y visión de los empresarios que se traduce nuevamente en falta de información. El propietario carece de la habilidad necesaria para encontrarlas solucionesrequeridas, planear, organizar, dirigir y controlar su empresa.

Existen muchas razones para una mala administración:
Falta de conocimientos sobre cómo operar un negocio en particular.
Escasa o nula experiencia anterior como administrador de un negocio.
Incompetencia.

La habilidad administrativa es el ingrediente necesario para el éxito en cualquier empresa. El papel desempeñado por el empresario y administrador puede analizarse en primer lugar, en el marco interno de

la empresa, donde representa un recurso económico similar a los factores de producción y también con la perspectiva del desarrollo económico de un país donde se presenta como un factor vital del progreso y del crecimiento. Y un tercer aspecto por lo que cierran las empresas es la ubicación del negocio según los empresarios, pero cuando un negocio es atractivo y el servicio es bueno lo buscan a pesar de la ubicación. Se confirmó que una de las causas principales del fracaso de las empresas es la falta de preparación de sus dirigentes. También las escasas y caras fuentes de financiamiento: las dificultades financieras de las micro y pequeñas empresas han sido una causa constante para su desenvolvimiento, máxime por las crisis económicas que han debido soportar. Los recursos Humanos poco calificados: la visión de que un mejor y más calificado personal solo incrementa los costos atenta contra un mejor manejo de la empresa.

Las estructuras organizativas inadecuadas: La velocidad del cambio y las formas de gestión, suelen dejar obsoletas las formas organizativas.

 (http://ual.dyndns.org/Biblioteca/Admon_peque_med_Empresa/Pdf/Unidad_07.pdf).

BIOGRAFÍA

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PROPUESTA METODOLÓGICA PARA EL ANÁLISIS DE LAS ACTITUDES HACIA LOS MENSAJES VISUALES DE CONSERVACIÓN EN DESTINOS DE SOL Y PLAYA

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RESUMEN

Los mensajes visuales son usados en entornos turísticos de naturaleza como una forma de influir positivamente en el comportamiento y las actitudes pro conservacionistas de los visitantes, dados sus bajos costos de implementación y largo alcance; entre ellos sobresalen los mensajes de carácter prohibitivo y los de carácter persuasivo, la literatura reconoce a estos últimos como los más efectivos. Por otra parte, se conoce que las actitudes explícitas (conscientes) de los sujetos hacia un objeto pueden diferir de sus actitudes implícitas (subconscientes) hacia el mismo, siendo las segundas más robustas en su capacidad explicativa y predictiva. No obstante, a pesar de su importancia como fuente de información valiosa para el desarrollo de estrategias encauzadas a contrarrestar los impactos negativos ocasionados por la actividad turística, la investigación de ambos aspectos es escasa en el campo turístico. Luego, como parte de una investigación mayor en curso, se presenta una metodología cuantitativa orientada al análisis comparativo de la efectividad esos dos tipos de mensajes de conservación en términos de las actitudes explícitas e implícitas de los visitantes de destinos de sol y playa, basada en un cuestionario estructurado tradicional y en la implementación del test de Asociación Implícita.

PALABRAS CLAVE: Actitudes Explicitas, Implícitas, IAT, Conservación, Mensajes

A METHODOLOGY APPROACH FOR THE ANALISIS OF VISITORS' ATTITUDES TOWARDS CONSERVATION VISUAL MESSAGES IN A SUN AND BEACH DESTINATION

ABSTRACT

Visual messages are used in nature tourism as a way to influence visitors' behavior and attitudes towards conservation due to its low implementation costs and high scope. Among this form of communication there are two types that stand out, the prohibitive messages and the persuasive messages, the latter, considered the most effective according to the literature. Moreover, it is known that the explicit attitudes (conscious) towards an object may differ from the implicit attitudes (subconscious) towards the same object, the second ones being the most robust in terms of explanatory and predictive capabilities. However, despite its importance as a source of valuable information for developing strategies to counter the negative impacts caused by tourism, the investigation of both aspects is scarce in the tourism field. Then, as part of a larger ongoing investigation a quantitative methodology is presented, which is oriented to analyze comparatively the effectiveness of these two types of conservation messages in terms of explicit and implicit attitudes of visitors to destinations of sun and beach. Based on a structured traditional questionnaire and the implementation of the Implicit Association test.

JEL: Z32, Q53, Q56, Q57, Q26

INTRODUCCIÓN

Dados los múltiples impactos ocasionados por el turismo y la recreación, diversos organismos turísticos han recurrido al uso de la comunicación para llevar un mensaje conservacionista a los visitantes, en ese sentido la comunicación persuasiva ha sido ampliamente utilizada para influir en las actitudes y comportamiento de los individuos a través de la entrega de mensajes que apelen al cambio de actitud voluntario, al contrario de los mensajes que buscan influir en las actitudes y comportamiento a través de la coerción o la prohibición. De acuerdo a la literatura el mensaje persuasivo resulta ser más efectivo al ser entregado cara a cara, sin embargo, la entrega de un mensaje de conservación a través de un canal personal resulta casi imposible para la mayoría de los destinos, en especial en destinos de sol y playa, debido a la gran cantidad de visitantes y a los altos costos que ello supondría. Por ello es usual recurrir a la entrega del mensaje a través de un canal visual, el cual posee ventajas significativas como son: ahorro económico en mantenimiento e instalación, mayor alcance y disponibilidad de tiempo. No obstante, las investigaciones académicas se han centrado, en su mayoría, en demostrar la efectividad de los mensajes cara a cara dejando de lado la efectividad de los mensajes visuales.

En ese sentido, la efectividad del mensaje puede determinarse en función de la aceptación del contenido y de su capacidad de fomentar actitudes favorables a la conservación, por lo que es útil analizar las actitudes de los visitantes hacia los mensajes visuales de conservación, las cuales, de acuerdo con lo establecido en la literatura, se pueden clasificar como explicitas, las que se llevan a cabo a través de una introspección e implícitas, aquellas en las que la introspección no es realizada o al menos no es reconocida por el individuo, ya que de acuerdo con el modelo de Cognición Social Implícita parte del comportamiento sucede de manera implícita. No obstante, en el estudio de las actitudes y los mensajes de conservación en contextos turísticos prevalece el análisis de las actitudes explícitas, lo que hace necesario investigar las actitudes implícitas en un contexto turístico y de conservación. El presente trabajo es parte de esa investigación y en él se propone una metodología para el análisis de las actitudes hacia los mensajes visuales de conservación en destinos de sol y playa, útil para generar información relevante y capaz de ofrecer una ventaja a los manejadores de destinos en lo relacionado con la planificación y el desarrollo de herramientas orientadas a la conservación.

REVISIÓN LITERARIA

La revisión literaria se dividió en cuatro rubros, el primero comprende aspectos relevantes del turismo (Sancho & Buhalis, 1998), sus principales impactos (Rodríguez-Rodríguez, 2012), la manera de minimizarlos (Ballantyne, Packer, & Falk, 2011; Marion & Reid, 2007; Rodríguez-Rodríguez, 2012) y la percepción de los turistas al respecto de los impactos negativos de las actividades turísticas (Randall & Rollins, 2009). En segundo lugar se estudió lo tocante a los mensajes de conservación, su efectividad (Peake, Innes, & Dyer, 2009), aspectos cognitivos y afectivos (Wijeratne, Van Dijk, Kirk-Brown, & Frost, 2014), y la participación de los turistas en prácticas sostenibles (Ballantyne, Packer, & Hughes, 2009).
Como tercer aspecto se revisaron las teorías de influencia en la actitud y comportamiento, destacando aquellas de mayor uso en el ámbito turístico, como la Teoría del Comportamiento Planeado (Ajzen, 1991), el Modelo de Probabilidad de Elaboración (Petty & Cacioppo, 1986) y el modelo combinado de ambas teorías (Hughes, Ham, & Brown, 2009). Asimismo, se estudió lo concerniente a la comunicación persuasiva (Ajzen, 1992), su aplicación en la actividad turística (Manfredo, 1992) y la comunicación prohibitiva (Keizer, Lindenberg, & Steg, 2011; Murray, Magurno, Glover, & Wogalter, 1998).

Finalmente, se concluyó la revisión de la literatura mediante el estudio de aspectos referentes a las actitudes (Greenwald, 1968), sus fundamentos psicológicos, naturaleza y operación (Ajzen, 2001), así como el cambio de actitudes (Petty & Briñol, 2010; Petty, Wegener, & Fabrigar, 1997), actitudes explícitas e implícitas (Greenwald & Banaji, 1995; Greenwald, 1968) y su cambio (Gawronski & Bodenhausen, 2006),

prestando especial atención a su forma de medición (Greenwald, McGhee, & Schwartz, 1998), fiabilidad y validez (Brunel, Tietje, & Greenwald, 2004; Greenwald, Nosek, & Sriram, 2006; Nosek, Bar-Anan, Sriram, Axt, & Greenwald, 2014).

METODOLOGÍA

La propuesta metodológica está centrada en el análisis comparativo de las actitudes explicitas e implícitas hacia los mensajes visuales de conservación. De acuerdo con la Teoría del Comportamiento Planeado la mayor posibilidad de lograr una influencia en las actitudes proviene de enfocarse a un comportamiento especifico al cual se dirija la comunicación persuasiva, por tanto se propone dirigir los estímulos para la investigación hacia una de las problemáticas más visibles y ubicuas de la actividad turística en áreas naturales, la contaminación y la incorrecta disposición de la basura, problemática que ha sido detectada por organismos internacionales como el Fondo Mundial para la Naturaleza y la Organización Mundial del Turismo, y que por tanto se ha convertido en un objetivo principal de los mensajes visuales de conservación en áreas naturales. La propuesta metodológica se basa en un enfoque cuantitativo, consistente en un diseño no experimental de corte transversal a realizarse en tres etapas: La primera etapa se trata de la identificación de mensajes visuales persuasivos y prohibitivos centrados en el tema de la correcta disposición de la basura en destinos de sol y playa, una vez identificados los mensajes se usarán para la elaboración de los estímulos, mismos que han de ser desarrollados teniendo como base el Modelo de Probabilidad de Elaboración, así como características estandarizadas, a decir: color, iconografía y tamaño.

La segunda etapa tiene como objetivo determinar las actitudes explicitas e implícitas hacia los mensajes seleccionados para lo cual se implementan cuestionarios estructurados usando la escala de protección costera de Kim, Airey y Szivas (2011) en formato Likert con 7 puntos de asignación de respuesta, asimismo se emplean ocho ítems de la escala actitud hacia el producto (Bruner, 2009) con un formato de diferencial semántico a una muestra no probabilística de visitantes, posteriormente, se aplica el Test de Asociación Implícita a la misma muestra, de modo que el análisis de los datos recabados por estos instrumentos permitan contrastar si existen o no diferencias significativas entre ambas respuestas. El área geográfica propuesta para el estudio cuenta tres destinos de sol y playa con alta actividad turística, Playa del Carmen, Cozumel y Tulum en el estado de Quintana Roo, México. Destinos que de acuerdo a cifras oficiales reciben un promedio anual superior a los 3,000,000 de turistas cada uno (SEDETUR & Gobierno del Estado de Quintana Roo, 2016) Finalmente, la tercera etapa consiste en el análisis comparativo cuantitativo de los datos obtenidos a través de las pruebas t correspondiente. Los resultados provenientes de la investigación pretenden contribuir de manera directa o indirecta a los tres ejes de la sustentabilidad, puesto que proveerá de información relevante que permita a los manejadores de destinos o áreas naturales la planificación y desarrollo de herramientas que contribuyan a la conservación. De modo que, al conservarse los recursos naturales y los servicios ecosistémicos que estos prestan, las actividades económicas y recreativas como el turismo y la pesca puedan seguir desarrollándose y favorecer a las comunidades locales.

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POTENCIAL DEL APROVECHAMIENTO TURÍSTICO DEL CHILE HABANERO DE LA PENÍNSULA DE YUCATÁN

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RESUMEN

La presente investigación se llevó a cabo con el objetivo de contribuir al desarrollo del turismo, dada la riqueza natural, cultural y agrícola del noreste de Yucatán, México. Esta zona se reconoce por la producción de Chile Habanero, el cual cuenta con denominación de origen desde el 4 de junio de 2010. Se plantea la posibilidad de realizar actividades turísticas que complementen con las actividades agropecuarias de los productores locales. Para ello se llevarón a cabo entrevistas en profundidad a autoridades locales, productores y empresarios para posteriormente ser evaluadas he identificar el potencial turístico de la zona. Entre los resultados preliminares más importantes destaca que Yucatán es el estado con la mejor producción de chile habanero en el mundo dadas sus características intrinsecas, se estan comenzando a producir derivados del chile habanero lo cual representa un valor agregado y las zonas de producción agricola cuentan con atractivos naturales y se encuentran serca de sitios turísticos conocidos. Por ende, se considera que una ruta turística podría ser una alternativa para mejorar los ingresos y la calidad de vida de las comunidades rurales desarrollando actividades relacionadas al agroturismo, turísmo gastronómico y el turismo vivencial.

JEL: Z320

PALABRAS CLAVE: Chile Habanero de la Península de Yucatán, Denominación de Origen, Potencial Turístico

TOURISM OPPORTUNITIES OF YUCATAN PENINSULA HABANERO PEPPER

ABSTRACT

This research was conducted with the aim of contributing to the development of tourism, given the natural, cultural and agricultural wealth of northeastern Yucatan, Mexico. This area is recognized by the production of Chile Habanero, which has denomination of origin since 4th of June 2010. The possibility of tourist activities that complement agricultural activities of local producers arises. For this purpose were conducted in-depth interviews to local authorities, producers and entrepreneurs to be evaluated and identify the tourism potential of the area. Among the most important preliminary results is highlighted that Yucatan is the state with the best production of habanero pepper in the world due to its intrinsic characteristics, they are beginning to produce derivatives of the habanero which represents an added value and areas of agricultural production have natural attractions and are located relatively close to known tourist sites. Therefore, it is considered that a tourist route could be an alternative to improve the income and quality of life of rural communities developing activities related to agro-tourism, gastronomic tourism and experiential tourism.

JEL: Z320

KEY WORDS: Habanero Pepper of the Yucatan Peninsula, Denomination of Origin, Touristic Potential

INTRODUCCIÓN

El turismo es un via que fortalece el desarrollo humano y sostenible de diferentes regiones, contribuyendo a una mejor calidad de vida de las poblaciones locales. En el mundo actual, el estrés y cancancio no es algo inusual por ende las tendencias enfocadas al turismo alternativo son demandadas. Debido al cambiante mercado del turismo surge la necesidad de crear nuevos productos que permiten el descubrimiento de las potencialidades turísticas representadas en determinadas zonas o regiones. Las comunidades rurales, han identificado una oportunidad para diversificar la economía y revitalizar los territorios en el desarrollo del turismo, potencializando aspectos rurales, naturales, culturales e históricos (Sgroi, Di Trapani, Testa, y Tudisca, 2014). Un ejemplo de esto son las rutas turísticas en diferentes países, de las cuales cuentan con denominaciones de origen que permiten un valor agregado y dan a conocer los productos desde su fase de cosecha hasta la última etapa de fabricación.

El turismo en las zonas rurales se ha convertido en una pieza clave para la economía. El potenciar determinados productos de calidad que vienen avalados por una certificación a través de los Consejos Reguladores de Denominación de Origen o Indicadores Geográficos los hacen atractivos y son capaces de impulsar el segmento de turismo gastronómico (Millán y Hernández, 2015). Además, permite el fomento de empleo y previene la despoblación. México cuenta con catorce Denominaciones de Origen (DO), algunas son utilizadas turísticamente mediante rutas al igual que países europeos. En el país incluyen comidas, artesanías y bebidas, siendo el Tequila la más conocida. El cuatro de junio de 2010, el Chile habanero de la Península de Yucatán obtuvo la DO (Diario Oficial de la Federación, 2010). Es uno de los chiles más picantes en el mundo y es un cultivo tradicional en el sureste de México. El mayor productor de la Península es el estado de Yucatán donde los pequeños agricultores venden su producto al mercado local o procesadoras locales (Borges-Gómez et al., 2014). Este chile forma parte de la cocina yucateca y del folclore representando una importancia gastronómica. Por lo anterior, se puede decir que las zonas rurales y sus producciones representan algún potencial para desarrollar y complementar actividades que podrían representar un valor turístico.

Existe una pobre competitividad del sector rural en México y se ha demostrado que América Latina cuenta con el menor desarrollo relativo de empleos rurales no agrícolas, además el sector agropecuario en general es el de menor capacidad de creación de empleo (Barrera, 2006). Lo ya mencionado forma parte de las problemáticas rurales que afectan también a la Península de Yucatán y han provocado el desplazamiento de habitantes de zonas rurales a ciudades cercanas en busca de nuevas oportunidades, abandonando el campo y sus cultivos. Además, el sector rural se encuentra muy marginado y no cuenta con un mercado diferenciado donde se puedan ofrecer productos y servicios de alto valor añadido. Estas problemáticas se han visto por el rápido desarrollo de la economía global de las últimas décadas, causando estragos a las comunidades rurales, además de que cada vez están siendo más influenciadas por la industrialización y la urbanización (Trukhachev, 2015). Por lo tanto, el turismo podría representar una posible solución a los problemas que se han detectado en las zonas rurales de Yucatán.

El turismo se ha visto por varios años como una estrategia para la reducción de problemáticas sociales como la pobreza y la migración poblacional, fomentando el crecimiento de otros sectores económicos, la creación de puestos de trabajo, disminuyendo la dependencia con el sector primario, permitiendo la redistribución de las rentas entre regiones, desarrollando infraestructuras, desarrollando empresas locales y su integración al mercado (Millán, Morales y Pérez, 2014). Existen diversas metodologías para identificar y analizar el potencial turístico de determinadas regiones. Sin embargo, son pocos los trabajos que se consideran completos según Mikery-Gutierrez y Pérez-Vázquez (2014), ya que los estudios en el tema funcionan a nivel de expertos y los agentes locales, infraestructura, cultura, historia y demanda no son bien integrados en el análisis. Por lo tanto el objetivo de esta investigación es evaluar el potencial turístico de la producción del chile habanero de la Peninsula de Yucatán para contribuir al desarrollo del turismo, dada la riqueza natural, cultural y agrícola existente. Es importante resaltar que el presente trabajo forma parte de una

investigación de mayor alcance y se presentarán resultados preliminares de la investigación.

REVISIÓN LITERARIA

El concepto Potencial Turístico (PT) es ampliamente utilizado en las investigaciones turísticas, sin embargo, existe una falta de definición precisa del mismo (Almeida 2009)**.** Se puede decir que el potencial turístico de un lugar o zona depende, básicamente de la cantidad y calidad de los recursos turísticos, aunque hay otros aspectos, como la accesibilidad y los equipamientos (Leno, 1992). En el tema del potencial turístico existe una vasta información al respecto tanto nacional como internacional que permiten identificar el potencial turístico de regiones, asimismo existen distintas formas de llevarlo a cabo como el SIG, utilizado en varios trabajos para ubicar atractivos turísticos en mapas en grandes extensiones de terreno o para inventariar recursos en todo un municipio (Marín-Yaseli y Nogués-Bravo, 2001; y Kumari, Bahera y Tewari, 2010). Otros estudios encontrados son los de Reyes-Pérez y Sánchez, (2005), quienes realizaron una metodología para determinar el potencial de los recursos turísticos naturales en el estado de Oaxaca. En el trabajo se analizaron aquellas variables medibles como naturales, equipamientos y accesibilidad que permitieron evaluar las condiciones del servicio turístico en el estado. Otro método utilizado es la evaluación multicriterio, utilizada para evaluar el potencial turístico de un área natural protegida mediante diversos criterios ambientales (Franco, Osorio, Nava y Regil, 2009). En otro caso se llevó a cabo una evaluación de recursos para impulsar el turismo en el Parque Estatal Sierra de Nanchititla en el Estado de México donde se llevó a cabo un inventario de recursos turísticos, jerarquización de los recursos turísticos y una evaluación multicríterio (Enríquez, Franco, Osorio, Ramírez y Nava, 2010).

También se ha manejado la generación de indicadores (Huerta y Sánchez, 2011) para evaluar el potencial ecoturístico en un Área Natural Protegida. En este caso para determinar el potencial se evaluaron cuestiones ambientales, aspectos socioeconómicos y el ámbito económico, consideraron aspectos cómo biodiversidad, historia, educación ambiental, turismo rural, infraestructura y servicios de apoyo al ecoturismo. Otro con relación al potencial ecoturístico, es un estudio de Yilmaz, (2011), en el distrito de Gölhisar, Turquía mediante una exploración del patrimonio natural y cultural. En Díaz *et al.* (2008), se evaluó el potencial de turismo alternativo en Paso de Ovejas, Veracruz con un índice de potencialidad, además se realizó un inventario de recursos turísticos mediante una ficha de registro, se diseñaron siete rutas y se realizó un análisis de Fortalezas, Oportunidades, Debilidades y Amenazas (FODA). Reyes-Pérez *et al.* (2012), trabajaron un inventario de los recursos naturales-culturales principalmente, asimismo se recabo información sobre la infraestructura y el acceso.

Además se realizó una jerarquización de los recursos seleccionados, se estableció un factor de ponderación y se elaboró un índice de valor turístico, todo esto para el desarrollo de una metodología que permitiera determinar el potencial turístico de la Huasteca Potosina. En el trabajo de Sánchez y Propin (2005), se presentaron las características geográficas generales de la zona metropolitana de Tampico, seguida por una explicación de los recursos naturales y culturales con los que ésta cuenta y por último se llevó a cabo un análisis de los resultados de una encuesta realizada a los turistas que visitaron las playas de este lugar. Otros estudios se centran un poco más en la demanda como el de Duk-Byeong y Yo-Shik, (2009), donde analizaron el mercado potencial para el turismo rural mediante encuestas a turistas. Otro trabajo sobre el mercado es el de Bel, Lacroix, Lyser, Rambonilaza, & Turpin, (2014), trataron sobre la demanda domestica del turismo rural en regiones francesas. Obtuvieron los datos de una base de datos nacional y posteriormente los analizaron para conocer el perfil y segmento de turismo que llega y las actividades que practican.
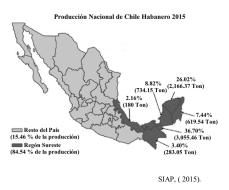
Por último, Trukhachev, (2015) se basó en el método Delphi mediante la recaudación de opiniones académicas y profesionales de expertos en el campo para determinar el potencial turístico. Este método es apropiado cuando otros no son adecuados para la recolección de datos. Otro trabajo en el cual se utilizó este método es el de Solsana, (2014), el objetivo de la investigación fue conocer cuáles son las claves que inciden en el desarrollo turístico en el espacio rural y cómo proyectarlas hacia el futuro.

Existe una vasta literatura sobre el potencial turístico, sin embargo según Mikery Gutiérrez y Pérez-Vázquez, (2014), los distintos métodos no integran todos los elementos que componen dicho potencial, además en ninguno de estos escritos se habla sobre cómo identificar el potencial turístico de alguna producción agrícola, por lo tanto, son varias las metodologías que podrían ser adaptadas. Para fines del presente trabajo se llevaron a cabo entrevistas a profundidad para tomar en cuenta las palabras de los propios agricultores.

Area de Estudio

El Estado de Yucatán está situado en el extremo norte de la Península del mismo nombre en el sureste de la República Mexicana. Colinda al norte con el Golfo de México, al este y sureste con Quintana Roo y al oeste y suroeste con Campeche. El sur del país es reconocida por la producción de chile habanero. Al menos hasta el 2015 se produjeron en la Península de Yucatán 3,519.99 toneladas. Asimismo, es importante resaltar que la región sureste de México cuenta con el 84.54 por ciento de la producción total del país. En Yucatán, la región noreste cuenta con la zona con mayor producción de chile habanero específicamente en los municipios de Tizimín, Panaba, Butzotz (SIAP, 2015) (Ver Figura 1).

Figura 1: Mapa de la Producción Nacional de Chile Habanero

SIAP, (2015).

Las características intrínsecas de la zona permiten una óptima producción de chile habanero. Tiene dos tipos de clima, el cálido subhúmedo y el cálido semiseco que corresponde a la franja costera en el norte del estado. Por lo general caen lluvias moderadas que son aprovechadas para la siembras. El chile habanero (Capsium chinense jacq.), es un cultivo tradicional en esta región, según Medina-Lara et al. (2008), por sus características de vida en anaquel y pungencia es superior a los del resto del mundo.

METODOLOGÍA

Para la presente investigación se llevaron a cabo seis entrevistas en profundidad a productores, autoridades locales y empresarios. Se elaboró un guion sobre los temas a profundizar en las entrevistas. El análisis se llevó a cabo en tres etapas: en la primera se examinaron y ordenaron todos los datos registrados y se buscaron temas vinculados a estos; luego se procedió a la codificación donde se concentraron todos los datos y se dividieron por categorías: zonas de producción, sitios turísticos, tipo de visitantes, tiempo que llevan produciendo, terreno y producción, derivados, dónde venden, mercado principal, conocimiento sobre la denominación de origen y ruta turística. Por último, se interpretó la información dentro del contexto que fueron obtenidos, especificando los datos.

RESULTADOS Y DISCUSIÓN

En cuanto a las zonas de producción de chile habanero se determinó que son mayormente de las comisarías de Tizimín, así mismo se dio a conocer que estas zonas de agricultura están situadas cerca de sitios turísticos conocidos como San Felipe, Rio Lagartos, El Cuyo entre otras.

"[…], Mayormente de las comisarías de Tizimín, también Yaxchekú, varias comisarías alrededor del Cuyo, San Felipe, y de aquí del poblado tenemos a tres o cuatro personas que tienen sus parcelas de cielo abierto" (Reyes, comunicación personal, 20 de Febrero de 2016).

En otra entrevista se pudo verificar que las zonas de producción del chile habanero se encuentran cerca de los sitios turísticos ya mencionados y que además cuentan con atractivos naturales cerca de sus plantaciones que aún no han sido potencializados turísticamente pero que la gente local los conoce y llegan a visitarlos.

"Mira, vivimos en un municipio, donde el área geográfica, pues por principio estamos rodeados y repletos de cenotes y son partes muy vírgenes que es un atractivo cultural o natural" (Reyes, comunicación personal, 20 de Febrero de 2016).

"los cenotes acá muy poca gente viene, pero si hay cenotes en Buctzotz hay cantidad de cenotes, dónde ves un rancho hay un cenote hay feos y bonitos, hay Galat Dzonot que le dicen son dos cenotes juntos está más grande que de aquí a la albarrada y están a la vista, tienen entrada, ahí tienen casa tienen todo" (Issac, comunicación personal, 21 de febrero de 2016).

Los sitios turísticos principales cerca de las áreas de producción de chile habanero como ya se han mencionado en las entrevistas son: San Felipe, Rio Lagartos y El Cuyo. Estos poblados se encuentran dentro de la Reserva de la Biosfera de Rio Lagartos. Existe una diversidad de flora y fauna, que los convierte en atractivos principales de los amantes de la naturaleza. San Felipe es la puerta de acceso a la Reserva de la Biosfera de Rio Lagartos y es un pequeño pueblo pesquero que mantiene sus costumbres, sus casas continúan siendo de manera y muy coloridos de un estilo rústico que llaman la atención de los visitantes. Rio Lagartos es un pequeño pueblo con un puerto y una reserva ecológica dónde puedes observar miles de flamencos rosados que llegan entre los meses de enero y febrero para reproducirse. El Cuyo es una comunidad pesquera que se encuentra dentro de la reserva de la Biosfera de Rio Lagartos, aquí se pueden encontrar lugares de gran riqueza natural y también es bien conocido por la observación de flamencos rosados. Estos sitios ya cuentan con la planta turística necesaria para hospedar y brindar servicios de restauración a los visitantes. Otro punto que se abarco en las entrevistas a los productores de chile habanero fue sobre el tipo de visitantes que llegan a su localidad, la mayoría contesto que los turistas pasan de largo porque viven en pueblos que quedan de paso a las zonas turísticas ya conocidas como lo es San Felipe, Rio Lagartos y el Cuyo. Sin embargo, sí se detiene la gente a comprar algunas cosas para el camino.

"Si, aquí nos ubicamos en la carretera que llega a lo que es Rio Lagartos y es una zona turística y tenemos un flujo de turistas que van pasando, ven la procesadora y muchos se detienen y muchos otros ya lo saben" Reyes, comunicación personal, 20 de Febrero de 2016).

"Si si, muy poco, pero si pasan, porque este camino llega hasta el Cuyo, el puerto y este mismo camino llega a Rio Lagartos y San Felipe y son puertos y por la travesía pasa gente pero pues muy muy poco" (Pool, comunicación personal, 2 de marzo de 2016).

Se preguntó el tiempo que llevaban produciendo chile habanero en la zona y la mayoría contesto que tienen de veinte a veinticinco años trabajando. Solo una persona dijo que tenía diez años. Esta parte de la

entrevista se puede considerar importante porque refleja que los productores llevan años de experiencia en el cultivo y que incluso las generaciones anteriores ya lo producían.

" yo te puedo decir que yo ya tengo veinticinco años produciendo y desde que yo nací mi papá es agricultor y ellos desde más atrás" (Cupul, comunicación personal, 20 de febrero de 2016).

"el chile habanero tengo como más de veinte años" (Issac, comunicación personal, 21 de febrero de 2016).

"veinticuatro años y siempre a esto me he dedicado, no la ganadería no nos deja nada"(Pool, comunicación personal, 2 de marzo de 2016).

Otra punto a destacar es la cantidad de terreno necesaria para trabajar el chile habanero y la cantidad que producen. Las respuestas de los agricultores en este apartado refleja que no utilizan grades extensiones de terreno, porque con una hectárea o dos, pueden obtener hasta 20 toneladas de chile habanero. Esto les puede dar una ganancia de hasta trecientos mil pesos dependiendo del precio del chile habanero en el mercado. Mencionaban los agricultores que el precio se encuentra entre doce hasta sesenta pesos el kilo. Esto refleja que si no hay problemas climatológicos como huracanes o plagas se puede tener una buena producción en un poco espacio de terreno. Otra cuestión importante es que tratan de cuidar y no deforestar porque las barreras naturales les sirven para prevenir las plagas en las plantas de chile.

"Nosotros tenemos hasta hectárea y media ahorita, esa hectárea nos da entre veinte y veinticinco toneladas dependiendo del clima porque dependemos del clima, es totalmente fundamental, hemos llegado hasta treinta toneladas pero mayormente estamos entre veinte a veinticinco…y sembramos una hectárea dos hectáreas a lo máximo. Hay barreras naturales y eso es una tremenda ventaja, por eso no queremos destruir todo el monte y solo se utilizan pequeñas espacios para sembrar" (Pool, comunicación personal, 2 de marzo de 2016). Se les pregunto a los productores si producían derivados de chile habanero, solo un productor de los entrevistados los elabora, ya que los agricultores solo se dedican mayor mente a producir y vender el producto porque los derivados implican más inversión, pero si lo han considerado ya que cuando el precio cae se desperdicia mucho chile porque no lo pueden vender. Cabe mencionar que existe una procesadora de salsas de chile habanero en Tizimín llamada Jach Kí, dónde varios productores locales venden sus cosechas.

"No nosotros no, el que nos compra a nosotros el sí tiene sus molinos, es de Mérida, de hecho aquí en Tizimín hay una procesadora, Hash-ki, de hecho aquí producen, en Espita había pero ya cerraron. Pero en Mérida si hay, el que nos compra produce salsas" (Cupul, comunicación personal, 20 de febrero de 2016).

"No, para nada, aquí todo se vende, claro sería otra forma, otro trabajo, y no nos hemos enfocado en ello. Lo pensamos en la cuestión de segunda mano del chile y como una solución cuando el precio está mal y no lo podemos vender, porque entonces nos metemos en un problema muy grave porque entonces qué hacemos con tanto habanero y muchas veces lo tiramos" (Pool, comunicación personal, 2 de marzo de 2016). Continuando con la producción del chile habanero, se les pregunto a los agricultores dónde venden y la mayoría contestó que a compradores de Mérida y en Dzilam Gonzalez, Yucatán. Solo la empresa salsera Hash Kí y el productor que elabora derivados venden sus productos internacionalmente a Estados Unidos, Inglaterra y Japón.

"Tenemos un comprador fijo de Mérida él se encarga de venir a buscarlos y él nos paga y él lo vende a otro precio" Cupul, comunicación personal, 20 de febrero de 2016).

¨[…], si compradores fijos y vendemos a Dzilam Gonzáles vendemos" (Días, Comunicación personal, 20 de febrero de 2016) -"Las salsas se iban hasta Estados Unidos y se iba parte a Japón, Japón que era muy delicado que no le gustaba el sodio" (Issac, comunicación personal, 21de febrero de 2016)

"Un inversionista que vino de Inglaterra, conoce la producción, bueno el vino a comprar la producción y se llevó bastantes cajas a Nueva Inglaterra y tenemos varias ventas a lo que es Miami, Texas, Foxford, Dallas" (Reyes, comunicación personal, 20 de Febrero de 2016).

En cuanto al mercado principal, los productores mencionaron que la mayoría son consumidores locales y que al mercado local lo llenan rápido. Asimismo, expresaron su descontento con los intermediarios ya que al no tener un mercado directo tienen que vender a intermediarios que a menudo se aprovechan de los agricultores y no les pagan un precio justo. Los que producen derivados ya cuentan con un mercado internacional al cual dirigen principalmente su producto. Cabe destacar que existe una relación con los productores y gente que tiene restaurantes en los sitios turísticos reconocidos.

"La gente nos conoce de Tizimín, Yasilhó, Rio Lagartos, San Felipe, nos conocen y vendemos allá pero menudeo, la mayoría pues a veces es cantidad y no se puede vender todo y pues por fuerza hay que vendérselo a Mérida (Cupul, comunicación personal, 20 de febrero de 2016)

"Es estatal, la llevas a la Casa del Pueblo y hay compradores que son los coyotes que son los más más macheteros que hay que son los que acaban con el agricultor, ellos vienen y te agarran la mejor cosecha que son las primeras cinco a seis cosechas que son puro chile grande y adiós" (Issac, comunicación personal, 21de febrero de 2016).

"De Mérida, es mi mercado principal, hemos mandado habaneros nosotros hasta Guanajuato en ocasiones, en la Ciudad de México, a través de unos compañeros nuestros habaneros llegaron hasta Estados Unidos esporádicamente, pero hemos logrado eso, si se puede, lo que pasa es que a veces tenemos y a veces no tenemos" (Pool, comunicación personal, 2 de marzo de 2016)

El conocimiento de los agricultores sobre la Denominación de Origen es un punto que representa un valor agregado a las producciones. La mitad de los productores entrevistados desconocen sobre la denominación de Origen del Chile Habanero de la Península de Yucatán.

"Pues yo siento que si beneficia porque nos da algo, pues es una realidad de que el habanero es de Yucatán, es el mejor, eso definitivamente y ese reconocimiento y ese nombre, hace que solito en Yucatán o equis zona del oriente tenga más reconocimiento, es lo fabuloso de eso, porque tiene reconocimiento a nivel mundial, pero ponerlo a la práctica es complicado" (Pool, comunicación personal, 2 de marzo de 2016).

"si te ayuda mucho porque te da a conocer internacionalmente, y si tú quieres probar un chile habanero tiene que ser yucateco, entonces si te denomina a nivel global"(Reyes, comunicación personal, 20 de Febrero de 2016).

"Pues escuchamos en las noticias en la tele pero no, no estamos al tanto de eso, solamente hemos escuchado comentarios" (Cupul, comunicación personal, 20 de febrero de 2016)

"No, no sé qué es o de que se trata", (Días, Comunicación personal, 20 de febrero de 2016)

"No la verdad de eso no sé", (López, comunicación personal, 20 de febrero de 2016).

Se les pregunto a los productores sobre lo que pensaban acerca de una ruta turística del chile habanero y las respuestas en su mayoría coincidían en que tal ruta beneficiaría a los productores porque podrían vender su producto directamente al comprador al mismo tiempo otorgarle un valor agregado. Además, ven la ruta como una alternativa para dar a conocer su producto.

"Beneficiaría a los productores porque ellos podrían distribuir sus productos a micro escala podríamos decir, con bolsitas pequeñas con chile o chile curtido o en polvo o pasta en pequeñas proporciones" (Reyes, comunicación personal, 20 de Febrero de 2016).

"Estaría bien para que nos identifiquemos como agricultores, porque a veces el producto solo en Mérida se vende, pero si se pudiera consumir en otras partes pues generaría más demanda y el precio queda muy bajo y tendría mejor precio y además la gente tendría el conocimiento de que cuando se necesite de este producto saben dónde hay" (Cupul, comunicación personal, 20 de febrero de 2016).

Por último se preguntó sobre la disposición de los productores en participar en actividades turísticas como una forma de complementar sus actividades primarias y todos mostraron una gran disposición para hacerlo.

"Nosotros si tú quieres hacer la pasta hacemos la pasta cuando gustes, con nueve kilos de chile hacemos la pasta hacemos treinta y cuatro a treinta y seis kilos de salsa" (Issac, comunicación personal, 21de febrero de 2016).

CONCLUSIÓN

Con el análisis de las entrevistas se puede concluir que la zona de mayor producción de chile habanero se encuentra en los alrededores del municipio de Tizimín, y se produce uno de los mejores chiles del mundo y que además cuenta con una Denominación de Origen que le da reconocimiento y valor agregado al producto. Asimismo, las localidades productoras se encuentran cerca de sitios turísticos conocidos como San Felipe, Rio Lagartos y el Cuyo, lo que hace fácil el acceso de turistas. Por lo anterior, cabe la posibilidad de integrar una ruta turística que pueda ser complementada con las actividades agrícolas en la región. Esto con el fin de brindad una alternativa más de ocio para los visitantes y una alternativa de ingresos para los habitantes. Además, los pueblos productores de chile habanero ya están comenzando a producir derivados del chile habanero como pastas y salsas, lo que podría ser un atractivo para posibles visitantes.

Otra cuestión aunada a la posible ruta turística es que se podrían crear alianzas entre los productores de chile habanero y los restaurantes de la zona para que los visitantes puedan degustar platillos típicos con el sabor del chile habanero. Los productores consideran que una ruta turística podría traerles grandes beneficios ya que darían a conocer su producto y el área de producción y de esa manera vender directamente al consumidor, además demostraron su interés por producir derivados con el objetivo de no desperdiciar sus cosechas. Por último, los productores tienen la disposición de participar en actividades turísticas dando a conocer su forma de producción y la elaboración de derivados del chile habanero de la Península de Yucatán. Por lo anterior, se puede decir que existe la posibilidad de desarrollar y ofertar actividades como agroturismo, turismo gastronómico y turismo vivencial previendo los atractivos naturales y culturales y la producción agrícola principal en la zona.

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LA CONSTITUCIONALIZACIÓN DEL ARRAIGO Y SU CONTRAVENCIÓN AL PRINCIPIO DE PROGRESIVIDAD DE LOS DERECHOS HUMANOS

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RESUMEN

Con las reformas del 18 de junio del 2008 en materia de justicia penal y seguridad jurídica, se viene a constitucionalizar la figura del arraigo, misma que se consagra en el artículo 16, párrafo octavo de la Constitución mexicana y que establece una prolongada retención de las personas de hasta ochenta días, sobrepasando el tiempo de detención de cuarenta y ocho horas que señala al artículo 16 constitucional en su décimo párrafo y el plazo de setenta y dos horas que señala el artículo 19 constitucional, trayendo consigo la locución de detener para investigar. Con el arraigo se vulnera el principio de presunción de inocencia, la libertad de tránsito, la libertad personal, el principio de jurisdiccionalidad, el principio pro persona, la cláusula de interpretación conforme pero sobre todo el principio de progresividad, el cual es consagrado con las reformas del 10 de junio del año 2011 en el artículo 1° Constitucional. También es importante resaltar el papel que ha asumido la Suprema Corte de Justicia de la Nación ante la figura del arraigo y las restricciones constitucionales expresas, analizar el rol a asumir por parte del Estado mexicano ante alguna resolución de la Corte Interamericana de Derechos Humanos en relación al arraigo, por lo que se plantea como objetivo pugnar por la urgente derogación del sistema jurídico mexicano.

PALABRAS CLAVE: Arraigo, Principio de Progresividad, Constitucionalización.

PROGRESSIVITY PRINCIPLE, HOLDING FIGURE AND CONSTITUTIONAL RIGHTS

ABSTRACT

With the reforms of June 18, 2008 in criminal justice and legal safety, it comes to constitutionalize the "holding figure", same as enshrined in the eighth paragraph of the Mexican Constitution Article 16 and establishes a prolonged retention up to eighty days, surpassing the detention time of forty-eight hours that Article 16 of the Constitution declares in paragraph tenth and within seventy-two hours stated in article 19 of the Constitution, bringing the locution stop to investigate. With roots the presumption of innocence, freedom of movement, personal liberty, the principle of jurisdictionality, the pro first person, the interpretation clause as above all the principle of progressivity, which is consecrated with is violated reforms of June 10 of 2011 in Article 1 of the Constitution. It is also important to highlight the role taken by the National Supreme Court of Justice to "holding figure" and express constitutional restrictions, analyze the role to be assumed by the Mexican State to any resolution of the Inter-American Court of Human Rights in relation the roots, so it therefore seeks to fight for the immediate repeal of the Mexican legal system.

JEL: K13, K14, K15

KEYWORDS: Holding Figure, Progressivity Principle, Constitution

INTRODUCCIÓN

En relación a los derechos humanos consagrados en los tratados internacionales, estos tratados establecen ciertas restricciones para la aplicación de la figura del arraigo, con lo cual busca que prevalezca el *principio de progresividad* y el *principio pro persona*. Con el principio de progresividad establecido hoy en día en el artículo 1 constitucional, se debe entender que los derechos humanos deben de ser progresivos, ir hacia el futuro en pro de la sociedad; situación que no observamos con la constitucionalización de la figura del arraigo, ya que ésta señala hasta un plazo de ochenta días para la retención de la persona arraigada. La figura del arraigo, ha sido materia de estudio para diversas instituciones protectoras de derechos humanos, organizaciones no gubernamentales, partidos políticos y estudiosos del derecho. Es una de las figuras jurídicas que más polémica ha causado en materia jurídica en los últimos años. Con la prolongada detención de las personas tal como sucede con el arraigo, se vulnera el tiempo de retención de cuarenta y ocho horas que señala al artículo 16 constitucional en su décimo párrafo, de toda persona que se encuentra en este supuesto.

De igual manera se puede observar esta violación al exceder de setenta y dos horas que señala el artículo 19 constitucional sin determinar una vinculación a proceso del indiciado. También se vulnera el principio de jurisdiccionalidad que establece el artículo 14 constitucional en su segundo párrafo, así como el principio de presunción de inocencia establecido en el artículo 20 apartado B, fracción I y la libertad de tránsito establecido en el artículo 11, entre otros. Por lo que respecta a los tratados internacionales, se puede señalar que se establecen ciertos derechos protectores de la libertad y que con la aplicación de la figura del arraigo, se vulneran diversos derechos consagrados en los artículos 7 y 8 de la Convención Americana sobre Derechos Humanos, 9 del Pacto Internacional de los Derechos Civiles y Políticos, así como 3, 9 y 13 de la Declaración Universal de los Derechos Humanos, así también principios como la libertad personal, la de tránsito, el principio de presunción de inocencia, el de debido proceso, el de jurisdiccionalidad, el *pro persona*, entre otros. Ante los diversos planteamientos y cuestionamientos a la figura del arraigo en México resulta necesario realizar un exhaustivo análisis y como consecuencia diseñar una propuesta necesaria y urgente para la derogación de la figura del arraigo del sistema jurídico mexicano, por lo que en relación a lo anteriormente planteado y para tener una mejor claridad de lo que es el principio de progresividad y de qué manera se interrelaciona con la figura constitucional del arraigo, se planteo la siguiente pregunta: ¿Cuántos principios se vulneran con la figura jurídica del arraigo?

REVISIÓN DE LITERATURA

Cuando se introduce por primera vez en el año de 1983 la figura del arraigo penal en el CFPP, la Procuraduría General de la República asume su papel al respecto emitiendo el siguiente concepto: "El arraigo penal es la medida precautoria que tiene por objeto asegurar la posibilidad del inculpado en la investigación previa o durante el proceso penal, cuando se trate de delitos imprudenciales o de aquellos en los que no proceda la prisión preventiva". Mientras tanto el Diccionario Jurídico Mexicano del Instituto de Investigaciones Jurídicas de la UNAM, al respecto señala: "ARRAIGO (acción y efecto de arraigar; del latín ad y radicare, echar raíces). Se le considera como una medida precautoria dictada por el juzgador, a petición de parte, cuando hubiere temor de que se ausente u oculte la persona contra quien deba entablarse o se haya entablado una demanda. Tiene por objeto o finalidad impedir que el arraigado abandone el lugar del juicio sin dejar un apoderado que pueda contestar la demanda, seguir el proceso y responder de la sentencia que se dicte" (Diccionario Jurídico Mexicano del Instituto de Investigaciones Jurídicas de la UNAM, Editorial Porrúa décima edición, 1997.) Fernando Silva García (2012) dice que existen dudas sobre el concepto y los alcances del arraigo en materia penal y para lo cual nos señala dos posiciones interpretativas. Una primera posición interpretativa definiría al arraigo penal como una especie de medida cautelar metaconstitucional que autoriza *"primero detener a una persona para después investigarla"*, lo cual, por un lado, permite desplazar y reemplazar al sistema ordinario de restricción a la libertad personal

(urgencia, flagrancia, orden de aprehensión); por otro lado, permite hacer inaplicables los derechos a la libertad personal, a la presunción de inocencia y al debido proceso, principalmente.

Una segunda postura interpretativa consiste en entender que el arraigo penal es una medida cautelar excepcional y supletoria, la cual, por un lado, sólo debe operar cuando el sistema ordinario de restricción a la libertad personal (urgencia, flagrancia, orden de aprehensión) resulta inviable para la persecución del delito por razones fácticas extraordinarias; por otro lado, está sujeta a todos los derechos humanos del detenido. Por lo que toca al principio de progresividad, Miguel Carbonell y Pedro Salazar citando a Victor Abramovich (2011) nos dicen que la progresividad implica tanto gradualidad como progreso. La gradualidad se refiere a que la efectividad de los derechos no va a lograrse de una vez y para siempre, sino que se trata de un proceso que supone definir metas a corto, mediano y largo plazo. El progreso patentiza que el disfrute de los derechos siempre debe mejorar.

García Ramírez y Morales Sánchez (2011), dicen que el principio de progresividad establece "la obligación del Estado de procurar por todos los medios posibles para su satisfacción en cada momento histórico y la prohibición de cualquier retroceso o involución en esta tarea". El principio de progresividad consiste en reconocer que *"...los derechos humanos se encuentran en una constante evolución desde el momento en que surgió la Declaración Universal de Derechos Humanos en 1948 (...) en cuanto que los preceptos que se refieren a cada derecho, han ido ampliándose en su contenido a través de los diversos tratados y convenciones que los contienen, desarrollando el ámbito del derecho y sus garantías…"(Picard de Orsini, Marie y Useche, Judith (2015),* Es por ello que no podemos decir que los derechos humanos son perfectos, ni como un ordenamiento paralizado, sino que han de evolucionar y perfeccionarse día a día.

Es importante hacer referencia a algunos de los antecedentes del arraigo y de los derechos humanos, mismos que a lo largo de la historia del hombre han avanzado de manera significativa, tal como lo podemos notar en las generaciones de estos, así también en materia internacional estos han progresado de manera gradual en base a la satisfacción total y universal de los derechos protegidos, evitando reducir los derechos ya ganados tal como lo podemos notar con el principio de progresividad. La figura del arraigo tiene sus antecedentes en el derecho romano, en el cual se forzaba al deudor a garantizar mediante fianza, a fin de asegurar al actor las resultas del juicio; posteriormente en el derecho Justiniano, esa fianza fue sustituida por la obligación de prestar caución juratoria de que el demandado cumpliera con la sentencia condenatoria, si ese fuera el caso. El Fuero Juzgo, las Leyes de Partida y las de Toro, en España, conservaron el sistema de la fianza, autorizando la pena privativa de la libertad para el deudor insolvente.

En relación a la violación de principios constitucionales y derechos fundamentales, se puede comentar que la figura jurídica del arraigo, viola principios constitucionales tales como el de presunción de inocencia, el de jurisdiccionalidad, el de reserva de ley, el de la libertad de tránsito, el de control judicial e inmediación procesal, el *pro homine*, así como la violación de diversos derechos humanos reconocidos en diversos instrumentos internacionales aceptados y ratificados por México, pues se vulnera el derecho a la seguridad jurídica, el derecho a la libertad y seguridad personales, el derecho al debido proceso y garantías judiciales, el derecho a la tutela judicial efectiva, el derecho a las personas privadas de su libertad, el derecho a la integridad personal y el derecho a la salud.

La Corte Interamericana de Derechos Humanos asegura que las reformas constitucionales del 2008 en materia de arraigo en nuestro país, contiene elementos verdaderamente preocupantes y deplorables, atenta contra derechos fundamentales y significa un retroceso, además de que otorga mayor benignidad a los gobernantes y mayores restricciones al individuo y ante las desesperación social que clama mayor eficacia del Estado en la lucha contra la delincuencia organizada, permite la vulnerabilidad del principio de progresividad. Es importante señalar lo que al respecto dice el Ministro José Ramón Cossío en su voto particular, al oponerse a la regla general instituida por los demás Ministros de nuestro Máximo Tribunal al establecer que: siempre que haya una restricción expresa constitucional al ejercicio de los derechos

humanos, se supedita el derecho convencional. Para mayor entendimiento es menester citar textualmente parte de dicho voto particular y que a la letra dice: …Si el párrafo segundo del artículo 1° dispone que a las personas se les dará en todo momento la protección más amplia en términos de lo que dispongan los derechos humanos de fuente constitucional o convencional, no puede establecerse la prevalencia de las normas constitucionales en los casos en que establezcan restricciones, sin admitir que con ello se incorpora expresamente un criterio de jerarquía constitucional…

…Cuando la Constitución dispone en el primer párrafo del artículo 1 que el ejercicio de los derechos humanos "no podrá restringirse ni suspenderse, salvo en los casos bajo las condiciones que esta Constitución establece", ello también debe entenderse bajo la clave interpretativa del principio pro persona. Por lo mismo, debe referirse única y exclusivamente a las condiciones establecidas en varios párrafos del artículo 29 de la propia Constitución. Éstas son expresiones técnicas y específicas que deben utilizarse sólo en estos casos, sin extenderse a cualquier restricción que pudiera entenderse contiene la Constitución. Las últimas reformas a los artículos 1 y 29 tienen la misma génesis, por lo que no deben ser interpretadas con orientaciones diversas (Cossío Díaz, José Ramón, 2013). Al respecto el Magistrado Jaime Allier Campuzano cita el caso "Olmedo Bustos y otros vs. Chile" en el que un grupo de abogados solicita la prohibición de la exhibición de la película "La última tentación de Cristo" ya que según ellos afectaba la libertad de conciencia y de religión, concediéndoles tal derecho el Estado chileno, por lo que los productores de tal película ante tal prohibición, acuden ante la Corte Interamericana de Derechos Humanos, y ésta resuelve sancionar al Estado chileno por prohibir el rodaje del filme y por no concederle a los quejosos el derecho a la libertad de expresión, lo que tal Corte también consideró un sistema de censura, y el 25 de agosto del 2001, el Estado chileno reformó su Constitución en observancia de tal disposición mediante la ley 19.742

Lo anterior dice Allier Campuzano (2014), permite determinar que la Corte mexicana no puede alegar restricciones expresas al ejercicio de los derechos humanos establecidas en la Constitución para desconocer tanto la Convención Americana como los fallos de la Corte Interamericana. Ya que puede suceder que la restricción constitucional resulte proporcional o contraria a dicha Convención o a su interpretación emitida por la Corte Interamericana, como sería el caso del arraigo (previsto en el artículo 16, octavo párrafo de la Carta Magna, y cuya fórmula se traduce en: "primero detener para después investigar", que resulta violatorio de los derechos humanos)… En este supuesto, el criterio sostenido por la Corte mexicana de prevalencia de las restricciones constitucionales, lejos de eliminar la figura inconvencional del arraigo, la valida y, de esta forma, incumple con la obligación asumida por el Estado Mexicano, al momento de suscribir y ratificar la Convención Americana, de adecuar su derecho interno a las disposiciones de esta última para garantizar el efectivo cumplimiento de los derechos en ella consagrados. Es por ello que como una posible solución al problema, se puede decir que la constitucionalización del arraigo, es una figura totalmente flagrante de los derechos humanos, misma que va en sentido contrario al principio de progresividad así como de los demás derechos citados anteriormente, por lo que es urgente y necesario un estudio profundo de dicha figura y como consecuencia su derogación inmediata de nuestro sistema jurídico mexicano.

Hipótesis: Con la derogación de la figura constitucional del arraigo del sistema jurídico mexicano, garantizará el principio de progresividad así como el de presunción de inocencia, el de jurisdiccionalidad, el de pro homine, el de control de inmediación judicial e inmediación procesal y de interpretación conforme.

METODOLOGÍA

El tema se consideró desde el punto de vista muy particular que reúne los siguientes caracteres: Primero se consideró retrospectivo o histórico, debido a que el principio de progresividad ha sido considerado en diversos tratados internacionales durante muchos años, en tanto que en el sistema jurídico mexicano ha tenido realce a partir del 2011, en tanto que el arraigo es constitucionalizado en el año 2008, pese que ya

había sido derogado de la legislación del estado de Chihuahua años anteriores. En relación al carácter prospectivo o propositivo, se consideró que el principio de progresividad tiende hacia el futuro, al progreso, y una posible solución a la vulneración del citado principio con la aplicación del arraigo, sería su derogación de nuestro sistema jurídico mexicano. Se consideró que el presente tema es actual, toda vez que el principio de progresividad es un tema que hoy en día ha tenido gran auge en nuestro país a partir del año 2011, fecha en que se constitucionaliza, en tanto que el arraigo es un tema que actualmente ha generado polémica al tratar de ser derogado por algunas fracciones parlamentarias y otras en su caso que pugnan a favor únicamente de la disminución de los días de arraigo, aprobándose por la Cámara de Diputados una disminución a treinta días, turnándose tal proyecto de reforma al Senado de la República la cual actualmente no ha sido aprobada.

También se consideró que tiene el carácter panorámico, ya que aborda dos temas como son el principio de progresividad y el arraigo, temas que consideramos de suma importancia y que hemos delimitado cuidadosamente para no salirnos de dichos temas y perdernos con tanta información que se tiene. En relación a los métodos utilizados se consideraron el analítico, ya que al analizar el tema del arraigo y el tema del principio de progresividad, permite profundizar en ellos, saber de dónde surgen, cuándo surgen, cómo surgen, cuáles son sus fundamentos jurídicos y que relación guarda con principios jurídicos tales como el de libertad, el de presunción de inocencia, el de debido proceso. También se desarticularizan los artículos 1 y 16 constitucional para observar las causas, la naturaleza y los efectos del principio de progresividad y de la figura constitucional del arraigo, procediendo a estudiar los segmentos que puedan contemplar dicho tema. Un método más a utilizar será el funcionalista, ya que este ayudará a percibir lo funcional del principio de progresividad y lo infuncional de la figura del arraigo. Otro de los métodos será el deductivo, ya que de algo general a lo particular, es decir hablaremos primeramente de los antecedentes y de las generalidades del arraigo y del principio de progresividad, para posteriormente hacer los comentarios específicos de cómo actualmente la figura del arraigo quebranta el principio de progresividad y un sin número más de principios, violando así un sin número de derechos humanos. Y por último recurriremos al método exegético, al llevar a cabo una operación racional de interpretación de los textos normativos presentes, es decir de la Carta Magna, la jurisprudencia, tanto del Estado mexicano como de la Corte Interamericana de Derechos Humanos, así como los tratados internacionales en materia de Derechos Humanos, esto con la finalidad de tener una mejor claridad del tema a desarrollar y sobre todo de su actualidad para desarrollar las siguiente:

RESULTADOS

Propuesta Para la derogación del arraigo dentro del sistema jurídico mexicano. En relación al párrafo octavo del artículo 16 constitucional, en el que se establece las condiciones y plazos para arraigar a una persona, se violan derechos fundamentales, por lo que al respecto nos permitimos hacer las consideraciones siguientes:

La constitucionalización del arraigo según reforma del 18 de junio del 2008, ha traído como consecuencia la vulneración de un sinnúmero de derechos y principios jurídicos tales como el de la libertad personal, la libertad de tránsito, el principio de presunción de inocencia, el de legalidad, el de debido proceso, el derecho a un recurso efectivo, pero sobre todo el principio de progresividad. No obstante haber sido aprobadas las reformas en materia de derechos humanos en junio del 2011, mismas que constitucionalizaron los principios de universalidad, interdependencia, indivisibilidad y el de progresividad, el Estado mexicano no ha dejado de aplicar el arraigo, a pesar de ser parte en diversos tratados internacionales en que se prohíbe la libertad personal arbitraria y en los que está obligado a ejercer *ex officio* el control de convencionalidad, a más que dichas reformas trajeron consigo el principio pro *homine* y la cláusula de interpretación conforme.

La constitucionalización de dicha medida cautelar atenta contra los derechos humanos al arraigar a las personas para investigarlas en vez de investigarlas para detenerlas, no obstante que en el año 2005 la

Suprema Corte de Justicia de la Nación había declarado inconstitucional el arraigo. Hoy en día el arraigo, el cateo y la prisión preventiva oficiosa, han sido considerados como las "técnicas de investigación" delictiva más recurridas por el Estado mexicano a través del Ministerio Público, solapando la ineptitud de éste último al otorgarle mayores herramientas legales que lejos de velar por un estado democrático de derecho, propicia la tortura, la corrupción, la extorción y todo mal trato al arraigado y sus familiares. Con la figura jurídica del arraigo, el ministerio público se extralimita en sus funciones, ante la ausencia de un efectivo control jurisdiccional, la ausencia a una defensa y el ofrecimiento de pruebas por parte del indiciado para demostrar su inocencia, decretándose prácticamente una pena precondenatoria, misma que no es computada para efectos de la sentencia. El párrafo octavo del artículo en comento señala que la autoridad judicial a petición del ministerio público podrá decretar el arraigo cuando sea necesaria (…) *la protección de personas o bienes jurídicos, o cuando exista riesgo fundado de que el inculpado se sustraiga a la acción de la justicia.* De igual manera el párrafo sexto establece que en casos urgentes y tratándose de delitos graves, el ministerio público podrá ordenar la detención de una persona (…) ante *el riesgo fundado de que el indiciado pueda sustraerse a la acción de la justicia,* lo que quiere decir que si en este supuesto el ministerio público tiene la facultad para actuar de esa manera, -concediéndosele todos los derechos a la persona detenida- porqué llegar a un extremo con la figura del arraigo sin concederle ningún derecho a la persona arraigada y violentando una serie de derechos y principios jurídicos.

El ministerio público al no tener acreditado los elementos del cuerpo del delito ni la probable responsabilidad del detenido, debe optar por presumir su inocencia y aplicar el principio de legalidad, a más de no contar con una debida fundamentación y motivación, lo que hace del arraigo un acto totalmente arbitrario y contrario al estado de derecho que supuestamente prevalece en nuestro sistema jurídico mexicano. Las personas arraigadas no son consideradas inculpadas, ni indiciadas, mucho menos sujetas a un proceso penal, es decir se encuentran en el limbo jurídico. Muchas veces estas personas no conocen a la persona que los acusa, más aún si se trata de testigos protegidos o agentes infiltrados, siendo que los primeros declaran ante una tortura previa, extorción, intimidación o la amenaza, en tanto que los agentes infiltrados declaran por órdenes superiores, por cuestiones políticas, cuestiones económicas o actos de corrupción. Se debe observar que con la figura jurídica del arraigo se violan los artículos 1, 11, 14, 16, 17, 19, 20, 21 y 133 de nuestra Carta Magna; mientras que de los tratados internacionales se viola los artículos 5, 7, 8, 9, 11, 22 y 25 de la Convención Americana sobre Derechos Humanos; artículos 3, 9, 10, 11, 12 y 13 de la Declaración Universal de los Derechos Humanos; los artículos 1, 3, 9, 12, 13 y 14 del Pacto Internacional de Derechos Civiles y Políticos; los artículos I, XVIII y XXVI de la Declaración Americana de los Derechos y Deberes del Hombre y los artículos, 1 y 16 de la Convención contra la Tortura y Otros Tratos o Penas Crueles, Inhumanos o Degradantes, entre muchos más.

 La figura cautelar es por demás inquisitiva, toda vez que no requiere de la existencia de un delito, de denuncia o querella y mucho menos de datos de prueba. Nuestra Carta Magna reduce el arraigo al "el éxito de la investigación" y al pretexto de "la protección de personas o bienes jurídicos". Malicioso aún al señalar, "ante el riesgo de que el inculpado se sustraiga a la acción de la justicia". Todos los asuntos que pueden permitir el arraigo, también pueden permitir la vinculación a proceso, algunos con prisión preventiva, otros sin ésta, o la sujeción a proceso con otra figura cautelar. El arraigo debe considerarse como una oculta prisión preventiva, injusto, inhumano, más restrictivo de derechos que la propia prisión preventiva. Por ello si no existe causa probable, no hay motivo de vinculación, menos debe existir tal medida cautelar. Por lo que derivado de lo anteriormente expuesto se propone lo siguiente:

Artículo 16. (...)
Párrafo segundo a séptimo (...)
Párrafo octavo. Se deroga.
Párrafo noveno a decimoctavo (...)
Transitorio

Único. El presente decreto entrará en vigor el día siguiente al de su publicación en el Diario Oficial de la Federación.

CONCLUSIONES

Debemos celebrar que el Estado mexicano con la reforma del 18 de junio de 2008, ha pasado de un sistema inquisitorio a un sistema acusatorio adversarial, aclamar que con la reforma del 10 de junio del 2011 se constitucionalizaron el principio *pro* persona, la cláusula de interpretación conforme, los principios de universalidad, interdependencia, indivisibilidad y progresividad. Lo que no debemos celebrar es que se hayan constitucionalizado las figuras jurídicas de extinción de dominio, la prisión preventiva oficiosa, la delincuencia organizada, las intervenciones telefónicas y el arraigo. Pareciera que con el arraigo se buscara eliminar la presunción de inocencia, la persona arraigada no tiene un estatus jurídico, se encuentra en el limbo jurídico. La urgencia de perseguir y castigar conductas antijurídicas, no faculta al Estado para vulnerar el orden jurídico o pulverizar el Estado de derecho. La figura jurídica del arraigo se contrapone a derechos y principios jurídicos así como a tratados internacionales en los que el Estado mexicano es parte y no se debe permitir que las restricciones constitucionales expresas al ejercicio de los derechos humanos, prevalezcan sobre los establecido en la Convención Americana y sobre los fallos que emita la Corte Interamericana de Derechos Humanos. El principio de progresividad, como eje rector de los derechos humanos, debe ser de estricta observancia por el Estado y sus autoridades, pero principalmente por el Poder Judicial y el Poder Legislativo, de ahí la urgencia de derogar la muticitada figura jurídica del sistema jurídico mexicano.

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DINERO ELECTRÓNICO: BENEFICIOS TRIBUTARIOS

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RESUMEN

Hoy en día el Ecuador mediante el Banco Central del ecuador está implementando y fomentado el nuevo sistema de Pago a través del Dinero Electrónico. Usando el Método Científico basado en una metodología mixta de tipo cuantitativa y cualitativa que nos permita demostrar los beneficios principales de la aplicación del Sistema de Dinero Electrónico en las empresas privadas dentro del país, donde predomina la observación y las estadísticas del comportamiento de la implementación de este sistema desde el año de su aplicación en los sectores económicos y sociales, de la cual se determinará la importancia del uso del Sistema de Dinero Electrónico en los últimos tiempos. La implementación del Sistema de Dinero Electrónico permitirá tener una nueva Herramienta de Pago y Cobros accediendo a múltiples beneficios para ella como para su entorno económico. Beneficios que van desde incentivos tributarios propuestos por el Gobierno Nacional de la República del Ecuador para las personas jurídicas y para las personas naturales.

PALABRAS CLAVES: Dinero Electrónico, Impuestos Tributarios, Sistema de Pago, Banco Central del Ecuador, Personas Naturales y Jurídicas

ELECTRONIC MONEY: TAX BENEFITS

ABSTRACT

Today Ecuador by the Central Bank of Ecuador is implementing and encouraged the new payment system through electronic money. Using the Scientific Method based on a mixed methodology of quantitative and qualitative information that allows us to demonstrate the main benefits of implementing electronic cash system in private companies in the country, which is predominantly observation and statistics the behavior of the implementation of this system since its implementation in economic and social sectors, of which the importance of using electronic money system in recent times will be determined. The implementation of the Electronic Money System will allow to have a new tool Payment and Collection accessing multiple benefits for herself and her economic environment. Benefits ranging from tax incentives offered by the Government of the Republic of Ecuador for legal persons and natural persons.

JEL: A1, C1, G38, H25

KEYWORDS: Electronic Money Tax Tax Payment System, Central Bank of Ecuador, Natural and Legal Persons.

INTRODUCCIÓN

Esta investigación se concentrara en el beneficio en base a los impuestos tributarios a través del Sistema de Pago mediante Dinero Electrónico en mejora para la economía del país en cuanto a se refiere a los objetivos del Plan Nacional del Buen Vivir 2013 – 2017 en relación al cambio de la Matriz Productiva. A partir de la dolarización, el análisis transitorio de la ejecución de sistemas de dinero electrónico en varias partes del mundo y su efecto en cada país, la posible reacción y la colisión que tendrá este proceso en la economía ecuatoriana. Ecuador a partir del 17 de noviembre de 2014 puso en marcha el plan piloto de uso de dinero

electrónico como medio de pago, sin embargo ¿Qué es el dinero electrónico y cómo opera? ¿Cuáles son sus implicaciones?, ¿Sera rentable el pago mediante dinero electrónico por celulares móviles e internet?, son algunas de las inquietudes generales de la población.

En Ecuador hay muchas personas que no tiene acceso a una cuenta de ahorro y corriente por la suma grande de dinero que deben aperturar una, pero si tienen acceso a un celular móvil donde pueden acceder a una cuenta de dinero electrónico para poder pagar mediante este nuevo sistema que ayudaría a mejor movimientos transaccionales sin necesidad de usa dinero físico o tarjetas de crédito. Hoy en día el Ecuador ha sufrido en nuestros habitantes fraudes electrónicos, las tarjetas de crédito clonadas han sido un problema durante los 5 últimos años. Ahí se enmarca a una desconfianza en usar dinero electrónico mediante un celular o usar internet por las razones que ser perjudicados. El cancelar o pagar mediante un código de uso de dinero electrónico no tienen la seguridad exacta para realizarlo, la mayoría no tiene planes de internet, no tienen conocimiento del mismo sistema de pago lo que hace una dificultad a usarlo o a su vez realizar una recarga o cambio de dinero físico por electrónico.

Actualmente al no contar con el Sistema de Dinero Electrónico (SDE) dejamos de percibir beneficios tributarios propuestos por el SRI que van muy relacionados con nuestras herramienta con la cual pagamos los Costos y Gastos incurridos en las empresas e instituciones publica o privadas. El Servicio de Rentas Internas, con el respaldo de varias instituciones del Sistema Financiero, pone a disposición de la ciudadanía los canales y servicios que facilitan el cumplimiento de sus obligaciones tributarias. Una de ellas es el dinero electrónico, un sistema que lo impulsa el Banco Central por sus beneficios para la economía del país y las ventajas para los usuarios.

Desarrollo

Tener una cuenta para el uso de dinero electrónico será una de las claves para acceder a ciertas disposiciones de la Ley Orgánica para el Equilibrio de las Finanzas Públicas, enviada por el Ejecutivo ayer, con el carácter de económico urgente, a la Asamblea. El dinero electrónico existe en Ecuador desde hace dos años. El Gobierno Nacional lo creó en 2014, a través de la Resolución 005 de la Junta Monetaria. Con la recién aprobada Ley para el Equilibrio de las Finanzas Públicas existen nuevos beneficios para los usuarios de este medio de pago, cuyas transacciones se realizan a través de cualquier teléfono celular. El proyecto de Ley Orgánica para el Equilibrio de las Finanzas Públicas es parte de un programa macroeconómico integral que impulsa el Gobierno Nacional para fortalecer la dolarización, el empleo y defender la producción nacional.

Dinero Electrónico

Es la última evolución del dinero, mediante la cual se reemplaza el uso de billetes de papel y a las monedas por movimientos electrónicos que reflejan transacciones de dinero. Esta forma de dinero precisa del uso de ordenadores, conexiones de redes, internet, e inclusive tecnología móvil. Las diferentes formas de las Tecnologías de la Información TI, siguen creando nuevas opciones para el dinero y el intercambio de valores. Se puede definir al dinero electrónico como "el valor o producto pre-pagado, donde el registro de los fondos o valor disponible al consumidor (que se puede utilizar para pagos) está almacenado en dispositivos electrónicos, tales como los monederos electrónicos (tarjetas pre-pago), las computadoras y los teléfonos celulares" (Milton Vega, 2013) La (Resolución No.005-2014-M) define como dinero electrónico a aquel que; "Se almacena e intercambia únicamente a través de dispositivos electrónicos, móviles, electromecánicos, fijos, tarjetas inteligentes, computadoras y otros, producto del avance tecnológico". Ecuador a partir del 17 de noviembre de 2014 puso en marcha el plan piloto de uso de dinero electrónico como medio de pago, sin embargo ¿cuáles son sus implicaciones? y en estricto sentido ¿Qué es el dinero electrónico y cómo opera?, son algunas de las inquietudes generales de la población.
Según el Fondo Monetario Internacional (FMI) el dinero electrónico es un instrumento de pago donde un valor monetario es almacenado en un medio técnico en posesión de una persona. El monto almacenado en

dicho medio puede ser incrementado o disminuido a conveniencia del propietario, con ocasión de compras, ventas o recarga de fondos que efectúe. (International Monetary Fund, 2008) El dinero electrónico es un medio alternativo de pago, como lo son las transferencias en línea, la tarjeta de crédito, prepago, el uso del cheque, entre otros, que actualmente han adquirido la confianza del usuario y su aceptación en el comercio. La diferencia con los otros medios radica en que como ya se mencionó antes, el único administrador de pago de este medio es el Banco Central del Ecuador y no utiliza una plataforma que requiera estar conectada al internet, basta tan solo con el uso de un teléfono celular. Las observaciones o cuestionamientos en esta herramienta surgen porque al ser Ecuador un país dolarizado se pensaría que se pretende emitir moneda diferente al dólar o ingresar al mercado circulante como bonos del Estado.

Dinero Móvil

Esta forma de dinero, es aquella por la cual se pueden realizar pagos por bienes o servicios hechos por dos partes, con un acuerdo realizado de un dispositivo móvil, como un teléfono celular. (G. Eastwood, 2008)

Sistema de Pagos

"El sistema de pagos comprende el conjunto de instrumentos, procedimientos e instituciones que permiten las transferencias de dinero entre los agentes económicos. Un sistema de pagos seguro y eficiente contribuye a la efectividad de la política monetaria, a la estabilidad del sistema financiero y al buen funcionamiento de la economía en su conjunto. Igualmente, comprende los pagos efectuados mediante efectivo y los realizados sin efectivo, estos últimos se llevan a cabo en los sistemas de transferencias electrónicas" (Andrade H, Carlos., 2004) Los sistemas de pagos distintos al efectivo pueden ser clasificados en sistemas de pagos de alto valor y de bajo valor. Los sistemas de pagos interbancarios de alto valor son generalmente administrados por el Banco Central, mientras que los de bajo valor, que comprenden los diferentes medios de pago ofrecidos por el sector financiero, tales como cheques, débitos directos, transferencias de bajo valor, etc., son compensados a través de cámaras de compensación y generalmente se liquidan a través de los sistemas de alto valor.

Los tipos de dinero a lo largo del tiempo, adquirieron su valor ante la sociedad, especialmente por su forma de presentación. Las diferentes formas de dinero de mercancía, adquirían valor tanto por su utilidad, como su durabilidad, pero también por los valores culturales que generaban. El oro y la plata en sí no tenían, una utilidad propia pero eran altamente apreciados. De la misma forma como en los últimos años, han adquirido valor los billetes y las monedas, en sí mismo, a pesar de que son solo impresiones en papel o aleaciones de metal. El dinero electrónico, debe superar esta relación que tienen las personas con los objetos y el valor que le dan, y enfocarse más en el valor que tienen las transacciones y los bienes y servicios que pueden adquirir mediante este tipo de dinero. En cierta forma, el dinero. Electrónico también constituye un dinero simbólico, porque representa la posesión de dinero físico, el cual estará resguardado en el Banco Central del Ecuador. Según la (Asamblea Nacional, 2016) que aprobó la Ley Orgánica para el Equilibrio de las Finanzas Públicas cuya finalidad es beneficiar a los damnificados del pasado terremoto del 16 Abril del 2016 en la Provincia de Manabí que dejo a miles de habitantes sin vivienda y personas muertas y desaparecidas y junto al SRI mediante (Decreto 1064, 2016) aprobado por el Presidente de la República del Ecuador por el Ec. Rafael Correa Delgado por mejorar el impulso de la Economía del país fomenta incentivando el uso del Sistema de Pago a través del Dinero Electrónico, la exoneración y de impuestos tributarios tales como:

Pago con medios electrónicos
Reducción del Impuesto a la Renta para microempresas
Rebaja del anticipo del Impuesto a la Renta
Impuesto a la Salida de Divisas
Pago de obligaciones con el SRI e IESS

Exoneración de ICE a donaciones por el terremoto

Pago Con Medios Electrónicos

Con la reforma aprobada en la Ley de Solidaridad y Corresponsabilidad Ciudadana, se incluyó en la Ley para el Equilibrio de las Finanzas Públicas, una disminución de hasta 4 puntos del IVA por consumos con medios electrónicos de pago:

4 puntos del IVA al consumir con efectivo desde mi celular (dinero electrónico).
1 punto del IVA al consumir con tarjeta de crédito, débito o prepago.

Figura 1: Devolución del IVA

Los contribuyentes que pertenecen al RISE y pagan a tiempo sus cuotas mensuales o anuales a tiempo con efectivo desde mi celular (dinero electrónico), obtienen una devolución del 5% del valor de la cuota, más el 5% por comprar y vender con efectivo desde mi celular (dinero electrónico).

Reducción del Impuesto a la Renta Para Microempresas

Reducción del anticipo de Impuesto a la Renta de más de 66.000 microempresas a través de un cálculo más simple
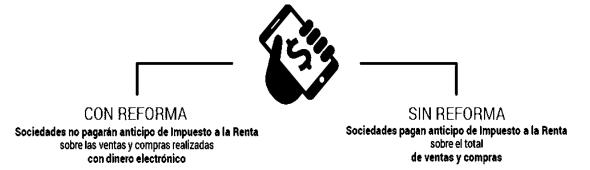
Figura 2: Reducción del Impuesto a la Renta Para Microempresas

Rebaja del Anticipo del Impuesto a la Renta

Rebaja del anticipo de Impuesto a la Renta a todas las empresas que utilicen efectivo desde mi celular (dinero electrónico).

Figura 3: Rebaja del Anticipo del Impuesto a la Renta

Para ello, el usuario debe disponer de una cuenta de dinero electrónico. Solo por una vez, el Servicio de Rentas Internas (SRI) realizará la devolución de forma acumulada desde la tercera semana de mayo, por las compras realizadas desde el primer día del mes. A partir de esa fecha las devoluciones se harán semanalmente, informó la entidad a través de un comunicado. No existen condiciones o restricciones sobre montos máximos de las operaciones. Tampoco se requiere disponer de fuertes sumas de dinero en efectivo para habilitar una cuenta de dinero electrónico. Este medio de pago puede ser utilizado en cooperativas de ahorro y crédito, supermercados, farmacias, bancos, restaurantes u otros establecimientos autorizados. Las autoridades del Banco Central del Ecuador (BCE) -la entidad responsable de la regulación del medio de pago- señalaron que los ciudadanos podrán disponer del dinero acumulado en sus cuentas en cualquier instante. (www.eltelegrafo.com.ec, 2016) Al momento, el Banco Central del Ecuador (BCE) reporta 62.321 cuentas. A partir del 30 de abril, se abrieron 5.749 nuevas cuentas y se realizaron 987.328 transacciones. A nivel nacional, existen 16.315 centros de transacción autorizados, 61 cajeros automáticos para cargar dinero electrónico depositando dinero físico y también 939 cajeros para descargar dinero electrónico retirando dinero físico. Ahora 11 entidades de la banca pública y privada son parte del sistema. El dinero electrónico también sirve para el pago de impuestos en el SRI, como cuotas del RISE, declaraciones y matriculación vehicular. Desde el 6 de mayo, el BCE permite el envío de remesas desde el exterior con este mecanismo. (www.eltelegrafo.com.ec, 2016).

METODOLOGÍA

Con el proceso trabajo investigativo para poder realizar la respectiva elaboración y aplicación de este trabajo comprende métodos y técnicas de investigación sobre el beneficios de utilizar el Sistema de Pago con Dinero Electrónico en los Impuestos Tributarios en relación al IVA y al Impuesto a la Renta.

Método Analítico: El método analítico toma por punto de partida el conocimiento buscado, y retrocede, suponiendo ordenes de dependencia en los que ese conocimiento está incluido, hasta lograr la conexión con cadenas deductivas que son ya conocidas y evidentes. (Caimi, 2003, pág. 39) Es el método que será utilizado en el momento del procesamiento de la información que ha sido recopilada durante la investigación del trabajo, la misma que nos permitirá extraer los elementos fundamentales para fundamentación del trabajo.

Método deductivo: "Es un método de razonamiento que consiste en tomar conclusiones generales para explicaciones particulares". (Bernal, 2006, pág. 56) Este método será utilizado en la elaboración de las

conclusiones que nos permitirá determinar los resultados del proceso de investigación y en las recomendaciones para poder proyectarnos al futuro.

Método Estadístico: "El método estadístico, dentro del método científico, consiste en una serie de pasos para llegar al verdadero conocimiento estadístico". (García, Ramos, & Ruiz, 2006, pág. 6) Este método lo utilizamos al momento de recopilar la información para la elaboración de los resultados con la que podemos realizar la tabulación y elaboración de los cuadros estadísticos.

Universo y Muestra

Universo

Se tomó como referencia al azar a 300 personas entre 100 habitantes, 100 dueños de PYMES y MIPYMES y 100 Empresarios o dueños de empresas e industrias que habitan o se encuentra al norte de la ciudad de Guayaquil principalmente de las ciudadelas Kennedy, Garzota, Alborada y Martha de Roldós.

Muestra

Tomando en cuenta a los habitantes, dueños de PYMES y MIPYMES y Empresarios o dueños de empresas e industrias que habitan o se encuentra al norte de la ciudad de Guayaquil no superan los 100.000 individuos, para determinar su tamaño muestral se empleará la fórmula para la población finita.

$$n = \frac{Z^2 * N * P * Q}{\left((e^2(N-1)) + (Z^2 * P * Q)\right)}$$

Z= Nivel de confianza (1.96)
e= Margen de error (0.05)
p= Probabilidad de éxito (0.5)
q= Probabilidad de fracaso (0.5)
N= Tamaño de la población

$$n = \frac{1.96^2 * 300 * 0.5 * 0.5}{\left((0.05^2(300-1)) + (1.96^2 * 0.5 * 0.5)\right)}$$

Tabla #1

Universo	Población	Muestra
Habitantes	100	56
PYMES y MIPYMES	100	56
Empresarios	100	56
TOTAL	**300**	**169**

Elaborado por: Ing. Álvaro Rivera Guerrero, ESP:

Por ende, la encuesta se la efectuará a 169 entre habitantes, dueños de PYMES y MIPYMES y Empresarios o dueños de empresas e industrias que habitan o se encuentra al norte de la ciudad de Guayaquil

RESULTADOS

Una vez realizada las encuestas en cuanto el beneficio que se obtiene en cuanto a usar el nuevo sistema de Pagos mediante Dinero Electrónico en relación a la reducción y devolución del IVA y del Impuesto a la Renta, nos refleja que si hay mayor acogida en cuanto a los habitante, dueños de PYMES y MIPYNEs y empresarios Se toma como referencia a una de las preguntas que mayor importancia tubo al realizar las preguntas, como resultado nos indica que si es favorable y confiable usar dinero electrónico como forma de pago obteniendo beneficios en cuanto impuestos tributario en base al IVA e Impuesto a la Renta.

Tabla #2: Beneficio del Dinero Electrónico

#	Alternativa	Encuestados	Porcentaje
A	Totalmente De Acuerdo	120	71%
B	De Acuerdo	34	20%
C	En Desacuerdo	11	7%
D	Totalmente En Desacuerdo	4	2%
TOTAL		169	100%

Figura #4: Resultado de la Encuesta

CONCLUSIONES

Al inicio del uso del Dinero Electrónico como forma de pago era una duda que hoy en día a mucho sigue esa interrogante. Aquellos que ya lo están usado aseguran el beneficio que obtienen en cuanto a los pagos y la devolución del IVA y del Impuesto a la Renta. Ya que al plantearlo los empresarios el costo beneficio es totalmente favorable porque el Banco Central del ecuador asume todos los gasto tanto publicidad, propaganda, capacitación e implementar el sistema en sus empresas, PYMES y MIPYMES. En cuanto la encuesta realizada nos refleja la seguridad y constancia sin ningún problema al usar el dinero electrónico y el beneficio que se obtiene en base a la IVA e Impuesto a la Renta.

AGRADECIMIENTO

Agradecemos a Dios por un nuevo día lleno de felicidad y armonía junto a nuestras familia, agradecemos a nuestras familias esposas, hijos e hijas, padres que están siempre día a día en nuestro vivir y rutina laborar pendiente de lo que hacemos, a nuestros compañeros que con su granito de aporte investigativo podemos finalizar con éxito nuestro artículo investigativo.

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BANCA NO CORRESPONSAL: ESTRATÉGIAS E IMPORTANCIA DE LA BANCA TRADICIONAL

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RESUMEN

Actualmente en nuestro país el índice de bancarización ronda el 45% de la población, adicionalmente existen factores tales como: la pobreza, la geografía nacional, la densidad poblacional y el desarrollo de los centros urbanos que tradicionalmente han dado pie a una concentración de los servicios bancarios. Esto ha traído como consecuencia que en gran parte del territorio nacional no exista oferta de servicios bancarios o sencillamente se encuentren muy distantes, lo que a su vez los hace más difícil y costosos. La banca ha reconocido que existe un importante segmento de la población no bancarizada y ha trazado estrategias para captar a estos potenciales clientes. La mayoría de estas estrategias han estado centradas en operaciones de crédito, dejando a un lado una gran oportunidad de negocios asociado a las transacciones electrónicas. El concepto de Corresponsal No Bancario representa una forma creativa de acercar más los productos y servicios bancarios a la población. El entorno social y geográfico ecuatoriano presenta oportunidades para la banca de ampliar y modernizar la estrategia de canales electrónicos y al mismo tiempo explotar segmentos tradicionalmente no atendidos. Es una iniciativa probada en diversos países del mundo, incluyendo varios en nuestra región, donde ha resultado ser exitosa y rentable.

PALABRAS CLAVES: Banca Privada, Banca No Corresponsal, Banco del Barrio,

BANK NO MATCHES: STRATEGIES AND IMPORTANCE OF TRADITIONAL BANKING

ABSTRACT

Currently in our country the rate of bank penetration is around 45% of the population, additionally there are factors such as poverty, national geography, population density and development of urban centers that have traditionally given rise to a concentration of services banking. This has resulted in much of the country there is no supply of banking services or simply are far apart, which in turn makes it more difficult and expensive. The banking industry has recognized that there is a significant segment of the unbanked and has outlined strategies to attract these potential customers. Most of these strategies have focused on credit operations, leaving aside a great business opportunity associated with electronic transactions. The concept of Correspondent Banking There is a creative way to bring more banking products and services to the population. The Ecuadorian social and geographical environment presents opportunities for banks to expand and modernize electronic channels strategy while exploiting traditionally underserved segments. It is a proven initiative countries around the world, including several in our region, where it has proved to be successful and profitable.

JEL: G2, G21, G23

KEYWORDS: Private Banking, No Correspondent Banking, Bank del Barrio

INTRODUCCIÓN

En la actualidad el continuo avance tecnológico y al mismo tiempo el desconocimiento de la situación real de las instituciones financieras en nuestro país; conlleva a que se realice un estudio sobre la calificación del riesgo que presentan cada una de estas entidades y dentro de que escala se encuentran, con el objetivo de orientar a sus clientes a confiar su capital y obtener una mayor rentabilidad, ya sea a corto o largo plazo. La inclusión financiera, entendida como el acceso de las personas y empresas previamente no atendidas o sub-atendidas a productos y servicios financieros de calidad, que les permitan mejorar sus condiciones de vida y condiciones empresariales, así como el uso de dichos productos y servicios1, se considera uno de los precursores fundamentales para mejorar los niveles de vida de los sectores menos favorecidos de la población y habilitar una mayor movilidad social. La figura de corresponsales bancarios representa hoy una de las principales apuestas para habilitar canales de afiliación y servicio con el alcance y capilaridad suficientes, a un nivel de costo adecuado para implantar soluciones financieras efectivamente incluyentes. En la medida que la regulación define los requerimientos de implantación, operación, seguimiento y supervisión de los corresponsales bancarios, la regulación determina de forma importante la viabilidad, sustentabilidad, amplitud, cobertura, profundidad y costo de operación de las redes de corresponsales y por ende su contribución a la consecución de fórmulas incluyentes.

DESARROLLO

Hace dos años los bancos privados penetraron en los segmentos más remotos, donde estos servicios financieros no llegaban, a través de alianzas con pequeños tenderos. La banca sabe que la parte alta de la pirámide ya está cautiva. Para crecer, ahora se enfoca en su base: ahí está el 63% de la Población Económicamente Activa (PEA). La forma más creativa fue captar esa área más ancha de clientes, a través de lo que se conoce como "corresponsales no bancarios". La fórmula funcionó en mercados como el de Colombia, Perú y Brasil. Desde hace varios años, la Banca incentiva la permanente capacitación y especialización de su personal en temas relacionados con la seguridad, consecuentemente, todas las instituciones miembros de la Asociación cuentan con departamentos o áreas específicas encargadas de establecer y auditar la aplicación de mejores prácticas y controles de seguridad de todos sus canales transaccionales. El Sistema Bancario y la Asociación mantienen campañas continuas de educación sobre seguridad bancaria reiterando a la población la necesidad de adoptar medidas básicas de prevención.

Adicionalmente, en varios casos de forma gratuita o con exiguos costos, la Banca ha puesto a disposición de los ecuatorianos servicios como: cheques de gerencia o certificados, canales electrónicos para transferencias entre cuentas o interbancarias, pagos de nóminas a empleados, transporte de valores, etc. Entre las medidas de seguridad adoptadas, el Sistema Bancario ha establecido procesos de claves o coordenadas dinámicas en las transacciones en canales electrónicos; así también, para el caso de cajeros automáticos se han instalado protectores de teclado para evitar la captura de las claves, además se viene ejecutando el plan llamado "protegiendo la red" que implica el monitoreo periódico con personal de seguridad bancario a cada uno de los cajeros de la red para verificar su integridad. Los actos antes anotados muestran el compromiso férreo de la Banca de continuar, dentro de sus competencias, en sus esfuerzos por fortalecer y colaborar con el Estado en la seguridad ciudadana. Los Corresponsales No Bancarios son una vía de acceso que los Bancos tienen hacia sus clientes, éstos son más económicos dentro de la tradicional agencia Bancaria y la moderna implementación de ATM (Cajeros automáticos), y por sus costos se encuentra en competencia con la banca en línea y Banca Celular aunque estos dos últimos son desarrollados para estratos medios y altos.

Esta modalidad que fue aceptada en el Ecuador por la Junta Bancaria en junio del 2008 ante la iniciativa del Banco de Guayaquil, pionero en el desarrollo de esta línea de distribución de servicios financieros en el Ecuador aunque ya lleva algunos años afianzada en Colombia, Perú, y principalmente Brasil que fue el primero en Sudamérica en implementarlo en el año 2,000 y son establecimientos propiedad de personas

naturales o jurídicas que representan un punto de atención de las instituciones financieras en poblaciones de bajos ingresos y lugares remotos de forma eficiente y a bajo costo, operan a través de sistemas de transmisión de datos en línea y en tiempo real. En las ciudades, esta modalidad ha permitido descongestionar las oficinas, y ampliar la cobertura con un canal más flexible que una sucursal o agencia bancaria. (Enríquez Álvaro, 2010) A través de estos puntos de atención los clientes pueden realizar varios tipos de transacciones. Pueden retirar fondos, consignar en su cuenta de ahorros, consultar saldos, enviar solicitudes de productos financieros, recibir desembolsos de crédito, etc. Por todas estas operaciones el agente corresponsal recibe una comisión previamente acordada entre el banco y él, con lo cual se ha logrado incrementar los niveles de bancarización en Ecuador, el mayor beneficio es que gracias a la tecnología disponible han logrado ampliar su cobertura geográfica e incrementar sus captaciones, el número de clientes y por ende la cantidad de dinero colocado como microcrédito en estas mismas personas a las que de ninguna otra manera hubiera llegado. Es así que se benefician las tres partes, los clientes, el corresponsal y la entidad financiera.

El porcentaje de los servicios financieros es bajo en las zonas urbanas, ya que según datos emitidos por parte de la Superintendencia de Bancos, cerca del 48% de habitantes solo tienen acceso a los servicios financieros. Bajo este contexto, el accionar del Banco del Barrio, es acercarse a estos sectores, y funciona como un canal transaccional que se instala en negocios populares como tiendas, farmacias y locutorios, a través de los cuales los vecinos del barrio realizan depósitos de hasta 200 dólares y retiros de hasta 100 dólares. Además, el público en general puede pagar planillas de luz, agua y teléfono, con otros servicios que brinda la tienda en la que el Banco opera, razón por la cual el objetivo de la investigación es determinar el accionar de los Bancos y su influencia de los agentes no bancarizados en la preferencia de los servicios financieros de la población de los diferentes ciudades, cantones, parroquias y provincias del Ecuador, para lo que se aplicó un estudio descriptivo, que se enfocara al ámbito deductivo y descriptivo y para la recolección de la información, se aplicarán técnicas como, la observación de campo y encuestas, para determinar la incidencia de la bancarización en el medio, para posterior a ello realizar el análisis y descripción de esta investigación que se basara en un proceso de planificación sistemática aplicando procedimientos de la investigación científica con sus métodos y normas, para alcanzar la verdad de este problema, el mismo que por su importancia es de interés general.

Esto facilitó el cumplimiento de la investigación. Con la finalidad de mejorar e innovar la bancarización y llegar a las zonas marginales y rurales del país, se crea el programa "Banco del Barrio" por entidades financieras, bajo la supervisión de la Superintendencia de Bancos, el cual consiste en tener como socios a pequeños y medianos comercios de las ciudades del país, donde las tiendas, farmacias, locutorios y en general los establecimientos líderes de los barrios de las ciudades, donde se han convertido ahora en el mejor socio y aliado el Banco de Guayaquil en poner esta modalidad en el Ecuador Ahora los clientes pueden realizar sus transacciones bancarias y pagar los servicios básicos en la misma zona donde reside. Las mejores tiendas de la comunidad ahora se han transformado en el Banco del Barrio. El Banco del Barrio tiene dentro de sus metas el llegar con su presencia a las zonas marginales y áreas rurales del Ecuador, y podrá estar presente en los 220 cantones del país. Esos bancos, sumados a más de 700 cajeros automáticos y 400 oficinas entre sucursales, agencias y ventanillas extendidas) lo que permitirán a los Banco atender a sus clientes en las distintas regiones del país con cerca de 4.000 puntos de servicio.

Todos estos centros de atención al público han permitido mejorar la agilidad en la atención al usuario. Como un antecedente importante de los principales efectos que se está teniendo con el denominado banco del barrio, se estableció a finales del 2011 se realizó una evaluación mediante una encuesta realizada por el Instituto Nacional de Estadísticas y Censos (INEC), a las personas que llegaran a los bancos de barrio a nivel nacional, sean o no sean clientes del banco; el 97% de los encuestados reveló que el Banco del Barrio es un producto importante. De igual manera un 89% consideró que el principal beneficio de usar este canal era el ahorro del tiempo. En sí canales como los cajeros, banca virtual y principalmente el banco del barrio ha producido que las instalaciones del Banco de Guayaquil primero en promover esta modalidad se vean

menos colapsadas de personas. Entre los problemas percibidos en el ámbito de los servicios financieros, se encuentra su acceso, el cual es limitado, teniendo el país según informe del Banco Central del Ecuador en el año 2011, uno de los índices más bajos del 53,26% en comparación con los países vecinos. y se da principalmente para sectores vulnerables, tal es el caso de los sectores productivos del sector rural que no gozan de acceso a estos servicios financieros, cuyos resultados de la poca cobertura de servicios para mejorar el acceso al crédito de los sectores más vulnerables de la población**.** A pesar de que la totalidad de bancos privados en el Ecuador, están adaptando ciertas estrategias operativas (Banca virtual, banca celular, cajeros automáticos y call centers), pero parece que estos canales no son de la entera satisfacción del usuario y no han permitido lograr un mayor acceso a los servicios financieros de la mayor parte de la población.

 Además los servicios con que empezó la modalidad de agentes no bancarios, y que actualmente se mantienen, son depósitos pequeños, pago de cheques y retiros hasta USD 100, por lo que pareciera que si bien ha dado una ayuda a sus clientes para mejorar la rápida atención mediante la descongestión de personas en las sucursales, todavía no se atienden necesidades prioritarias como lo es la otorgación de créditos, y la extensión del servicio a parroquias rurales que tanto demandan servicios financieros cerca de sus lugares de orígenes. Otro aspecto a tomar en cuenta es el desconocimiento existente por parte de los usuarios y su expansión del Banco del Barrio que es limitado en el sector rural. La figura de los agentes no bancarios ha tomado importancia debido a la rapidez en el acceso de estos clientes a los principales servicios brindados por la banca, tal el caso del Banco de Guayaquil en ser la primera institución bancaria privada de introducir en el país el programa Banco del Barrio que es esencial para la promoción de la bancarización en el país pudiendo llegar a las zonas marginales y áreas rurales del Ecuador y estar presente en los 220 cantones del país, siendo el objetivo de la entidad expandir más las redes de puntos de atención al cliente y conseguir una migración en las transacciones. Es decir, que los canales alternativos tengan mayor participación dentro de la totalidad de las atenciones transaccionales que el Banco ofrece. (Buro de análisis informativo, 2010) Los beneficios del Banco del Barrio son múltiples, porque quien se acerca al agente no bancario puede adquirir los otros servicios que brinda el establecimiento en la que el Banco opera. Por eso estima que los banqueros del barrio han incrementado las ventas en sus negocios en un 50% aproximadamente, porque ahora no sólo tienen inversiones económicas por la venta de sus productos, sino que también lo hacen por vender transacciones bancarias, ya que por efecto de cada transacción se cobra 5 ctvo., lo que les genera entre USD200 y USD350 de utilidad al mes.

METODOLOGÍA

Con el proceso trabajo investigativo para poder realizar la respectiva elaboración y aplicación de este trabajo comprende métodos y técnicas de investigación sobre el beneficios de ser un Corresponsal No Bancario en Guayaquil.

Método Analítico: El método analítico toma por punto de partida el conocimiento buscado, y retrocede, suponiendo ordenes de dependencia en los que ese conocimiento está incluido, hasta lograr la conexión con cadenas deductivas que son ya conocidas y evidentes. (Caimi, 2003, pág. 39) Es el método que será utilizado en el momento del procesamiento de la información que ha sido recopilada durante la investigación del trabajo, la misma que nos permitirá extraer los elementos fundamentales para fundamentación del trabajo.

Método deductivo:"Es un método de razonamiento que consiste en tomar conclusiones generales para explicaciones particulares". (Bernal, 2006, pág. 56) Este método será utilizado en la elaboración de las conclusiones que nos permitirá determinar los resultados del proceso de investigación y en las recomendaciones para poder proyectarnos al futuro.

Método Estadístico: "El método estadístico, dentro del método científico, consiste en una serie de pasos para llegar al verdadero conocimiento estadístico". (García, Ramos, & Ruiz, 2006, pág. 6) Este método lo

utilizamos al momento de recopilar la información para la elaboración de los resultados con la que podemos realizar la tabulación y elaboración de los cuadros estadísticos.

Universo y Muestra

Universo

Se tomó como referencia al azar a 100 personas que habitan o se encuentra al norte de la ciudad de Guayaquil principalmente de las ciudadelas Guasmo Sur, Suburbio, trinitaria, Florida, Floresta, Barrio las Peñas, Kennedy, Garzota, Alborada y Martha de Roldós.

Muestra

Tomando en cuenta a los propietarios que tienen un banco del barrio que habitan al norte de la ciudad de Guayaquil no superan los 100.000 individuos, para determinar su tamaño muestral se empleará la fórmula para la población finita.

$$n = \frac{Z^2 * N * P * Q}{\left(\left(e^2(N-1)\right) + (Z^2 * P * Q)\right)}$$

Z= Nivel de confianza (1.96)

e= Margen de error (0.05)

p= Probabilidad de éxito (0.5)

q= Probabilidad de fracaso (0.5)

N= Tamaño de la población

$$n = \frac{1.96^2 * 100 * 0.5 * 0.5}{\left(\left(0.05^2(100-1)\right) + (1.96^2 * 0.5 * 0.5)\right)}$$

Tabla #1

Universo	Población	Muestra
NORTE	75	60
SUR	14	11
CENTRO	3	2
ESTE	4	3
OESTE	4	3
TOTAL	**100**	**80**

Fuente: Dueños de tienda o negocios que tienen CNB **Elaborado por:** *Ing. Álvaro Rivera Guerrero, ESP:*

Por ende, la encuesta se la efectuará a 80 dueños de tienda o negocios que tienen CNB que habitan o se encuentra en la ciudad de Guayaquil
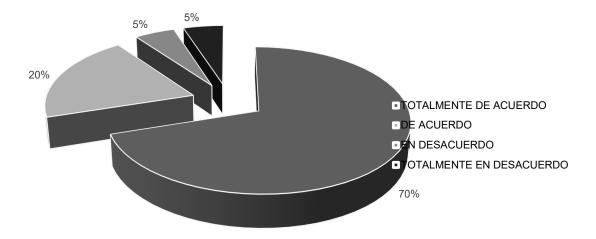
RESULTADOS

Una vez realizada las encuestas en cuanto el beneficio que se obtiene en cuanto a ser Corresponsales No Bancarios en Guayaquil. Se toma como referencia a una de las preguntas que mayor importancia tubo al realizar las preguntas, como resultado nos indica que si es favorable y confiable en tener un banco del barrio cerca de sus hogares, comunidad, sectores rurales o urbanos. Considera usted que el corresponsal no bancario (banco del barrio) tiene un mayor beneficio y acogida en su comunidad.

Tabla 2

#	Alternativa	Frecuencia	Porcentaje
A	Totalmente De Acuerdo	70	70
B	De Acuerdo	20	20
C	En Desacuerdo	5	5
D	Totalmente En Desacuerdo	5	5
Total		**100**	**100**

Figura 1: Considera usted que el corresponsal no bancario (banco del barrio) tiene un mayor beneficio y acogida en su comunidad.

Discusión

Los resultados obtenidos en la investigación fueron analizados en forma pormenorizada considerando las variables y para la interpretación de los resultados se apoyó en el marco teórico y en la información obtenida lo que permitió comprobar la investigación realizada y cumplir con los parámetros establecidos en su respectiva comprobación.

CONCLUSIÓN

En la actualidad entre más usuarios acceden a los servicios que prestan los bancos privados, más bancarizada se considera una ciudad, una provincia o un sector. A su vez tendrá un bajo nivel de posesión de cuentas de ahorro y corrientes en las instituciones bancarias de parte de la población del sector económico medio o bajo y mucho más de su segmento poblacional rural, el cual, se ve limitada la bancarización, por la escasez e ineficiencia de puntos de atención clientes, problema que se agrava en las áreas rurales y en los barrios periféricos de la ciudad de Guayaquil; mientras que en otros sectores de economía alta o media de la ciudad de Guayaquil u en otras ciudades más desarrolladas del país tienen mayor eficacia como lo es la denominada banca virtual

Para los clientes y usuarios en general los beneficios se traducen en ahorro de tiempo y dinero. Muchas personas que viven en los barrios marginales de las principales ciudades, o en las más conocidas zonas rurales del país, tienen que gastar en transporte para acercarse a la oficina bancaria más cercana a realizar sus transacciones, lo que, además, involucra una importante cantidad de tiempo. Ahora, con caminar a una tienda próxima, y sin necesidad de gastar en transporte, se resuelve el problema, pues en el Banco del Barrio se realizan las transacciones que se requieran, tal el caso del pago por los servicios básicos, agua, luz, telefonía que involucran a entidades del Estado. Actualmente, el Banco del Barrio está presente en 3 665 locales comerciales a escala nacional, y al mes se realizan 3,5 millones de transacciones. Para escoger el local, este banco exige que el establecimiento esté funcionando, al menos dos años, y tenga todos los permisos (municipales y tributarios) en regla.

En la actualidad entre más usuarios acceden a los servicios que prestan los bancos, más bancarizada se considera una ciudad, una provincia o un sector. A su vez tendrá un bajo nivel de posesión de cuentas de ahorro y corrientes en las instituciones bancarias en la población ecuatoriana, y mucho más de su segmento poblacional rural, el cual, se ve limitada la bancarización, por la escasez e ineficiencia de puntos de atención clientes, problema que se agrava en las áreas rurales y en los barrios periféricos de la urbe de cada cantón, parroquia o provincia; mientras que en otras ciudades más desarrolladas del país tienen mayor eficacia como lo es la denominada banca virtual. En cantones, parroquias o áreas urbanas, este programa muestra muchas deficiencias debido a la poca posesión y conocimiento de uso de la mayor parte de los habitantes, esto se debe posiblemente al costo que representa para los bancos establecer y mantener redes de sucursales para llegar a la población más alejada y de bajos ingresos. Razón por la cual se adaptó un sistema a un entorno donde se realizaron una gran cantidad de operaciones de poco valor y estructurando redes más flexibles y ampliables de establecimientos minoristas donde los clientes depositen o retiren cómodamente fondos de sus cuentas para transacciones.

 A lo expresado, el accionar de los agentes no bancarios mediante pequeños y medianos comercios puede disminuir muchos inconvenientes, en cantones, parroquias son pocos los establecimientos comerciales que realizan estas funciones, respecto del total de comercios instalados en diferentes cantones, que según datos del Instituto Nacional de Estadísticas y Censos (INEC) en su último Censo Económico son aproximadamente 8.300 unidades. También es importante señalar que en el país, aún falta mucho para que este sistema de agentes no bancarios alcance su eficacia, y mucho más en un servicio tan fundamental como el crédito. En ciudades donde gran porcentaje de su población económicamente activa pertenece al sector microempresarial, y otro considerable porcentaje al sector rural; se tiene poco acceso al crédito formal, y normalmente se buscan canales informales para financiarse.

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PROCEDIMIENTO DE IMPLEMENTACIÓN PARA UN PROYECTO DE MERCADOTECNIA SOCIAL

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RESUMEN

El presente trabajo tiene como finalidad divulgar el proceso seguido por un proyecto de mercadotecnia social creado en la Universidad Autónoma "Benito Juárez" de Oaxaca, México, partiendo desde su planeación hasta el establecimiento y puesta en marcha, lo cual permite apreciar con claridad cada una de las etapas por las cuales debe de transitar una propuesta de beneficio social, tomando en cuenta que pretende fortalecer la educación desde el punto de vista de la necesidad y derecho de la sociedad a alfabetizarse y, posteriormente, fomentar el hábito de la lectura mediante el acopio, selección, integración y entrega de acervos bibliográficos que sirvan de detonante para la instauración de bibliotecas municipales y programas adicionales que ofrezcan, mediante su transición a políticas públicas, alternativas de desarrollo a las comunidades que por por su alto grado de marginación y bajo índice de desarrollo humano se les cataloga como grupos vulnerables con atraso educativo.

PALABRAS CLAVE: Biblioteca, Beneficio Social, Políticas Públicas

IMPLEMENTATION PROCEDURE FOR A SOCIAL MARKETING PROJECT

ABSTRACT

This paper aims to disseminate the process followed by a draft social marketing created at the Autonomous University "Benito Juárez" of Oaxaca, Mexico, starting from planning to the establishment and implementation, which allows clearly see each of the stages through which must move a proposal for social benefit, taking into account that aims to strengthen education from the point of view of the need and right of society to become literate and then encourage the habit of reading by collection, selection, integration and delivery of library collections serve as a trigger for the establishment of municipal libraries and additional programs that offer through their transition to public policy, alternative development communities for its high degree of marginalization and low rate of human development are categorized as vulnerable groups with educational backwardness.

JEL: I2, I24, I240, O1, O15, O150

KEYWORDS: Library, Social Benefit, Public Policies

INTRODUCCIÓN

Dentro del ámbito de la mercadotecnia existe una categoría que permite a través de su puesta en práctica generar proyectos susceptibles de aplicarse en el entorno personal, familiar, empresarial y social de tal forma que sean el detonante que fomente cambios y plantee alternativas de solución a problemas específicos de la sociedad, así como de las empresas.Es así que la mercadotecnia, y en un caso más específico, la mercadotecnia social tiende a lograr objetivos comunes, que favorezcan a todos los participantes de las actividades de cualquier acción o proyecto de este tipo para que el beneficio deje de ser unilateral y se

convierta en común, de tal forma que exista el intercambio recíproco que la mercadotecnia persigue y a la vez se fomente la ayuda mutua y sea ésta la que se privilegie, desarrollando el lado humano de los que intervienen y a los que va dirigido, que en términos de la mercadotecnia comercial es conocido como mercado meta. Por lo tanto, el presente trabajo expresa el procedimiento seguido para desarrollar el proyecto de mercadotecnia social denominado "Guelaguetza de acervo bibliográfico para municipios marginados del estado de Oaxaca" (Ramos, 2013) desde sus orígenes hasta su establecimiento como proyecto institucional de Responsabilidad Social Universitaria (Espejo, Cruz y Ramos, 2015), siguiendo los pasos establecidos por Pérez (2004) que combinan las 4P's del producto (producto, precio, plaza y promoción) y las 3P's del servicio (proceso, presentación y personal) para concluir con una metodología o mezcla de mercadotecnia de 7P's que a su vez permite integrarla mediante el soporte teórico de Olarte, Reinares y Saco, (2011), en un proceso de seis pasos que van desde el pronóstico hasta el control.

REVISIÓN LITERARIA

Uno de los conceptos de mercadotecnia más generalizados es el que se basa en la definición propuesta por la Asociación de Mercadotecnia de Estados Unidos (American Marketing Association) la cual indica que es el proceso de planeación y ejecución del concepto, precio, promoción y distribución de ideas, bienes y servicios, para crear intercambios que satisfagan objetivos individuales y organizacionales (Lamb, Hair y McDaniel, 1994). Al respecto Barroso (2008) menciona que la clave del concepto radica en la concepción de intercambio, es decir la negociación en la que alguien renuncia a algo para recibir alguna cosa que necesite o desee tener, para lo cual debe suceder lo siguiente: 1) Haber al menos dos partes involucradas; 2) Cada parte debe tener algo de valor para la otra; 3) Cada parte debe ser capaz de comunicarse con la otra y entregarle los bienes o servicios que dicha parte desea; 4) Cada parte debe ser libre para aceptar o rechazar las ofertas del otro; 5) Cada parte debe creer que es apropiado o deseable tratar con la otra. Sin embargo, aún y cuando se dieran todas las condiciones enumeradas anteriormente, nada garantiza que el intercambio se realice; no obstante, son necesarias para que éste sea posible, lo cual denota que la mercadotecnia puede existir aún si el intercambio no llega a realizarse.

Góngora (2014) indica que es en 1950 cuando surge en Estados Unidos la propuesta de aplicar los principios de la mercadotecnia comercial, usado para la venta de bienes y servicios, para la difusión y aceptación de ideas y servicios, así como para aplicar esa tecnología en la solución de algunos problemas sociales; y que es en 1971 cuando Philip Kotler define la mercadotecnia social de la manera siguiente: "… la mercadotecnia social es una estrategia para el cambio de la conducta y combina los mejores elementos de los enfoques tradicionales al cambio social en un marco integrado de planeación y acción, al tiempo que utiliza avances en la tecnología de las comunicaciones y en las técnicas de comercialización".

Es así que desde su comienzo ha sido visto como una tecnología de gestión del cambio social, donde se combina el diseño, la puesta en práctica y el control de programas orientados a aumentar la aceptabilidad de una idea o práctica social. Originar el cambio que mejore la vida es el desafío y el objetivo de la mercadotecnia social. La mercadotecnia social es la posible aplicación de esta en actividades sociales (socioculturales, educativas, entre otras), cuya esfera de pertenencia no son los ámbitos comerciales. Sus propósitos no se orientan al lucro ni tan siquiera a la obtención de bienes materiales; asimismo, los costos y beneficios directos son de naturaleza sociopsicológica, valorativa, espiritual y de servicio a la sociedad (Góngora, 2014). Por lo tanto, la mercadotecnia social ha comenzado su desarrollo en diferentes ámbitos y puede ser utilizada para el impulso de una diversa gama de actividades con la finalidad de apoyar al mayor número de personas con diversas necesidades, algunas de esas áreas y aplicaciones se concentran en la tabla 1 presentada a continuación.

Tabla 1: Campos de Acción de la Mercadotecnia Social

Área	Forma de Aplicación
Salud	Programas de educación alimentaria para niños
	Planificación familiar
	Prevención de enfermedades del corazón
	Prevención del uso de tabaco, alcohol y otras drogas
	Prevención de accidentes domésticos
	Obesidad, dietas y ejercicio físico
	Psicología escolar y psiquiatría
	Vacunaciones
	Prevención de cáncer, SIDA y otras enfermedades
Educación	Programas de apoyo en escuelas, colegios, y universidades para el beneficio de los estudiantes
	Seguridad vial
Información	Seguridad ciudadana
	Promoción de la mujer
	Teatro, danza, conciertos.
Cultura	Artesanías, arte, museos
	Música, cine, literatura
	Conservación de la energía
Ecología	Protección del medio ambiente
	Planificación agraria y desarrollo tecnológico

Fuente: Olearte, Reinares y Saco, 2011.

Para la planificación de un proceso de mercadotecnia social es necesario realizar una serie de actividades que van desde el diagnóstico hasta el control a fin de que la campaña sea eficiente y cumpla con los objetivos que se plantean, a continuación, se mencionan cada una de estas etapas que los autores Olearte, Reinares y Saco (2011) consideran necesarias para tal fin y que en el presente trabajo se retoman para ilustrar todo el proceso como una herramienta eficaz en estos casos.

Diagnóstico: Se encarga de definir y delimitar la problemática o causa social que se pretenda solucionar determinando las variables que lo identifican, generan y mantienen además de su frecuencia e intensidad.

Pronóstico: Consiste en generar hipótesis acerca de las causas y factores que ocasionan la problemática, así como la recopilación de información relacionada con las mismas planteando la preguntas que serán respondidas con las acciones que se desarrollen más adelante como soluciones al problema.

Objetivos: Se establecen con base en las posibilidades operativas y los recursos con que se cuente y pueden clasificarse en informar o educar, beneficiar a la sociedad, modificar comportamientos nocivos, favorecer a determinado o grupos sociales.
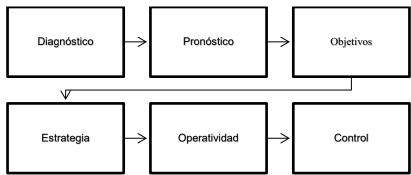
Estrategia: En esta etapa se diseñan las actividades que permitirán influir en el público a quien va dirigida la campaña y se apegan al tipo de objetivos establecidos previamente tomando en cuenta los comportamientos, intensidad y frecuencia con que se dan los mismos.

Operativa: Básicamente se aplican las 4P's de mercadotecnia en donde el producto es la causa social o idea propuesta que debe ser aceptada por el público objetivo; Precio que puede ser una ampliación de beneficios sociales, reducción de molestias, esfuerzos o problemas; Plaza que es poner a disposición del público los medios materiales y humanos que permitan o faciliten las actitudes o comportamientos propuestos y Promoción que es la utilización de los medios de comunicación necesarios para lograr el cambios social planteado.

Control: como su nombre lo indica su finalidad es asegurar el cumplimiento de plan de mercadotecnia y comprobar que se están alcanzando los objetivos previstos de tal forma que se puede corregir cualquier irregularidad que llegara presentarse con respecto a la planeación, además que en esta etapa se puede replantear todo el proceso a fin de eficientarlo y mejorar el desempeño del mismo para lograr un mejor

desarrollo con la finalidad de lograr la mejora continua. La figura 1 presentada a continuación resume de manera ilustrativa todo el procedimiento necesario para implementar el proceso de mercadotecnia social en el cual se basa el presente trabajo.

Figura 1: Diagrama de las Etapas de la Mercadotecnia Social
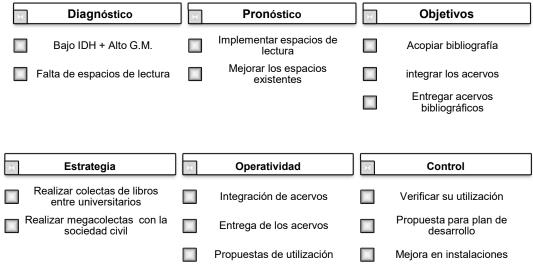
Fuente: Elaboración propia basada en Olarte, Reinares y Saco, 2011.

METODOLOGÍA

Para la implementación del proyecto que se menciona en el presente trabajo primeramente se realizó el diagnóstico de la situación en donde se pretendía intervenir por lo que, tomando en consideración que muchas de las poblaciones del estado de Oaxaca, México cuentan con bajo Índice de Desarrollo Humano y alto Grado de Marginación se determinó que estas fueran las características primordiales a tomar en consideración, además que no contaran con espacios de lectura o bibliotecas y que igualmente presentaran gran número de personas sin saber leer y escribir. La fase de pronóstico consistió en considerar la implementación de espacios de lectura para las personas que han sido sujetas de alguna política pública que les haya permitido aprender a leer y escribir pero que por falta de bibliotecas no hayan podido practicar dicha actividad; de igual forma se consideró tomar en cuenta la posibilidad de incidir de tal manera que puedan mejorarse espacios para lectura ya existentes.

En cuanto al establecimiento de objetivos se planteó iniciar mediante el acopio del material bibliográfico para posteriormente realizar la integración de los acervos correspondientes mismos que una vez seleccionados y catalogados adecuadamente, fueran susceptibles de ser entregados a las localidades que lo soliciten. El planteamiento de estrategias consistió en realizar colectas de libros entre universitarios, dicha actividad involucra tanto a estudiantes, investigadores como a docentes para que promuevan la donación de los libros que ya no utilizan, sin importar el nivel académico de los mismos ya que finalmente son ordenados y catalogados para su posterior entrega; de igual forma se consideró la realización de megacolectas en donde la institución interactúa con la sociedad civil para la donación y acopio de los ejemplares bibliográficos. La fase de operatividad consistió en integrar los acervos adecuadamente, realizar la entrega de los mismos a través de la máxima autoridad universitaria que es el rector; igualmente al momento de la entrega se hace mención de algunas propuestas de utilización, así como las medidas y planteamientos necesarios para que esta iniciativa quede plasmada en los planes de desarrollo de los municipios beneficiados como propuestas de políticas públicas. Finalmente, la etapa de control consiste en verificar la utilización de los acervos por parte de los habitantes de la población beneficiada, así como confirmar que existan propuestas para incluir en el plan de desarrollo sin olvidar que se plasmen los proyectos para la mejora de las instalaciones que albergan los acervos bibliográficos entregados. En la figura 2 presentada a continuación puede apreciarse de manera esquemática todo el proceso plasmado en la presente metodología.

Figura 2: Proceso de Implementación Para un Proyecto de Mercadotecnia Social

Diagnóstico	Pronóstico	Objetivos
Bajo IDH + Alto G.M.	Implementar espacios de lectura	Acopiar bibliografía
Falta de espacios de lectura	Mejorar los espacios existentes	integrar los acervos
		Entregar acervos bibliográficos

Estrategia	Operatividad	Control
Realizar colectas de libros entre universitarios	Integración de acervos	Verificar su utilización
Realizar megacolectas con la sociedad civil	Entrega de los acervos	Propuesta para plan de desarrollo
	Propuestas de utilización	Mejora en instalaciones

Fuente: Elaboración propia

RESULTADOS

Dentro de los resultados más importantes del proyecto se pueden mencionar la entrega de 16 acervos bibliográficos a igual número de poblaciones de escasos recursos y que adolecían de espacios públicos para la lectura. En cuanto a las propuestas de políticas públicas se han realizado a la fecha proyectos por los municipios para que se les dote de los recursos necesarios y se logre el establecimiento de bibliotecas más completas, así como la ampliación de aquellas que no están lo suficientemente equipadas para un servicio más integral. De manera adicional se han implementado estrategias de fomento a la lectura para que la población objetivo se involucre y beneficie aún mas de estas políticas ya que es importante recalcar que un buen proyecto de mercadotecnia social es aquel que fomenta y permite el cambio de actitud respecto de una problemática social determinada como lo es la falta de espacios que promuevan la lectura. En conjunto el resultado de los 16 acervos bibliográficos entregados a igual número de municipios de Oaxaca permite comparar la cifra con algunos de los estados como Baja California y Baja California Sur con cinco municipios cada uno o con Aguascalientes y Campeche que cada uno cuenta con 11 municipios o en su caso Colima y Quintana Roo los cuales cuentan con 10 y nueve municipios respectivamente, es decir se podría cubrir a cualquiera de los estados antes mencionados con la aportación del proyecto objeto del presente trabajo.

CONCLUSIONES

El proceso propuesto en la presente investigación permite apreciar con claridad cada una de las etapas necesarias para la correcta implementación de la mercadotecnia social, lo cual aunado al proyecto realizado sintetiza tanto los aspectos teóricos como prácticos para tener un marco de referencia que permite facilitar su desarrollo. La mercadotecnia social impacta de manera positiva y en muchos de los casos motiva a modificar el comportamiento de manera colectiva con lo cual se convierte en un agente de mejora continua hacia la sociedad, hacia algún grupo vulnerable o hacia quienes tienen alguna carencia específica. El conjuntar proyectos que a través de su interrelación incidan en la sociedad es una clara manifestación de la responsabilidad social universitaria que todas las instituciones de nivel superior pueden establecer para incidir a través de sus docentes, investigadores y alumnos con lo cual se logra tener una mayor presencia y

permite brindar apoyo a quienes más los necesitan. El proceso planteado en esta investigación es un ejemplo de la forma en que se puede implementar un proyecto de mercadotecnia social y a su vez permite el desarrollo de propuestas adicionales que sirvan de apoyo a las comunidades y sectores de la sociedad que necesitan de políticas públicas para mejorar su situación cultural, económica y de salud para mejorar sus condiciones de marginación.

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BIOGRAFÍA

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Ana Luz Ramos Soto es Doctora en Ciencias en Planificación de Empresas y Desarrollo Regional, Profesora de Tiempo Completo de la Universidad Autónoma "Benito Juárez" de Oaxaca, imparte cátedra en la Facultad de Contaduría y Administración y forma parte del Cuerpo Académico Emprendedores UABJO-CA-46 ante la Secretaría de Educación Pública de México, integrante de la Red de Investigación Interdisciplinaria para la Innovación y el Desarrollo de las Pequeñas y Medianas Empresas IPN-UABJO.

Resultados preliminares de este trabajo fueron presentados como ponencia en la XI Cátedra CUMex de Contabilidad y Administración "Agustín Reyes Ponce" realizada los días 16 y 17 de septiembre en la Universidad Autónoma de Tlaxcala, México.

EL MODELO TALENTO EMPRENDEDOR, UNA HERRAMIENTA PARA DETONAR EL EMPRENDIMIENTO EN ALUMNOS DEL TECNOLÓGICO NACIONAL DE MÉXICO

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RESUMEN

Hay tres fuerzas que están configurando un nuevo escenario social y económico en el que la iniciativa emprendedora adquiere un protagonismo singular: la globalización de los mercados y de todas las expresiones de las relaciones humanas, la mejora en las comunicaciones y el acceso a la información, y la toma de conciencia por parte de los ciudadanos de su identidad, capaces de dar forma y de buscar soluciones a sus necesidades ante la crisis. Ello da lugar a una evolución desde el modelo de Sociedad del Bienestar hacia un nuevo paradigma de Sociedad Emprendedora en el que los ciudadanos adquieren el protagonismo en la configuración de su futuro. Desarrollar el talento emprendedor, en articulación con la incubación de empresas y la transferencia de tecnología a las empresas teniendo como ingrediente clave la innovación, permitirá construir un ecosistema de innovación sostenible en el TECNOLÓGICO nacional de méxico, que contribuya a generar riqueza y bienestar social en cada uno de los rincones del país. El Modelo Talento Emprendedor del tecnológico nacional de méxico está integrado por 3 fases a desarrollarse en modalidad presencial: la primera, que es de introspección, la segunda Fase es formativa y la tercera Fase es vivencial, pues está integrada con actores clave del ecosistema emprendedor, y la elaboración de un Pitch.

PALABRAS CLAVE: Modelo Talento Emprendedor, Modelo de Negocios, Transferencia de Tecnología, Innovación, Ecosistema Emprendedor

ENTREPRENEURIAL TALENT MODEL, A TOOL TO DETONATE STUDENTS IN ENTREPRENEURSHIP TECNOLÓGICO NACIONAL DE MÉXICO

ABSTRACT

There are three forces that are shaping a new social and economic environment in which entrepreneurship takes on a singular role: the globalization of markets and of all expressions of human relations, improved communications and access to information, and awareness by citizens of their identity, able to shape and seek solutions to their needs before the crisis. This leads to an evolution from the welfare society model towards a new paradigm of entrepreneurial society in which citizens acquire the leading role in shaping its future. Develop entrepreneurial talent, in coordination with business incubation and technology transfer to companies having as a key ingredient of innovation, possible to build an ecosystem of sustainable innovation in the national technology mexico, contributing to generate wealth and social welfare each corner of the country. Model entrepreneur talent national technology mexico consists of 3 phases to be developed in modality: the first, which is introspection, the second phase is formative and the third phase

is experiential, it is integrated with key players in the entrepreneurial ecosystem, and the development of a pitch.

JELL: Business Education

KEYWORDS: Model Talent Entrepreneur, Business Model, Technology Transfer, Innovation, Entrepreneurial Ecosystem.

INTRODUCCION

La innovación como parte fundamental en el desarrollo del país y que pasa a ser uno de los retos que enfrenta México en el Siglo XXI. Para que exista una mayor competitividad y productividad, el tecnológico nacional de méxico, en un primer esfuerzo, pone en operación a nivel nacional en el año 1989 el Concurso Nacional de Creatividad. Este Concurso deriva en la materialización de ideas a través de prototipos alejados de las necesidades demandadas por el mercado, dando lugar posteriormente al Concurso Nacional de Emprendedores, cuya dinámica consistía en la creación de empresas tradicionales enfocadas principalmente al sector de alimentos y servicios. En el año 2010 con la madurez y experiencia obtenida en el tecnológico nacional de méxico y las mejores prácticas de vinculación con aliados estratégicos que conforman la tetrahélice se hace necesaria la articulación y consolidación de los concursos académicos antes mencionados, dando origen al Evento Nacional de Innovación Tecnológica (ENIT) cuyo objetivo es fomentar el desarrollo de la innovación tecnológica de productos, procesos y servicios a través de la aplicación de tecnologías enfocadas al desarrollo sustentable. En otro esquema, en México, en el año 2004, la Secretaría de Economía (SE) por medio de la Subsecretaría para la Pequeña y Mediana Empresa (SPYME), inicia con el Programa Nacional de Incubación de Empresas para la generación de empresas y mejores empleosEse mismo año, se crean las primeras incubadoras de empresas en los Institutos Tecnológicos. Las actividades para la creación del modelo de incubación del tecnológico nacional de méxico, se iniciaron en mayo de 2008 y a finales del 2009 se crea la Red de Centros de Incubación e Innovación Empresarial (CIIE) de los Institutos Tecnológicos y se diseña la imagen corporativa de la Red CIIE del

Tecnológico Nacional de México

Considerando estos antecedentes, surge la iniciativa de ofrecer a los estudiantes del sistema, el modelo talento emprendedor del tecnológico nacional de méxico, cuyo objetivo principal es fomentar el talento emprendedor entre los estudiantes de los institutos tecnológicos, con vertientes en la generación de emprendedores innovadores independientes, intraemprendedores y emprendedores sociales, para confluir en la generación de valor a la sociedad. desarrollar el talento emprendedor, en articulación con la incubación de empresas y la transferencia de tecnología a las empresas teniendo como ingrediente clave la innovación, permitirá construir un ecosistema de innovación sostenible en el tecnológico nacional de méxico, que contribuya a generar riqueza y bienestar social en cada uno de los rincones del país. el diseño del modelo talento emprendedor del tecnológico nacional de méxico se alinea con el documento rector del Plan Nacional de Desarrollo que en su objetivo general identifica llevar a México a su máximo potencial y para cuyo logro se soporta en las 5 Metas Nacionales establecidas como son: México en Paz, México Incluyente, México con Educación de Calidad, México Próspero y México con Responsabilidad Global.

La articulación de los esfuerzos que en materia de investigación deriva de las instituciones de educación superior y los centros de investigación con los sectores público, social y privado, se concreta con varias de sus Líneas de Acción como son: promover el desarrollo emprendedor de las instituciones de educación superior y los centros de investigación, con el fin de fomentar la innovación tecnológica y el autoempleo entre los jóvenes; y, propiciar la generación de pequeñas empresas de alta tecnología e impulsar el registro

de patentes para incentivar la innovación. Para la consecución de objetivos, dentro de cada meta del PND se trazaron enfoques transversales; propio de la meta México con Educación de Calidad, en la Estrategia Democratizar la Productividad, destacan Líneas de Acción cómo incrementar la inversión pública y promover la inversión privada en actividades de innovación y desarrollo de centros de investigación y empresas, particularmente en la creación y expansión de empresas de alta tecnología; y, enfocar el esfuerzo educativo y de capacitación para el trabajo, con el propósito de incrementar la calidad del capital humano y vincularlo estrechamente con el sector productivo. Descripción del Modelo Talento Emprendedor del tecnológico nacional de México

Objetivos

General: Fomentar en el estudiante del tecnológico nacional de méxico la cultura emprendedora e impulsar la generación de empresarios independientes, intraemprendedores y emprendedores sociales.

Específicos: Sensibilizar e inspirar al estudiante, a través de un proceso de autoconocimiento y comprensión de su relación personal con el entorno, para identificar la importancia del por qué emprender.

Desarrollar la creatividad e innovación a través de herramientas que faciliten la identificación de oportunidades de mercado y de necesidades sociales para generar propuestas de solución en el entorno inmediato.

Vincular al emprendedor con los elementos del ecosistema emprendedor para detonar el modelo de negocio a través de actividades de networking y coworking.

Misión: Desarrollar el capital humano emprendedor que propicie la transformación sustentable de su entorno inmediato a través de la innovación.

Visión: Ser un modelo funcional que contribuya con el ecosistema emprendedor nacional, aportando el talento innovador de los jóvenes del tecnológico nacional de méxico.

El Tecnológico Nacional de México, está conformado por 126 Institutos Tecnológicos Federales, 131 Institutos Tecnológicos Descentralizados, 4 Centros Regionales de Optimización y Desarrollo de Equipo, 1 Centro Nacional de Investigación y Desarrollo Tecnológico y 1 Centro Interdisciplinario de Investigación y Docencia en Educación Técnica a lo largo y ancho del país.

REVISION LITERARIA

La principal línea etimológica que tiene concepto 'emprendedor' proviene del francés, con el vocablo *entrepreneur*. Se les llamaba así a los aventureros que se embarcaban rumbo al nuevo mundo, sin saber si regresarían algún día. Tiempo después, la palabra se amplió para los constructores de caminos o puentes, y para el siglo XVIII, el escritor francés Richard Cantillion la utilizó para hacer alusión a los dueños de las empresas que arriesgan y se la juegan por una idea. El emprendedor es una persona que tiene una idea de negocio y que la percibe como una oportunidad que le ofrece el mercado y que ha tenido la motivación, el impulso y la habilidad de movilizar recursos a fin de ir al encuentro de nuevas ideas (Alcaraz, 2014). Es capaz de acometer un proyecto que es rechazado por la mayoría. Sabe interpretar las características reales del entorno a pesar de que no son aparentes a su competencia. Es capaz de luchar ante cualquier inconveniente que se le atraviese en su estrategia y no le teme al fracaso. Además, es capaz de crear un grupo con motivación que le de la estructura requerida.

Para Ferrell, Hirt, Adriaenséns, Flores y Ramos, autores del libro Introducción a los Negocios en un Mundo Cambiante, "un empresario es una persona que arriesga su dinero, tiempo y esfuerzo para desarrollar un

producto o forma de hacer algo innovador". Zoilo Pallares, Diego Romero y Manuel Herrera, autores del libro Hacer Empresa: Un Reto, definen al empresario como "una persona, entidad o grupo de personas que independientemente o asociadas, por voluntad propia y motivaciones individuales, decide asumir un riesgo en la realización de una actividad económica determinada y en la cual aspiran a tener éxito".

En el contexto económico en el cual vivimos hoy en día, ya no abundan los expedicionarios ávidos de encontrar riquezas y aventuras en algún virgen continente, por lo tanto, las personas que ostentan este perfil emprendedor suelen estar más volcadas a la función o actividad de tipo económico, como por ejemplo pueden ser los responsables de darle vida a la mayor parte de las Pymes (Pequeñas y Medianas Empresas) que existen en el mundo (Osterwalder, 2011). De acuerdo con el Índice de Condiciones Sistémicas para el Emprendimiento Dinámico, México es el segundo mejor país de Latinoamérica para emprender, sólo por debajo de Chile. Sus principales fortalezas son las políticas y regulaciones, las condiciones de la demanda y el capital social. Las principales debilidades son la cultura emprendedora, el capital humano emprendedor y la plataforma de ciencia y tecnología para la innovación (Kantis, Federico, & Ibarra, 2014). Afortunadamente, las debilidades pueden ser atacadas desde la universidad. Algunos de los modelos de emprendedores de las IES más importantes en México:

El Instituto Tecnológico y de Estudios Superiores de Monterrey. Esta institución introdujo el término "emprendedor" al léxico mexicano y ahora lo incorpora en lo que denomina la cultura emprendedora. Además, opera tanto incubadoras como aceleradoras en prácticamente todos sus campus. Su principal convenio sobre emprendimiento es con la Universidad de Stanford (California). En los últimos años, su modelo se ha especializado en emprender sin lograr innovar con igual éxito. Ha tenido un buen enfoque en las tecnologías y es líder en ingenieros programadores. El nstituto Politécnico Nacional. Ha desarrollado el programa más eficaz para el desarrollo de tecnología a través de su Centro de Incubación de Empresas de Base Tecnológica, o Poliemprende. Por tanto, tiene el marco correcto para innovar, además de un talento inmenso entre sus estudiantes debido a su formación en las ciencias exactas. Su principal convenio sobre emprendimiento es con la Universidad de California. Hoy el Poli necesita mayor acceso a oportunidades de financiamiento y vinculación, además de que sus emprendedores requieren más habilidades suaves. La Universidad Nacional Autónoma de México. La UNAM se ha encargado de hacer incubadoras y algunos programas de emprendimiento en sus facultades, los cuales han resultado largos en la práctica y con un apoyo institucional muy básico. En cambio, las y los alumnos se han distinguido en áreas como energía, diseño e impacto social. A pesar de que es la institución que más realiza investigación, desde el enfoque emprendedor ha fallado en monetizar ese conocimiento. Su principal convenio sobre emprendimiento es con la Universidad de Stanford. La UNAM no sólo debe apostar más por sus estudiantes, sino facilitar el acceso al financiamiento y la vinculación con líderes emprendedores e inversionistas.

Universidad Anáhuac.Tiene un modelo interesante de emprendimiento, ya que ha procurado no importar el modelo Silicon Valley. Continúa priorizando la red de contactos para la creación de negocios, así como eventos de formación integral y responsabilidad social, a través de sus programas de liderazgo especializados. Su principal convenio sobre emprendimiento es con el Instituto de Empresa en Madrid, España. Sin embargo podría apostar más por el emprendimiento, ya que sus modelos promueven la creación de negocios tradicionales, basados en replicar lo que ya funciona, sin innovar lo suficiente. Instituto Tecnológico Autónomo de México. Creó el Centro ITAM de Creatividad, Innovación y Emprendimiento para fomentar la creación de empresas en su alumnado. El enfoque técnico de su perfil y sus conexiones con inversores y tomadores de decisiones hacen de su centro una propuesta de muy alto nivel para el desarrollo de nuevos negocios. Sus principales convenios sobre emprendimiento son con el Babson College y con el MIT (ambos en Massachusetts, EU). En comparación con las otras IES, el ITAM entró fuerte pero tarde al juego, por lo que aún no ha alcanzado tracción y los frutos de sus programas se verán hasta dentro de unos años. Con todo esto encontramos que cada universidad debe entender y maximizar sus fortalezas. Algunas tienen un futuro promisorio por su cultura y tradición, otras por su solidez técnica, unas más por
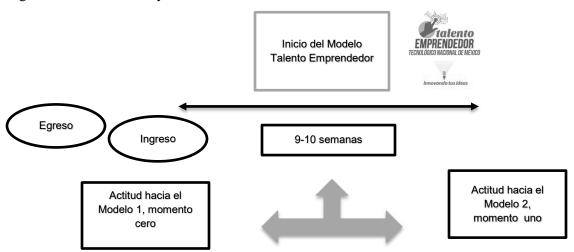
su vinculación institucional o sus redes de ex alumnos. Al aprovechar esta diversidad, las IES tienen la gran oportunidad de poner a México en los reflectores del emprendimiento mundial.

El emprendedurismo es considerado cada vez un factor más importante para contribuir al desarrollo económico, la generación de puestos de trabajo, la inclusión social, la reducción de la pobreza y el desarrollo de la innovación (Alcaraz, 2014). Eso ha llevado al interés de políticos, académicos y organismos internacionales en el proceso de creación de nuevos emprendimientos. La Organización de Naciones Unidas (ONU) aprobó por unanimidad la resolución 67/2012 "Emprendimiento para el desarrollo", que reconoce formalmente que el emprendimiento es una herramienta importante para la reducción de la pobreza, la creación del desarrollo sustentable y la revitalización del entorno. El Modelo Talento Emprendedor se alinea con el modelo de comercialización y transferencia de tecnología (mctt) y el de Incubación e innovación empresarial y los Centros de Patentamiento del Tecnológico Nacional de México.

METODOLOGÍA

El presente es un trabajo de tipo descriptivo, que tiene como propósito describir situaciones y eventos. Esto es, decir cómo es y cómo se manifiesta determinado fenómeno. Los estudios descriptivos buscan especificar las propiedades importantes de personas, grupos, comunidades o cualquier otro fenómeno que sea sometido a análisis (Dankhe, 1986). Se utilizará principalmente una fuente de información primaria, basada en encuestas realizadas a más de 600 docentes del Tecnológico Nacional de México que tomaron el Modelo Talento Emprendedor en el periodo comprendido de Agosto-2014 a Agosto- 2016. EL trabajo consiste en medir las ACTITUDES EMPRENDEDORAS en dos momentos diferentes, entre los cuales el sujeto a analizar (los docentes/alumnos) hayan sido expuestos a la influencia del estímulo (en este caso a tomar el Modelo Talento Emprendedor). Para esta finalidad se tomó el "Momento cero" como aquel en el que los alumnos ingresan (es decir estímulo recibido cero) y el "Momento Uno" momento en que los alumnos concluyen este taller (es decir que ya han sido expuestos al estímulo). En la figura 1, se exponen los momentos considerados.

Figura 1: Momento Cero y Momento uno
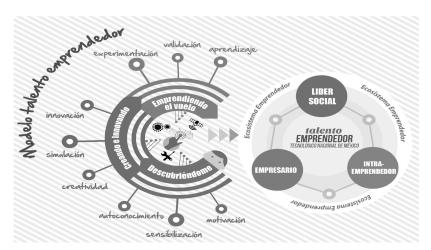
Iguales = No influencia del Modelo Talento Emprendedor
Diferentes = Influencia del Modelo Talento Emprendedor

Fuente: Elaboración propia Esta figura muestran los momentos en que el docente y/o alumno ingresan y egresan del Modelo Talento Emprendedor, diseño propio, donde se puede apreciar, que durante 9 o 10 semanas que dura este Modelo, se podrán observar 2 condiciones de influencia: 1. Iguales y la 2. Diferentes, que se toman como factores determinantes en las evaluaciones de las actitudes hacia el emprendimiento..

La Metodología utilizada para este Modelo ha sido a través de siete despliegues nacionales, desde el año 2014 hasta agosto del 2016, para trasferir este Modelo de Emprendimiento a docentes de más de 100 Institutos Tecnológicos del país, para que posteriormente sea replicado a sus alumnos. Donde por cada fase del Modelo se aplicaron cuestionarios de evaluación diseñados específicamente para determinar el grado de utilidad y aceptación del Modelo. Considerando variables como: materiales impresos, materiales digitales y apoyos audiovisuales, cada una de ellas con sus correspondientes indicadores para su evaluación. La información proporcionada fue capturada en un programa diseñado con la finalidad de poder identificar claramente lo relacionado al diseño del Modelo Talento Emprendedor del Tecnológico Nacional de México. El Modelo Talento Emprendedor del TECNOLÓGICO NACIONAL DE MÉXICO está integrado por 3 fases a desarrollarse en modalidad presencial; la primera, que es de introspección, tiene la intención de concientizar al participante de sus habilidades, capacidades, actitudes y valores, además de motivarlo a emprender consciente de su entorno. La segunda Fase es formativa, en su transitar el participante tendrá acceso a técnicas y herramientas para despertar la creatividad, además de las nuevas metodologías para la creación de Modelos de Negocio basados en la innovación (Osterwalder, 2011); y la tercera Fase es vivencial, pues está integrada con la participación en conferencias con actores clave del ecosistema emprendedor, y alberga además un reto de la elaboración de un Pitch de la innovación a emprender y que llevará al estudiante a aplicar los aprendizajes de las fases anteriores, plasmadas estas en la Figura 2.

Figura 2: Representación Esquemática del Modelo Talento Emprendedor del Tecnm.

Fuente: Elaboración propia de los autores de Modelo Talento Emprendedor En esta figura se muestran las 3 fases del Modelo Talento Emprendedor: 1) descubriéndome, 2) creando e innovando y 3) emprendiendo el vuelo, así mismo se vincula con el ecosistema emprendedor en las tres vertientes de los emprendedores: a) empresario, b) líder social y c) intraemprendedor.

La metodología del Modelo Talento Emprendedor está diseñada por las fases antes mencionadas, que son:

FASE I. Descubriéndome

Objetivo: Sensibilizar e inspirar al estudiante, a través de un proceso de autoconocimiento y comprensión de su relación personal con el entorno, para identificar la importancia del por qué emprender.
Palabras claves: Autoconocimiento, Sensibilización y Motivación
Contenido: Taller descubriéndome

<u>FASE II. Creando e Innovando</u>

Objetivo: Desarrollar la creatividad e innovación a través de herramientas que faciliten la identificación de oportunidades de mercado y de necesidades sociales para generar propuestas de solución en el entorno inmediato.
Palabras claves: Creatividad, Innovación, Simulación

<u>Fase Iii. Emprendiendo el Vuelo</u>

Objetivo: Vincular al emprendedor con los elementos del ecosistema emprendedor para detonar el modelo de negocio a través de actividades de networking y coworking. (**Blank, 2010).**

Palabras Clave: Experimentación, Validación, Aprendizaje.

La puesta en operación del modelo, tácitamente exhibe la modularidad y el dinamismo que lo caracteriza, por lo que se presentan diversos escenarios para su logro. Este taller vivencial tendrá un valor para el alumno ya que el lineamiento de este modelo señala que: "El valor curricular para el conjunto de las actividades complementarias establecidas en el plan de estudios de cualquier programa educativo es de 5 créditos, considerando que por cada crédito equivale a 20 horas y su cumplimiento debe ser dentro de los seis primeros semestres", por lo tanto, para la Etapa de Lanzamiento, el modelo está diseñado para ser ejecutado en 34 horas presenciales y 6 horas no presenciales (o de campo), que quedan distribuidas de la siguiente manera: Fase I, 7 horas; Fase II, 20 horas y la Fase III, 7 horas entre la co-creación del modelo de negocios, elaboración y presentación del Pitch del elevador y momentos de contacto con elementos del ecosistema emprendedor.

RESULTADOS

Como resultados de esta investigación, podemos resaltar que hoy por hoy el emprendedurismo cuenta con un lugar privilegiado dentro de las actividades que complementan una formación integral del estudiante universitario, de acuerdo a las necesidades del ejercicio profesional en un mercado laboral cambiante y muy flexible que demanda el entorno económico actual del país, acentuando la pertinencia del Modelo Talento Emprendedor del Tecnológico Nacional de México. Que se alinea con el modelo de comercialización y transferencia de tecnología (mctt) y el de Incubación e innovación empresarial y los Centros de Patentamiento del Tecnológico Nacional de México, brindando una cobertura amplia a docentes y alumnos par la culminación de proyectos empresariales.

CONCLUSIONES

Como conclusión podemos decir que el fomento del espíritu emprendedor promueve el auto empleo como una alternativa de carrera al tiempo que proporciona a los alumnos habilidades y conocimientos requeridos para la creación de empresas. Talento Emprendedor es un modelo orientado al descubrimiento de emprendedores naturales y al fortalecimiento de sus habilidades para potenciar su desempeño como emprendedor empresarial, intraemprendedor o emprendedor social. Que es un modelo que privilegia el grado de innovación de las ideas, es flexible que responde a los cambios que demanda el entorno, atendiendo la riqueza geográfica del tecnológico nacional de méxico, de acuerdo a las variables sociales, políticas y psicológicas propias. Es un escenario en el cual permean características inherentes del ecosistema emprendedor; el tránsito de estudiantes en el modelo es adecuado al proceso natural de emprendedurismo. La incorporación de este tipo de modelos de emprendimiento y la introducción de innovaciones en el sistema educativo pueden contribuir a estimular y motivar a los jóvenes para iniciar nuevas empresas. Todo lo anterior representa una ventaja competitiva para el TECNOLOGICO NACIONAL DE MEXICO y se debe considerar lo siguiente: 1. **Contar con una Estrategia de**

implementación del Modelo en cada Instituto Tecnológico 2. Contar con el apoyo de los directivos de cada plantel para su operación de manera interna. 3. Lograr una efectiva promoción entre los alumnos de cada plantel. 4. **Alinear la formación técnico-profesional y de investigación a los objetivos del Modelo Talento Emprendedor. 5.** Vincular con el ecosistema emprendedor**,** facilitando la relación con diferentes organismos, el intercambio de experiencias sobre tecnologías de producción, y el mejor conocimiento sobre nuevos mercados.

De tal forma que independientemente del tipo de emprendedor que resulten los alumnos (empresario, emprendedor o líder social e intraemprendeor, se estaría detonando durante su formación profesional, la visión de emprenderá corto o mediano plazo en cualquiera de sus tres escenarios.

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ANÁLISIS DE LOS FACTORES DETERMINANTES DE INFLUENCIA DE LAS MIPYMES EN LAS REGIONES EN EL ESTADO DE GUANAJUATO, MÉXICO

Martín Romero Castillo, Escuela Nacional de Estudios Superiores Unidad León, Universidad Nacional Autónoma de México

RESUMEN

La presente investigación se basa en analizar la relación entre los factores de influencia que ejercen las micro, pequeñas y medianas empresas (MIPYMES) en las regiones del estado de Guanajuato México. La metodología contempla un análisis empírico, mediante una encuesta a 396 MIPYMES distribuidas aleatoriamente en las cuatro regiones del estado de Guanajuato, en el periodo de 2015. El método de aplicación es un análisis factorial por componentes principales y la matriz de rotación Varimax. Al obtener los resultados se encontró que existe una relación significativa entre los factores de influencia de las MIPYMES en la región y el acceso al financiamiento, los cuales son un factor fundamental para su desarrollo y crecimiento en las regiones del estado de Guanajuato.

PALABRAS CLAVE: Influencia en la Región, Financiamiento, MIPYMES, Distribución Regional

ANALYSIS OF THE DETERMINANT INFLUENCE FACTORS OF THE SMMES IN THE REGIONS OF THE STATE OF GUANAJUATO, MEXICO

ABSTRACT

This research is based on analyzing the relationship between the factors of influence exerted by the micro, small and medium enterprises (MSMES) in the regions of the State of Guanajuato, México. The methodology considers the empirical analysis, through a survey of 396 MSMES randomly distributed in the regions of the State of Guanajuato, during the period of 2015. The method applied was a factorial analysis by principal components and the array of Varimax rotation. To get the results it was found that there is a significant relationship between the factors of influence of the MSMES in the region and the access to financing, which are a key factor for its development and growth in the regions of the State of Guanajuato.

KEYWORDS: Influence in the Region, Funding, MSMES, Regional Distribution

JEL: M10, M20, R11.

INTRODUCCIÓN

Las micro, pequeñas y medianas empresas (MIPYMES) tienen una importancia socioeconómica y territorial, en la generación de empleos a nivel regional, nacional y mundial (Estrada, García y Sánchez, 2009; Flores, Lucio y García, 2012). En el estado de Guanajuato, en el año 2014 existían en Guanajuato 257,578 empresas, de las cuales el 99.5% son micro, pequeñas y medianas empresas (MIPYMES). Por tamaño de la empresa, el 94.2% de éstas eran microempresas, el 3.9% pequeñas empresas, el 1.3% empresas medianas y solo el 0.5% son grandes empresas (INEGI, 2014). Por actividad económica, las MIPYMES más importantes pertenecen al sector comercio con 46.4%, seguido de los servicios con 41.4% y el sector

industrial con el 12.2% del total de empresas en el estado de Guanajuato (INEGI, 2014). El objetivo del presente trabajo es analizar los factores de influencia de las MIPYMES en la región para acceder al financiamiento que son un elemento esencial para su desarrollo y crecimiento en las regiones del estado de Guanajuato. Este estudio se basa en la hipótesis en que existe una relación como factor de influencia de las MIPYMES en la región y el acceso al financiamiento en las regiones del estado de Guanajuato.

Las preguntas clave a responder son: ¿Cuál es el principal factor de influencia de las MIPYMES en la región en el estado de Guanajuato?, y ¿Cuál es el principal factor de acceso al financiamiento en las regiones del estado de Guanajuato? Para llevar a cabo el trabajo se realizó un estudio empírico mediante la aplicación de una encuesta a una muestra de 396 micro, pequeñas y medianas empresas distribuidas en las regiones del estado de Guanajuato, durante el periodo de agosto a octubre del 2015. El documento se organiza como sigue, se presenta una revisión de la literatura relacionada con diversos enfoques mediante el análisis factorial para identificar los factores de influencia de las MIPYMES en la región y cómo influyen estos factores para accesar al financiamiento en la región. A continuación se presenta la metodología que consiste en un estudio empírico mediante el análisis factorial por componentes principales y la matriz de rotación Varimax a una muestra de 396 encuestas aplicadas en forma aleatoria a los empresarios de las MIPYMES distribuidas en las cuatro regiones del estado de Guanajuato, durante el periodo de agosto a octubre del 2015. Al final se presentan las conclusiones obtenidas del análisis realizado.

REVISIÓN LITERARIA

En esta sección se presentan algunos estudios que utilizan el análisis factorial por componentes principales para analizar si existe una relación entre el factor de influencia de las pequeñas empresas en la región y el factor de acceso al financiamiento en la región donde se localizan. Aragón y Rubio (2005) examinaron los factores explicativos más importantes para el éxito competitivo y supervivencia de las PYMES, utilizando para ello una muestra de 1,425 pequeñas y medianas empresas en el estado de Veracruz. El método utilizado fue un análisis factorial, encontrando que los factores analizados son adecuados, estos factores son: capacidades financieras, la posición tecnológica, la innovación, las capacidades de marketing, la dirección y gestión de recursos humanos, así como las tecnologías de la información y comunicación de la empresa.

Belso (2003) analizó la existencia de diferencias contrastadas entre los procesos de creación de pequeñas y medianas empresas (PYMES) por género, para el cual utilizó el análisis factorial por componentes principales. Los resultados del estudio mostraron que existen diferencias en la percepción que los emprendedores y emprendedoras poseen de los obstáculos y los motivadores en el proceso de creación de un negocio. Restrepo, Vélez, Méndez, Rivera y Mendoza (2009) en su estudio analizaron la permanencia de las empresas mediante la creación de conocimiento. El método utilizado fue un análisis factorial por componentes principales, se seleccionaron 318 PYMES de diferentes sectores y tamaños en Bogotá. La prueba de análisis factorial se realizó con trece componentes, que agrupan el 60% de la descripción conjunta de la muestra. Según los resultados de agrupación, la prueba de pertinencia de la agrupación que incluyen aspectos de perdurabilidad es satisfactoria.

Yengle (2012) examinó la información de estadísticas ambientales tomadas de la base de datos de INEI. La metodología utilizada fue el análisis por componentes principales para obtener el índice sintético de calidad ambiental para el departamento de La Libertad, Perú. Se obtuvieron diez indicadores para cada componente, en donde se pudo validar que la información es confiable y estandarizada. El propósito de este estudio ha sido validar el análisis de componentes principales para después de esta prueba y de la experiencia obtenida, aplicarlo a otras ciudades del país. Frías-Navarro y Pascual (2012) investigaron sobre el uso del análisis factorial exploratorio en el estudio del comportamiento del consumidor y del marketing. La metodología consistió en una revisión documental de cinco revistas españolas, durante el periodo del 2000 al 2010. El propósito es describir las prácticas más utilizadas por los investigadores en el área de la conducta del

consumidor y el marketing. Los resultados señalan que en general, el tamaño de la muestra utilizado en los estudios de análisis factorial es adecuado.

Aguilera, Hernández, González (2014) analizaron el rendimiento en el control de los recursos materiales de las PYME manufacturera a través de la gestión de los proveedores y la cadena de suministro. Se realizó un trabajo de campo empírico a una muestra de 120 PYMES. El método de aplicación es un análisis factorial, encontrando que los factores obtenidos son consistentes el modelo teórico. Lo anterior indica que las variables de la gestión de los proveedores y de la gestión de la cadena de suministro están relacionadas con el rendimiento de la empresa. Plascencia, Molina y Armenteros (2014) realizaron una investigación empírica sobre el modelo de negocio y la innovación a una muestra de 212 PYMES en el estado de Coahuila, México. El método utilizado es el análisis factorial confirmatorio. Las interacciones más fuertes dentro del modelo de negocio son las relaciones con los clientes y la propuesta de valor. Los resultados de la indagación empírica permitieron evaluar y calificar el comportamiento del modelo de negocio de la PYME desde la percepción de los directivos, y así comparar la realidad con el modelo teórico diseñado.

Cano, Orue, Martínez, Mayett y López (2015) analizaron el modelo de gestión logística de la PYME para una muestra de 66 empresas en el sector textil de la manufactura en el estado de Tlaxcala, México. El método utilizado fue un análisis factorial con rotación ortogonal Varimax, los resultados del análisis indican un nivel aceptable, por lo que se considera que este modelo podría contribuir a resolver en forma integral y estratégica las necesidades logísticas de las PYME. Cervantes (2014) examinó la relación entre la estrategia de manufactura y las capacidades competitivas en una muestra de 39 empresas de manufactura de calzado en León, Guanajuato, México. El método utilizado es un análisis factorial exploratorio, los resultados encontrados indican que existe una relación significativa entre los factores que caracterizan los datos sobre las prácticas de manufactura y las capacidades competitivas en las empresas de manufactura de calzado. La idea central de este estudio es que existe una relación entre el factor de influencia de las MIPYMES en la región y el acceso al financiamiento como un factor fundamental para su crecimiento y desarrollo en las regiones del estado de Guanajuato.

METODOLOGÍA

La metodología utilizada es de tipo cuantitativo que se obtuvo del análisis del estudio empírico realizado a una muestra de 396 MIPYMES localizadas en las cuatro regiones del estado de Guanajuato, en el periodo de agosto a octubre del 2015. El método utilizado es un análisis factorial por componentes principales y la matriz de rotación Varimax para analizar si existe una relación significativa entre el factor de influencia en la región y el acceso al financiamiento de las pequeñas empresas en las regiones del estado de Guanajuato. Para la recolección de los datos mediante la aplicación de encuestas, se utilizó el muestreo probabilístico por racimos ya que se enfocará solamente a las MIPYMES localizadas por región. El cuestionario constará de preguntas relacionadas con el tema y se aplicará a directivos o representantes de las MIPYMES seleccionadas en las regiones del estado de Guanajuato.

Descripción de Variables

Para el diseño del cuestionario, en primer lugar se identifican las variables para el análisis que expliquen las características propias de la región y las características específicas de las empresas MIPYME. A continuación se describen las variables contenidas en el cuestionario que definen las características específicas de las regiones y las características específicas de las empresas MIPYMES como unidades de análisis para el estudio de la población (ver Tabla 2).

Tabla 2: Descripción de Variables.

Nombre de la Variable	Definiciones Conceptuales
Variable dependiente 　Crecimiento de la empresa	El crecimiento de la empresa se mide como el cambio porcentual en el volumen de las ventas en los dos últimos años.
Variables Independientes 　Tamaño de la empresa	Tamaño de la empresa medida en función del número de empleados.
Empleo	Emplear o contratar a una persona por una empresa, para cumplir o realizar una actividad productiva, a cambio de una remuneración remunerada.
MIPYMES	Las empresas Mipymes están conformadas por el conjunto de micro empresas, pequeñas y medianas empresas según tamaño del personal empleado que labora en la empresa.
Empresas por región	Localización o ubicación geográfica de las empresas MIPYMES en la región.
Proveedores	Son aquellos que proporcionan bienes y/o servicios para la operación de la entidad
Banca comercial	Número de sucursales bancarias por región.
Instituciones financieras	Las instituciones financieras son organizaciones públicas o privadas especializadas en la acumulación de capital y su transferencia por medio de préstamos o créditos a interés o en su inversión directa.
Microfinanciera	Instituciones de financiamiento micro empresarial
Influencia de MIPYMES en la región	Influencia que ejercen las micro, pequeñas y medianas empresas en las cuatro regiones del estado de Guanajuato.
Fuentes de financiamiento en la región	Son las fuentes de financiamiento que los pequeños empresarios manifestaron tener como opción para obtener recursos económicos.

La primera columna de la Tabla 2 describe las variables que están contenidas en el cuestionario aplicado a una muestra de 396 MIPYMES en las regiones del estado Guanajuato. En la segunda columna se presenta la definición de las variables. Fuente: Elaboración propia.

RESULTADOS

En esta sección se presentan las características generales de los ítems del instrumento aplicado a una muestra de 396 pequeños empresarios MIPYMES, durante el periodo de agosto a octubre de 2015. Posteriormente, se presenta el análisis de los ítems del instrumento aplicado.

Influencia de las MIPYMES en la Región

La Tabla 3 muestra los factores de influencia de las MIPYMES en las regiones, destaca en primer lugar la generación de empleo con 16.7%, en segundo lugar está mejoran la economía de la región con 10.4%, el tercer lugar es ofrecen productos y servicios accesibles a la población local con 7.3%, y en cuarto lugar elaboran productos propios de la región representó 7.1%, le sigue una fuente de ingreso familiar con 6.6% y generan autoempleo familiar con 6.3%, del total de las 396 MIPYMES entrevistadas. Lo anterior indica que las MIPYMES son un factor fundamental en el empleo, la economía familiar y el desarrollo de la región.

Tabla 3: Influencia de las MIPYMES en las Regiones del Estado de Guanajuato, 2015

Influencia de las MIPYMES en la Región	Empresa Por Región				
	Región I Noreste	Región II Norte	Región III Centro	Región IV Sur	Total
					396
Las MIPYMES generan empleo	2.0	3.8	5.6	5.3	16.7
Mejoran la economía de la región	1.3	1.5	3.5	4.0	10.4
Ofrecen productos y servicios a la población local	1.5	1.5	2.8	1.5	7.3
Elaboran productos propios de la región	1.8	2.3	1.5	1.5	7.1
Fuente de ingreso familiar	0.5	2.5	0.8	2.8	6.6
Generan autoempleo familiar	0.8	2.0	1.5	2.0	6.3
Generan mayor movimiento de ventas	1.0	2.0	2.5	0.5	6.1
Atraen más negocios y empresas	1.3	1.0	1.5	0.5	4.3
Generan ventas con precios más accesibles	1.0	1.0	1.0	1.0	4.0
Elaboran productos artesanales	0.5	1.5	1.3	0.5	3.8
La competencia de precios afectan a las MIPYMES	0.5	1.3	1.3	0.8	3.8
Las MIPYMES cierran por falta de recursos	0.8	0.5	1.3	1.3	3.8
Competencia excesiva de negocios	1.0	0.5	1.0	0.8	3.3
Hay muchos negocios para la poca gente	1.8	0.5	0.3	0.8	3.3
Las ventas de artesanías han disminuido	1.0	0.8	0.5	0.5	2.8
Ofrecen productos a la población rural	0.5	0.5	0.5	1.0	2.5
Otros factores de influencia	3.0	0.8	2.5	1.8	8.1
Total de empresas	20.2	24.0	29.3	26.5	100.0

La primera columna de la Tabla 3 presenta las ventajas de la región para las MIPYMES en el estado de Guanajuato. En las siguientes columnas se muestra el porcentaje de las MIPYMES para cada una de las regiones del Estado, de acuerdo a la percepción que contestaron los empresarios de una muestra de 396 396 MIPYMES aplicadas en el estado de Guanajuato. El periodo de la muestra fue de agosto a octubre del 2015. Fuente: Elaboración propia.

Fuentes de Financiamiento por las MIPYMES en la Región

La Tabla 4 presenta los resultados que respondieron los pequeños empresarios al preguntar sobre las principales fuentes de financiamiento en las regiones del estado de Guanajuato. De la muestra de 396 MIPYMES entrevistadas, los pequeños empresarios manifestaron que la principal fuente de financiamiento proviene de recursos propios, familiares y de los proveedores con 54.1%, mientras que las instituciones financieras representaron una menor participación con el 45.9%. En relación a las instituciones financieras, la Tabla 4 presenta la Caja de ahorro o sociedad de ahorro y préstamo con 15.9% como la principal fuente de financiamiento. La banca comercial tiene una menor participación, al ocupar el segundo lugar como opción de financiamiento para las MIPYMES con 13.9% del total de las 396 MIPYMES entrevistadas. Las instituciones Microfinancieras comienzan a tener una participación importante como opción de financiamiento para las MIPYMES. La Tabla 4 muestra que las Microfinancieras obtuvieron el tercer lugar con 7.1%, le siguen el gobierno con 4.8%%, las personas físicas prestamistas con 2.3% y las casas de préstamo o empeño con 2.0%. Al analizar por región, la Tabla 4 presenta las Cajas de ahorro o sociedad de ahorro y préstamo como la principal fuente de financiamiento de las MIPYMES en la región II Norte con 4.8%, la región I Noreste (4.0%) y en la región IV Sur (3.3%), mientras que ocupa el segundo lugar en la región III Centro con 3.8%. La banca comercial ocupa el segundo lugar como opción de financiamiento en la región II Norte (3.5%) y en la región I Noreste (2.5%). Sin embargo, la banca comercial tiene una mayor participación en la región III Centro (4.8%) y en la región IV Sur (3.3%). Las Microfinancieras comienzan a tener una importancia mayor como opción de financiamiento para las MIPYMES, al ocupar el tercer puesto para la región I Noreste (2.3%), en la región II Norte (2.0%), y en la región III Centro (1.3%), y ocupan el cuarto lugar en la región IV Sur con 1.5%, (ver Tabla 4).

Tabla 4: Fuentes de Financiamiento Por Región en el Estado de Guanajuato, 2015

Fuente de Financiamiento en la Región	Empresa Por Región				
	Región I Noreste	Región II Norte	Región III Centro	Región IV Sur	Total
					396
Recursos propios	3.8	4.5	8.3	9.1	25.8
Familiar	4.0	3.8	6.3	3.8	17.9
Caja de ahorros o Sociedad de ahorro y préstamo	4.0	4.8	3.8	3.3	15.9
Banca comercial	2.5	3.5	4.8	3.3	13.9
Proveedores	1.8	2.8	3.0	2.5	10.4
Microfinanciera	2.3	2.0	1.3	1.5	7.1
Gobierno	0.8	1.5	0.8	1.8	4.8
Personas físicas prestamistas	0.5	0.5	0.5	0.8	2.3
Casas de préstamo o empeño	0.5	0.5	0.5	0.5	2.0
Total de empresas	20.2	24.0	29.3	26.5	100.0

La primera columna de la Tabla 4 presenta las fuentes de financiamiento que señalaron las micro, pequeños y medianas empresas (MIPYMES) como la principal opción para solicitar financiamiento. En las siguientes columnas se muestra el porcentaje de las MIPYMES para cada una de las regiones del Estado, de acuerdo a la percepción que contestaron los empresarios de una muestra de 396 empresas aplicadas en el estado de Guanajuato. El periodo de la muestra fue de agosto a octubre del 2015. Fuente: Elaboración propia.

Análisis Factorial Por Componentes Principales

En esta sección se utiliza el análisis factorial por componentes principales para explicar la información contenida en la pregunta "*Influencia de las MIPYMES en la región*" y la pregunta "*Fuente de financiamiento en la región*", el cual permite encontrar grupos homogéneos entre sí de los datos obtenidos en la muestra de 396 MIPYMES encuestadas en la región. La Tabla 5 presenta dos estadísticos que permiten valorar la bondad de ajuste de los datos analizados en el modelo factorial. En la Tabla 5 presenta para el estadístico de Kaiser-Meyer-Olkin (KMO) un valor mayor a 0.6 lo que indica una muy buena adecuación de los datos para el análisis factorial. Como se puede observar en la Tabla 5, el nivel de significancia toma un valor menor a 0.05 para la prueba de esfericidad de Barlett, por lo que se puede rechazar la hipótesis nula de esfericidad, lo que permite considerar que el modelo del análisis factorial es adecuado para explicar las variables.

Tabla 5: Medida de Adecuación Muestral KMO y Prueba de Esfericidad de Barlett

Medida de Adecuación Muestral de Kaiser-Meyer-Olkin.	KMO	.787
Prueba de esfericidad de Bartlett	Chi-cuadrado aproximado	1058.122
	g.l.	21
	Nivel de significancia	.000

Los resultados de la Tabla 5 muestran los estadísticos KMO y la prueba de esfericidad de Barlett derivado de la aplicación del SPSS (versión 21), se puede observar que el Nivel de significación p < 0.001. El total de la muestra fue de 396 encuestas aplicadas a las MIPYMES, durante el periodo de agosto a octubre del 2015. Fuente: Elaboración propia.

La Tabla 6 presenta la varianza total explicada por cada componente, los resultados indican que los dos primeros componentes es un número suficiente para nuestro modelo, ya que presentan un autovalor mayor a la unidad y la varianza explicada acumulada es del 63.37%, mientras que a partir del tercer componente el autovalor comienza a ser inferior a la unidad, aunque en este componente el porcentaje de la varianza explicada acumulada asciende a 75.57%.

Tabla 6: Varianza Total Explicada

Componente	Autovalores Iniciales			Sumas de las Saturaciones al Cuadrado de la Extracción			Suma de las Saturaciones al Cuadrado de la Rotación		
	Total	% de la varianza	% acumulado	Total	% de la varianza	% acumulado	Total	% de la varianza	% acumulado
1	3.159	45.13	45.13	3.159	45.13	45.13	3.113	44.47	44.47
2	1.277	18.2	63.37	1.277	18.24	63.37	1.323	18.89	63.37
3	0.854	12.19	75.57						
4	0.739	10.56	86.13						
5	0.507	7.24	93.37						
6	0.275	3.92	97.29						
7	0.19	2.71	100.00						

Los resultados de la Tabla 6 muestran los autovalores de la varianza total explicada, el Método de extracción utilizado es el Análisis de Componentes principales. El resultado se obtuvo mediante la aplicación del SPSS (versión 21), El total de la muestra fue de 396 encuestas aplicadas a las MIPYMES, durante el periodo de agosto a octubre del 2015. Fuente: Elaboración propia.

Rotación Factorial

En la Tabla 7 se presentan los factores o componentes de la matriz factorial rotada utilizando la normalización Varimax, convergiendo dicha rotación en 3 iteraciones, indicando que se realizará la extracción con dos componentes, ya que como se comprobó anteriormente con este número se consigue obtener el 63% de la varianza explicada.

Tabla 7: Matriz de Componentes Rotados

	Componente	
	1	2
Influencia de las MIPYMES en la región	.094	.540
Fuentes de financiamiento	.018	.574
Institución negó crédito	-.297	-.075
Obstáculos para obtener el crédito	-.278	-.172
Institución otorgó el crédito	.286	-.004
Requisitos para obtener crédito	.129	-.334
Principales usos del financiamiento	.233	-.064

Los resultados de la Tabla 7 muestran los componentes de la matriz factorial rotada, el Método de extracción utilizado es el Análisis de Componentes principales y el Método de rotación con Normalización Varimax con Kaiser. La rotación ha convergido en 3 iteraciones. El resultado se obtuvo mediante la aplicación del SPSS (versión 21), El total de la muestra fue de 396 encuestas aplicadas a las MIPYMES, durante el periodo de agosto a octubre del 2015. Fuente: Elaboración propia.

Análisis Factorial Por Componentes Principales: Puntuaciones Factoriales

La Tabla 8 presenta la matriz de coeficientes para el cálculo de las puntuaciones factoriales. Estos coeficientes representan las cargas o ponderaciones para cada una de las variables, y se puede construir una ecuación lineal para cada una de las componentes extraídas. Para obtener las estimaciones de las puntuaciones factoriales se realiza un análisis factorial por componentes principales y el método de rotación con normalización Varimax, para lo cual se seleccionan las variables: Influencia de MIPYMES en la región, Fuentes de financiamiento, Obstáculos para obtener el crédito en la región, Institución otorgó el crédito, Requisitos para obtener crédito y Principales usos del financiamiento.

Tabla 8: Matriz de Coeficientes Para el Cálculo de las Puntuaciones Factoriales

	Componente	
	1	2
Influencia de las MIPYMES en la región	.094	.540
Fuentes de financiamiento	.018	.574
Institución negó crédito	-.297	-.075
Obstáculos para obtener el crédito	-.278	-.172
Institución otorgó el crédito	.286	-.004
Requisitos para obtener crédito	.129	-.334
Principales usos del financiamiento	.233	-.064

Los resultados de la Tabla 8 las estimaciones de las puntuaciones factoriales, el Método de extracción utilizado es el Análisis de Componentes principales y el Método de rotación con Normalización Varimax con Kaiser. El resultado se obtuvo mediante la aplicación del SPSS (versión 21), El total de la muestra fue de 396 encuestas aplicadas a las MIPYMES, durante el periodo de agosto a octubre del 2015. Fuente: Elaboración propia.

Combinando cada variable con sus correspondientes coeficientes pueden construirse las dos ecuaciones lineales para cada una de las componentes extraídas, en las que se basa el cálculo de las puntuaciones factoriales. A continuación se presenta cada una de las ecuaciones para la estimación de las puntuaciones factoriales para cada componente.

$Y1 = 0.094$ *Influencia de las MIPYMES en la región* $+ 0.018$ x *Fuentes de financiamiento* $– 0.297$ x *Institución negó el crédito* $– 0.278$ x *Obstáculos para el crédito* $+ 0.286$ x *Institución otorgó el crédito* $+ 0.129$ x *Requisitos para obtener crédito* $+ 0.233$ x *Principales usos del financiamiento* $Y2 = 0.540$ x *Influencia de las MIPYMES en la región* $+ 0.574$ *Fuentes de financiamiento* $- 0.075$ *Institución que negó el crédito* $- 0.172$ *Obstáculos para obtener el crédito* $– 0.30$ x *Institución que otorgó el crédito* $- 0.334$ x *Requisitos para obtener el crédito* $- 0.064$ *Principales usos del financiamiento*

Donde Y1 es la componente "factor de influencia de las MIPYMES en la región" y Y2 es la componente "factor de financiamiento por las MIPYMES en la región", basadas en las variables y las puntuaciones factoriales. Las dos puntuaciones factoriales de las componentes se obtienen sustituyendo cada variable por sus respectivos valores.

CONCLUSIONES

Se realizó un estudio empírico a través del análisis de la información obtenida mediante la aplicación de una encuesta aplicada a 396 MIPYMES distribuidas aleatoriamente en 26 municipios y las cuatro regiones del estado de Guanajuato, durante el periodo de agosto a octubre del 2015. En una primera etapa se realizó un análisis descriptivo, con información obtenida al entrevistar a los representantes de las MIPYMES, mediante la aplicación del instrumento. En este estudio se dio respuesta a la pregunta, ¿Cuál es el principal factor de influencia de las MIPYMES en la región? se obtuvieron los siguientes resultados: generación de empleo con 16.7%, como principal factor de influencia de las MIPYMES en la región, en segundo lugar lo ocupa mejoran la economía de la región (10.4%), le siguen ofrecen productos y servicios accesibles a la población local (7.3%), elaboran productos propios de la región (7.1%), son una fuente de ingreso familiar (6.6%), generan autoempleo familiar (6.3%), generan mayor movimiento de ventas (6.1%), atraen más negocios y empresas (4.3%) y generan ventas con precios más accesibles (4.0%) del total de las 396 MIPYMES entrevistadas. Lo anterior indica que las MIPYMES son un factor fundamental en el empleo, la economía familiar y el desarrollo de la región, como se observa en la Tabla 3 de la sección de resultados.

Asimismo, se dio respuesta a la pregunta ¿Cuál es el principal factor de acceso al financiamiento en las regiones del estado de Guanajuato? Se obtuvieron los resultados de acuerdo a la percepción de las MIPYMES entrevistadas: la principal fuente de financiamiento proviene de recursos propios, familiares y de los proveedores con 54%. Al analizar por región, las cajas de ahorro o sociedad de ahorro presentan un valor mayor como opción de financiamiento para las MIPYMES con 4.0% para la región I Noreste y con 4.8% para la región II Norte. La banca comercial tiene una menor participación para estas dos regiones, mientras que las instituciones microfinancieras van obteniendo cada vez un papel más relevante como opción de financiamiento en las regiones I Noreste y II Norte del estado, como se observa en la Tabla 4.

En una segunda etapa se realizó un análisis de las preguntas del instrumento aplicado a las MIPYMES distribuidas en las regiones del estado de Guanajuato. Se utilizó el análisis factorial por componentes principales y rotación con normalización Varimax. Los resultados permiten comprobar que el análisis factorial es adecuado para explicar las variables mediante las dos primeras componentes el "*factor de influencia de las MIPYMES en la región*" y el "*factor fuentes de financiamiento en la región*", como se puede observar en la Tabla 6, la Tabla 7. Asimismo, en la Tabla 8 se obtuvieron las puntuaciones factoriales mediante el método de análisis factorial por componentes principales con rotación Varimax. Mediante estos coeficientes estimados se construyó una ecuación lineal para cada una de las dos componentes extraídas el "factor de influencia de las MIPYMES en la región" y el "factor fuentes de financiamiento en la región", como se expresa al final en la sección de resultados.

Esta información permite dimensionar que estas dos componentes o factores son fundamentales para que los representantes de las MIPYMES consideren la influencia regional y el acceso al financiamiento en las regiones del estado de Guanajuato. Esto permitirá definir estrategias para que los pequeños empresarios de las MIPYMES obtengan un mayor acceso al financiamiento por parte de las instituciones públicas y privadas en el estado de Guanajuato. La contribución del presente trabajo es que no existe un estudio para el estado de Guanajuato en el que se considere la importancia de analizar las características específicas propias de las regiones como un factor de influencia en las MIPYMES y el factor de acceso al financiamiento para su desarrollo y crecimiento. Una limitación del presente estudio es que las entrevistas realizadas en campo sobre factores que influyen en el crecimiento y desarrollo de las MIPYMES son de auto percepción. Por lo que la etapa siguiente de este trabajo estará orientada hacia la ampliación de la información en relación a identificar otros aspectos que pueden identificar otros factores que son importancia para el análisis regional y su efecto en el desarrollo y crecimiento de las MIPYMES.

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ANÁLISIS ESPACIAL DE LOS FACTORES DE LAS MIPYMES EN LAS REGIONES DEL ESTADO DE GUANAJUATO, MÉXICO

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RESUMEN

La presente investigación se basa en realizar un análisis espacial de los factores de las micro, pequeñas y medianas empresas (MIPYMES) en la regiones, que permita identificar las características que diferencian las regiones en donde se localizan las empresas. La metodología contempla un análisis empírico, mediante una encuesta a 396 MIPYMES distribuidas aleatoriamente en las regiones del estado de Guanajuato, en el periodo de 2015. El método de aplicación es un análisis discriminante que consiste en encontrar la máxima diferencia espacial (centroides) entre las variables o factores contenidos en cada una de las regiones. Al obtener los resultados se encontraron diferencias significativas entre los factores de influencia de las MIPYMES en la región donde se localizan. Es importante considerar la existencia de estas diferencias regionales al realizar estudios o implementar políticas públicas de apoyo a las MIPYMES para su desarrollo y crecimiento en las regiones del estado de Guanajuato.

PALABRAS CLAVE: Distribución Regional, MIPYMES, Influencia en la Región

ABSTRACT

SPATIAL ANALYSIS OF THE FACTORS OF THE MSMES IN THE REGIONS OF THE STATE OF GUANAJUATO, MEXICO

This research is based on spatial analysis of the factors of micro, small and medium-sized enterprises (MSMES) in the regions, identifying the characteristics that differentiate the regions where the companies are located. The methodology considers the empirical analysis, through a survey of 396 MSMES randomly distributed in the regions of the State of Guanajuato, during the period of 2015. The method applied was a analysis discriminant that consists in find the maximum difference spatial (centroids) between the variables or factors contained in each an of them regions. To get the results it was found that there is a significant relationship between the factors of influence of the MSMES in the region where they are located. It is important to consider the existence of these regional differences when performing studies or implement public policies to support the MSMES for its development and growth in the regions of the state of Guanajuato.

KEYWORDS: Regional Distribution, MSMES, Influence in the Region

JEL: M10, M20, R11

INTRODUCCIÓN

Las micro, pequeñas y medianas empresas (MIPYMES) tienen una importancia socioeconómica y territorial, en la generación de empleos a nivel regional, nacional y mundial (Estrada, García y Sánchez, 2009; Flores, Lucio y García, 2012). En el estado de Guanajuato, en el año 2014 existían en Guanajuato 257,578 empresas, de las cuales el 99.5% son micro, pequeñas y medianas empresas (MIPYMES). Por

tamaño de la empresa, el 94.2% de éstas eran microempresas, el 3.9% pequeñas empresas, el 1.3% empresas medianas y solo el 0.5% se consideraban grandes empresas (INEGI, 2014). Por actividad económica, las MIPYMES más importantes pertenecen al sector comercio con 46.4%, seguido de los servicios con 41.4% y el sector industrial con el 12.2% del total de empresas. Dentro del sector servicios se encuentran las instituciones financieras, las cuales representan el 1.1% del total de las 2,701 instituciones financieras en el estado de Guanajuato (INEGI, 2014).

El objetivo del presente trabajo es realizar un análisis espacial de los factores de las MIPYMES en la región, que permita identificar las características que diferencian los efectos de las en donde se localizan las empresas en el estado de Guanajuato. Este estudio se basa en la hipótesis en que existen características que diferencian específicas de las MIPYMES que presentan diferencias en las regiones donde se ubican, y que éstas variables son un factor que influye en el crecimiento y desarrollo de las MIPYMES en las regiones del estado de Guanajuato. Las preguntas clave a responder son: ¿Cuál es el principal factor de influencia en la región donde se ubican las MIPYMES? y ¿Qué factores de la región son importantes para mejorar las MIPYMES en el estado de Guanajuato? Para llevar a cabo el trabajo se realizó un estudio empírico mediante la aplicación de una encuesta a una muestra de 396 micro, pequeñas y medianas empresas distribuidas en las regiones del estado de Guanajuato, durante el periodo de agosto a octubre del 2015.

REVISIÓN LITERARIA

Maté y Ramón (2016) analizaron una muestra de PYMES ubicadas en dos regiones distintas: Murcia y Madrid, encontrando que existen diferencias regionales en donde se ubican las PYMES, encontrando que las empresas que se localizan en regiones más desarrolladas son capaces de obtener mayor acceso de financiamiento que las empresas que se localizan en regiones menos desarrolladas. Los autores concluyen que es importante que las instituciones financieras públicas y privadas establezcan políticas con programas de apoyo a las PYMES tomando en cuenta las características específicas propias de cada región. En forma similar, Mercieca, Schaeck y Wolfe, (2009) comentan que las PYMES que se localizan en regiones con mayor desarrollo económico y disponibilidad de instituciones tienen mayor probabilidad de éxito para lograr el acceso financiero que las empresas que las PYMES que se encuentran en regiones con menor desarrollo económico y cuentan con menos instituciones financieras (Beck, 2005; Maté et al, 2016).

Federico, Rabetino y Kantis (2012) examinaron los factores determinantes del crecimiento de la empresa por región, encontrando que la disponibilidad de recursos financieros en la región es un factor importante para el desarrollo y crecimiento de las PYMES, y varía según la región donde se localizan (Gómez, García y Marín, 2009). De igual forma, Cinquegrana, Donati y Sarno (2012) encontraron que las pequeñas empresas ubicadas en regiones atrasadas tienen mayor restricción de financiamiento que las empresas localizadas en regiones más desarrolladas.

Esto es debido a la opacidad de la información típica de las PYMES se ve agravada, en las regiones con menor desarrollo, por el insuficiente desarrollo de los mercados financieros. Palacín-Sánchez, Ramírez-Herrera y Pietro (2013) señalan que los factores determinantes para el desarrollo y crecimiento de PYMES, su estructura de capital, el tamaño, la estructura de activos, los beneficios, el crecimiento y la edad, difieren dependiendo de la región en la que las pequeñas empresas se encuentran. Otros autores analizaron el sector financiero de la deuda de las PYMES en 17 regiones de España, encontrando que existen diferencias significativas regionales. De lo anterior, los autores concluyeron que es importante que los tomadores de decisiones deben considerar estas diferencias regionales en la financiación de las PYME, así como los cambios en el sector financiero regional (Palacín-Sánchez y Pietro, 2015).

Método de Análisis Discriminante

Mures, García y Vallejo (2005) realizaron un estudio empírico realizado a una muestra de clientes de entidades financieras en Castilla y León, con el fin de valorar el riesgo de crédito. El método utilizado fue análisis discriminante con el propósito de discriminar mejor entre clientes morosos y no morosos. Los resultados del análisis discriminante son significativos, lo que permite clasificar correctamente la totalidad de los clientes morosos y no morosos. El estudio concluye que la técnica de análisis discriminante es adecuada para el estudio y predicción de la morosidad.

Plaza y Rufín (2005) examinaron las características de las PYMES en relación a la capacidad comercial y del uso de las tecnologías de la información (TIC). La metodología consistió en el análisis de una muestra de 17,000 empresas innovadoras en España, en el periodo de 1990 a 1995. El método utilizado fue la técnica de análisis discriminante canónico, encontrando que existen diferencias significativas entre la variables *capacidad comercial* y *uso e implantación de TIC,* lo que permite clasificar o diferenciar las PYMES dentro del grupo de alta y baja innovación.

González, Correa, y Acosta (2002) analizaron los factores económicos y financieros que condicionan la rentabilidad de las PYMES, a una muestra de258 empresas de la Central de Balances de la Universidad de La laguna, España. Se utilizó principalmente el análisis discriminante con el propósito de analizar la influencia de la rentabilidad financiera de la empresa, encontrando diferencias significativas en los factores que ejercen el comportamiento económico y financiero de la empresa rentable con respecto de las empresas no rentables. Fontalvo (2012) en su investigación evaluó la productividad de las empresas de la ciudad de Cartagena de Indias, Colombia. La metodología consistió en el análisis a una muestra de 23 empresas certificadas la Coalición Empresarial Anticontrabando (CEAC), se utilizó la técnica del análisis discriminante de cada grupo de los indicadores de productividad evaluados, encontrándose diferencias significativas en los indicadores de productividad.

METODOLOGÍA

La metodología utilizada es de tipo cuantitativo, mediante el método del análisis discriminante aplicado a un estudio empírico de una muestra de 396 MIPYMES localizadas en las regiones del estado de Guanajuato. La información se recopiló durante el periodo de agosto a octubre del 2015.

Descripción de Variables

Para el diseño del cuestionario, en primer lugar se identifican las variables contenidas en el cuestionario que definen las características específicas de las regiones y de las empresas MIPYMES como unidades de análisis para el estudio de la población (ver Tabla 1).

Tabla 1: Descripción de Variables

Nombre de la Variable	Definiciones conceptuales
Variable dependiente	
Regiones	Las regiones son áreas geográficas que delimitan el territorio del estado de Guanajuato, y están conformadas por municipios, y presentan varias características de actividad económica, territorial y de población, como se puede observar en la Tabla 1.
Variables Independientes	
Tamaño de la empresa	Tamaño de la empresa medida en función del número de empleados.
Crecimiento de la empresa	El crecimiento de la empresa se mide como el cambio porcentual en el volumen de las ventas en los dos últimos años.
Empleo	Emplear o contratar a una persona por una empresa, para cumplir o realizar una actividad productiva, a cambio de una remuneración remunerada.
MIPYMES	Las empresas Mipymes están conformadas por el conjunto de micro empresas, pequeñas y medianas empresas según tamaño del personal empleado que labora en la empresa.
Empresas MIPYMES	Las empresas Mipymes están conformadas por el conjunto de micro empresas, pequeñas y medianas empresas según tamaño del personal empleado que labora en la empresa.
Empresas por región	Localización o ubicación geográfica de las empresas MIPYMES en la región.
Sector económico	Número de empresas por sector de actividad económica del comercio, de servicios e industrial.
Sector industrial	Empresas dedicadas al sector de la industria de la manufactura que se localizan en la región.
Sector comercio	Empresas en el sector comercio que se dedican a la compra y venta de bienes y servicios se localizan en la región.
Sector servicios	Empresas en el sector servicios que tienen por objeto la satisfacción de un tercero, ya sea en su persona o en sus bienes, y se localizan en la región.
Influencia de MIPYMES en la región	Influencia que ejercen las micro, pequeñas y medianas empresas en las cuatro regiones del estado de Guanajuato.

La primera columna de la Tabla 1 describe las variables que están contenidas en el cuestionario aplicado a una muestra de 396 MIPYMES en las regiones del estado de Guanajuato. En la segunda columna se presenta la definición de las variables. Fuente: Elaboración propia.

RESULTADOS

Influencia Que Ejercen las MIPYMES en la Región

La Tabla 2 muestra la influencia que ejercen las MIPYMES en las regiones, destaca en primer lugar la generación de empleo con 16.7%, en segundo lugar está mejoran la economía de la región con 10.4%, el tercer lugar es ofrecen productos y servicios accesibles a la población local con 7.3%, y en cuarto lugar elaboran productos propios de la región representó 7.1%, le sigue una fuente de ingreso familiar con 6.6% y generan autoempleo familiar con 6.3%, del total de las 396 MIPYMES entrevistadas. Lo anterior indica que las MIPYMES son un factor fundamental en el empleo, la economía familiar y el desarrollo de la región. Los factores de influencia de las MIPYMES que benefician a la región son: generan mayor movimiento de ventas (6.1%), atraen más negocios y empresas (4.3%), generan ventas con precios más accesibles (4.0%) y elaboran productos artesanales con 3.8%. Mientras que los factores de influencia que afectan la región son: la competencia de precios afectan a las MIPYMES (3.8%), las MIPYMES cierran por falta de recursos (3.8%), la competencia excesiva de negocios (3.3%), hay muchos negocios para la poca gente (3.3%) y las ventas de artesanías han disminuido con 2.8%. El resto de los factores de influencia representó el 10.6% de las MIPYMES entrevistadas (ver Tabla 2).

Tabla 2: Influencia de las MIPYMES en las Regiones del Estado de Guanajuato, 2015

Influencia de las MIPYMES en la región	Empresa por Región				
	Región I Noreste	Región II Norte	Región III Centro	Región IV Sur	Total **396**
Las MIPYMES generan empleo	2.0	3.8	5.6	5.3	16.7
Mejoran la economía de la región	1.3	1.5	3.5	4.0	10.4
Ofrecen productos y servicios a la población local	1.5	1.5	2.8	1.5	7.3
Elaboran productos propios de la región	1.8	2.3	1.5	1.5	7.1
Fuente de ingreso familiar	0.5	2.5	0.8	2.8	6.6
Generan autoempleo familiar	0.8	2.0	1.5	2.0	6.3
Generan mayor movimiento de ventas	1.0	2.0	2.5	0.5	6.1
Atraen más negocios y empresas	1.3	1.0	1.5	0.5	4.3
Generan ventas con precios más accesibles	1.0	1.0	1.0	1.0	4.0
Elaboran productos artesanales	0.5	1.5	1.3	0.5	3.8
La competencia de precios afectan a las MIPYMES	0.5	1.3	1.3	0.8	3.8
Las MIPYMES cierran por falta de recursos	0.8	0.5	1.3	1.3	3.8
Competencia excesiva de negocios	1.0	0.5	1.0	0.8	3.3
Hay muchos negocios para la poca gente	1.8	0.5	0.3	0.8	3.3
Las ventas de artesanías han disminuido	1.0	0.8	0.5	0.5	2.8
Ofrecen productos a la población rural	0.5	0.5	0.5	1.0	2.5
Las MIPYMES pagan impuestos	0.8	0.3	0.8	0.5	2.3
Otros factores de influencia					
Total de empresas	20.2	24.0	29.3	26.5	100.0

La primera columna de la Tabla 2 presenta las ventajas de la región para las MIPYMES en el estado de Guanajuato. En las siguientes columnas se muestra el porcentaje de las MIPYMES para cada una de las regiones del Estado, de acuerdo a la percepción que contestaron los empresarios de una muestra de 396 396 MIPYMES aplicadas en el estado de Guanajuato. El periodo de la muestra fue de agosto a octubre del 2015. Fuente: Elaboración propia.

Factores que Faltan al Interior para Mejorar las Empresas

Al analizar los factores que faltan al interior para mejorar las MIPYMES, la Tabla 3 presenta en primer lugar aumentar la publicidad con 10.9%, en segundo lugar lo ocupa mayor apoyo con financiamiento (10.4%)%, le sigue mejorar el diseño o imagen del local (8.3%), mayor variedad y cantidad de productos (7.3%), aumentar las ventas con 7.1%, ampliar el espacio del local (5.8%), mayor inversión en la empresa (5.6%), mejorar la administración de la empresa y mayor calidad de los productos ambas con 4.5% del total de las 396 MIPYMES entrevistadas.

Tabla 3: Factores Que Faltan Mejorar al Interior de la Empresa en las Regiones

Factores que faltan mejorar al interior	Empresa por Región				
	Región I Noreste	Región II Norte	Región III Centro	Región IV Sur	Total
					396
Aumentar la publicidad	1.5	3.5	2.0	3.8	10.9
Mayor apoyo con financiamiento	1.8	3.0	3.0	2.5	10.4
Mejorar el diseño o imagen del local	1.3	2.5	2.0	2.5	8.3
Mayor variedad y cantidad de productos	1.8	2.3	2.8	0.5	7.3
Aumentar las ventas	1.5	0.8	3.0	1.8	7.1
Ampliar el espacio del local	0.5	1.8	2.0	1.5	5.8
Mayor inversión en la empresa	1.5	1.0	1.5	1.5	5.6
Mejorar la administración de la empresa	0.5	0.5	1.8	1.8	4.5
Mayor calidad de los productos	0.8	0.8	1.8	1.3	4.5
Capacitación del personal	0.8	0.8	1.3	0.8	3.5
Disminuir la Inseguridad	1.3	0.3	0.5	1.0	3.0
Comprar Maquinaria y equipo	0.5	0.8	1.0	0.5	2.8
Mejorar el Servicio al cliente	0.5	0.3	0.8	0.8	2.3
Mayor apoyo con crédito por los proveedores	1.0	0.3	0.5	0.3	2.0
Mejorar los Precios	0.8	0.5	0.3	0.5	2.0
Disminución de impuestos	1.0	0.3	0.3	0.5	2.0
Otros factores faltan al interior	3.3	4.8	4.8	5.1	17.9
Total de empresas	20.2	24.0	29.3	26.5	100.0

La primera columna de la Tabla 3 presenta los factores que hacen falta para mejorar al interior de las MIPYMES en el estado de Guanajuato. En las siguientes columnas se muestra el porcentaje de las MIPYMES para cada una de las regiones del Estado, de acuerdo a la percepción que contestaron los empresarios de una muestra de 396 MIPYMES aplicadas en el estado de Guanajuato. El periodo de la muestra fue de agosto a octubre del 2015. Fuente: Elaboración propia.

Análisis Espacial de los Factores de las MIPYMES en la Región

En este apartado se presenta el análisis de los ítems del instrumento aplicado a la muestra de 396 MIPYMES. La Tablas 2 y 3 reflejan el comparativo de las preguntas del instrumento respecto a las cuatro regiones donde se localizan, sobre la hipótesis planteada, respectivamente.

Hipótesis 1:

Ho: Los factores de influencia de las MIPYMES en la región no tiene una relación o efecto debido a la distribución de la región.

Ha: Los factores de influencia de las MIPYMES en la región tienen una relación o efecto debido a la distribución de la región.

El análisis discriminante ayuda a identificar las características que diferencian a dos o más grupos y cuántas de estas variables son necesarias para alcanzar la mejor clasificación posible (Cuadras, 2014). La Tabla 4 presenta las variables independientes incluidas en el modelo en el último paso, éstas son*: Falta mejorar al interior de la MIPYME, Porque eligió la ubicación actual, Influencia de las MIPYMES en la región* y *Tamaño actual de la empresa*.

Tabla 4: Variables Independientes Incluidas, en el Modelo Último Paso

Variables Incluidas	Tolerancia	F Para Salir	Lambda De Wilks
Factores que hacen falta para mejorar al interior de la empresa	0.842	17.543	0.803***
Tamaño de la empresa	0.996	13.963	0.784***
Factores para elegir la ubicación actual de la empresa	0.816	6.437	0.743***
Influencia de la empresa en la región	0.931	5.564	0.738***

*La primera columna de la Tabla 4 presenta los variables independientes incluidas en el modelo en el último paso (Paso 4). En las siguientes columnas se muestran el índice de Tolerancia, la prueba F y el estadístico Lambda de Wilks. *** indica nivel de significancia al 1%. Se utilizó el método Análisis Discriminante derivado de la aplicación del SPSS (versión 21). Fuente: Elaboración propia.*

La Tabla 5 presenta los autovalores para las tres funciones incluidas en el modelo. En la Tabla 5 se muestra grandes diferencias, ya que la primera función es la que explica el 82.8% de la variabilidad en los datos, mientras que la segunda función explica el 12.0% de la variabilidad, y la tercera función solo explica 5.2%. De manera similar, la correlación canónica de la primera función es alta, mientras que la correlación canónica de la segunda y tercera función es baja.

Tabla 5: Autovalores

Función	Autovalor	% De Varianza	% Acumulado	Correlación Canónica
1	0.323***	82.8	82.8	0.494***
2	0.047***	12.0	94.8	0.212***
3	0.020***	5.2	100.0	0.141***

*La primera columna de la Tabla 5 presenta las 3 primeras funciones discriminantes en el análisis. En las siguientes columnas se muestran los Autovalores, el porcentaje de la varianza, el porcentaje de la varianza acumulada y la correlación canónica. *** indica nivel de significancia al 1%. Se utilizó el Análisis Discriminante derivado de la aplicación del SPSS (versión 21). Fuente: Elaboración propia.*

La lambda de Wilks permite contrastar la hipótesis nula de que las medias multivariantes de las regiones son iguales (Cuadras, 2014). La Tabla 6 muestra en la primera línea (1 a la 3), que la lambda de Wilks tiene asociado un nivel de significancia menor de 0.01, por lo que el modelo presenta diferencias significativas en las medias de las regiones. En forma similar, la segunda línea (2 a la 3) presenta un valor asociado para la lambda de Wilks con un nivel de significancia menor a 0.01, se concluye existen diferencias significativas en las medias de los grupos de las dos funciones.

Tabla 6: Lambda de Wilks. Contraste de las Funciones del Modelo

Contraste de las Funciones	Lambda de Wilks	Chi-Cuadrado	Grados de Libertad	Significancia
1 a la 3	0.708***	135.168	12	.000
2 a la 3	0.936***	25.803	6	.000
3	0.980**	7.881	2	.019

*La primera columna de la Tabla 6 presenta el contraste de las 3 primeras funciones. En la segunda columna se muestra el estadístico lambda de Wilks la cual contrasta las tres funciones del modelo. En las siguientes columnas se muestran los estadísticos del modelo multivariante:, Chi-cuadrado, los grados de libertad . ** Con nivel de significancia al 5%, *** indica nivel de significancia al 1%. Se utilizó el método Análisis Discriminante derivado de la aplicación del SPSS (versión 21. Fuente: Elaboración propia.*

En la Tabla 7 se observa, para la primera función, que el factor *Falta mejorar al interior de la empresa* y el factor *Influencia de la MIPYME en la región* presenta una alta correlación con la función discriminante, mientras que el factor *Tamaño de la empresa* presenta una alta correlación negativa. La segunda función presenta una alta correlación con los factores *Porqué eligió la ubicación actual donde se localiza la empresa* y *Falta mejorar al interior de la empresa* (ver Tabla 7).

Tabla 7: Matriz de Estructura

Variables o Factores Incluidos	Función Discriminante	
	1	2
Factores que hacen falta para mejorar al interior de la empresa	0.694***	0.567***
Factores para elegir la ubicación actual de la empresa	0.095***	0.896***
Tamaño de la empresa	-0.597***	0.247***
Influencia de la MIPYME en la región	0.442***	-0.015***

La primera columna de la Tabla 7 presenta las variables independientes incluidas en el modelo. En las siguientes columnas se muestran las correlaciones intra-grupo combinadas entre las variables discriminantes y las funciones discriminantes canónicas tipificadas. *** *indica nivel de significancia al 1%. Se utilizó el Análisis Discriminante con el software SPSS (versión 21. Fuente: Elaboración propia.*

Coeficientes Estandarizados de la Función Discriminante

La Tabla 8, presenta la primera función discriminante, la cual tiene una mayor importancia a la hora de predecir el grupo de pertenencia por región. La primera función discrimina, principalmente a las variables *Falta mejorar al interior de la empresa* y la *Influencia de las MIPYMES en la región* puesto que presentan una mayor puntuación en la función discriminante. Mientras que las variables: *Tamaño de la empresa* y *Porque eligió la ubicación actual donde se localiza la empresa* tienen una menor importancia, ya que sus puntuaciones son negativas en la función discriminante. En forma similar, en la segunda línea de la Tabla 8, se muestran los coeficientes para cada una de las variables que componen la segunda función discriminante. A continuación se expresan las dos funciones con los coeficientes estandarizados para cada una de los factores representados en la Tabla 8.

Y1= 0.751 Falta mejorar al interior - 0.307 Ubicación actual + 0.354 Influencia de las MIPYMES– 0.589 Tamaño de la empresa

Y2= 0.278 Falta mejorar al interior + 0.862 Ubicación actual - 0.258 Influencia de las MIPYMES + 0.268 Tamaño de la empresa

Tabla 8: Valor de los Centroides en las Funciones Discriminantes de las Regiones

Región	Función Discriminante	
	1	2
Región I Noreste	0.612***	-0.197***
Región II Norte	-0.039***	-0.239***
Región III Centro	-0.802***	0.060***
Región IV Sur	0.456***	0.300***

*La primera columna de la Tabla 10 presenta las regiones de análisis en la función discriminante. En las siguientes columnas se muestran los valores de los centroides, que representan el valor medio de cada región. *** indica nivel de significancia al 1%. Se utilizó el método Análisis Discriminante derivado de la aplicación del SPSS (versión 21). Fuente: Elaboración propia.*

Valor de los Centroides o Distancias de las Medias de las Regiones

La Tabla 8 presenta la ubicación de los centroides de las dos funciones discriminantes para las cuatro regiones. La primera función ha conseguido explicar al máximo las diferencias existentes en las cuatro regiones, la región I Noreste y la región IV Sur destacan con una distancia mayor, ambas con un valor positivo entre las medias de las regiones (los centroides). Mientras que las regiones II Norte y III Centro presentan una distancia menor de la distancia entre los centroides, ambas se sitúan en la parte negativa (ver Tabla 8). En forma similar, la segunda función explica diferencias significativas para cada una de las regiones, como se puede observar en los valores de los centroides de la Tabla 8.

Tabla 8: Valor de los Centroides en las Funciones Discriminantes de las Regiones

Región	Valor de Centroides en la Función Discriminante	
	1	2
Región I Noreste	0.612***	-0.197***
Región II Norte	-0.039***	-0.239***
Región III Centro	-0.802***	0.060***
Región IV Sur	0.456***	0.300***

*La primera columna de la Tabla 10 presenta las regiones de análisis en la función discriminante. En las siguientes columnas se muestran los valores de los centroides, que representan el valor medio de cada región. *** indica nivel de significancia al 1%. Se utilizó el método Análisis Discriminante derivado de la aplicación del SPSS (versión 21). Fuente: Elaboración propia.*

CONCLUSIONES

Se realizó un estudio empírico a través del análisis de la información obtenida mediante la aplicación de una encuesta aplicada a 396 MIPYMES distribuidas aleatoriamente en 26 municipios y las cuatro regiones del estado de Guanajuato, durante el periodo de agosto a octubre del 2015. En una primera etapa se realizó un análisis descriptivo, con información obtenida al entrevistar a las MIPYMES, mediante la aplicación del instrumento. Al preguntar a los pequeños empresarios ¿Cuál es el principal factor de influencia de las MIPYMES en la región? se obtuvieron los siguientes resultados: generación de empleo con 16.7%, como principal factor de influencia en la región, en segundo lugar lo ocupa mejoran la economía de la región (10.4%), le siguen ofrecen productos y servicios accesibles a la población local (7.3%), elaboran productos propios de la región (7.1%), son fuente de ingreso familiar (6.6%), generan autoempleo familiar (6.3%), generan mayor movimiento de ventas (6.1%) y atraen más negocios y empresas (4.3%) del total de las 396 MIPYMES entrevistadas. Lo anterior indica que las MIPYMES son un factor fundamental en el empleo, la economía familiar y el desarrollo de la región, como se observa en la Tabla 2 de la sección de resultados.

En una segunda etapa se realizó un análisis de las preguntas del instrumento aplicado a las MIPYMES distribuidas en las regiones del estado de Guanajuato. Se utilizó el método de análisis discriminante, con un nivel de significancia del 1%, para identificar las diferencias significativas entre las variables o factores de las MIPYMES en las regiones donde se localizan. Los resultados muestran diferencias significativas entre los factores *Falta mejorar al interior de la empresa* y la *Influencia de la MIPYME en la región* presentan una alta correlación positiva con la función discriminante, mientras que el factor *Tamaño de la empresa* presenta una alta correlación negativa. Para la segunda función discriminante presenta una alta correlación con los factores *Porqué eligió la ubicación actual de la empresa* y *Falta mejorar al interior de la empresa*. La tercera función discriminante correlaciona principalmente con los factores *Tamaño de la empresa* e *Influencia de la MIPYME en la región*, como se puede observar en la Tabla 7 en la sección de resultados. Al analizar las preguntas del instrumento aplicado a las MIPYMES en cada una de las regiones, se observan mayores diferencias. La Tabla 10 presenta la ubicación de los centroides en cada una de las funciones discriminantes para las regiones.

La primera función explica al máximo las diferencias existentes en las cuatro regiones, presentando una mayor diferencia en las región I Noreste y la región IV Sur con valor positivo en sus distancias medias o centroides, mientras que la región III Centro y la región II Norte presenta un valor menor en sus distancias medias o centroides, como se muestra en la Tabla 10. En forma similar, la segunda función discriminante, presenta diferencias significativas entre las cuatro regiones. La región III Centro y la región IV sur presentan valores positivos en distancia de la media o centroide, mientras que en las regiones I Noreste y II Norte las distancias de las medias o centroides los valores se sitúan en la parte negativa, como se puede observar en la Tabla 8 en la sección de resultados. De lo anterior, se cumple el objetivo, dado que se puede concluir que existen diferencias significativas entre las regiones donde se localizan las MIPYMES, atribuidas a las preguntas que respondieron los empresarios de las MIPYMES sobre los factores: *Factor de influencia que ejercen las MIPYMES en la región, Factor que hace falta para mejorar al interior de la empresa, Porqué*

eligió la ubicación actual de la empresa y el *Tamaño de la empresa,* y que éstas diferencias regionales pueden afectar el crecimiento y la continuidad de las MIPYMES.

La contribución del presente trabajo es que no existe un estudio para el estado de Guanajuato en el que se considere la importancia de distinguir las características o factores regionales de las MIPYMES como un factor de influencia en la región donde se ubican, y que tienen son un elemento fundamental en el crecimiento y la continuidad de las MIPYMES. Una limitación del presente estudio es que las entrevistas realizadas en campo sobre factores que influyen en el crecimiento y desarrollo de las MIPYMES son de auto percepción. Por lo que la etapa siguiente de este trabajo estará orientada hacia la ampliación de la información en relación a identificar otros aspectos que pueden tener un factor de influencia en la distribución regional de las MIPYMES y que son importantes para su crecimiento y desarrollo.

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PLAN DE MODERNIZACIÓN DE LAS ADUANAS 2007-2012 Y SU IMPACTO EN LA OPERACIÓN Y RECAUDACION DE LA ADUANA DE MANZANILLO

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RESUMEN

El objeto de la investigación es conocer el impacto de la modernización de la Aduana mexicana debido a su función fundamental de facilitadora del comercio exterior y unidad exactora de los tributos; durante el sexenio del presidente Felipe de Jesús Calderón Hinojosa se desarrolló el plan de modernización de las Aduanas 2007-2012, a fin de que las operaciones de comercio sean más eficientes, se reduzcan costos, se simplifique el despacho y se faciliten los trámites aduaneros, con el objeto de tener como resultado mediático el incremento en el volumen de operaciones de comercio exterior y la automatización de los tramite recaudatorios y consecuente aumento. Los cambios sustantivos derivados de este plan se dieron en función de la infraestructura, recursos humanos, tecnología y equipamiento. Los resultados obtenidos fueron: el volumen de operaciones se incrementó, pero no la recaudación, debido a la nueva visión de la gestión aduanera tendiente a la vigilancia y facilitación del comercio internacional, la percepción de los dependientes de las agencias aduanales es: aún falta mucho por mejorar, el proyecto sólo cumplió con objetivos básicos, la implementación del plan se dio con éxito, pero, este éxito solo muestra a una aduana que hace lo mínimo requerido.

PALABRAS CLAVE: Aduanas, Modernización, Simplificación, Facilitación, Eficiencia

MODERNIZATION PLAN 2007-2012 CUSTOMS AND ITS IMPACT ON THE OPERATION AND RAISING THE OFFICE OF MANZANILLO

ABTSRACT

The object of the research is to understand the impact of modernization of the Mexican Customs because of its key role as facilitator of foreign trade and exactora unit taxes; during the administration of President Felipe de Jesus Calderon Hinojosa the modernization plan developed the 2007-2012 Customs, so that trade operations more efficient, reduce costs, simplify office and customs procedures are provided, in order to have as media results in increased volume of trade operations outdoor and automation of the collection and consequent increase processed. The derivatives of this plan substantive changes occurred in terms of infrastructure, human resources, technology and equipment. The results were: trading volume increased, but not the collection, due to the new vision of border management aimed at monitoring and facilitation of international trade, the perception of the employees of the customs agencies is still much to improve the project only met basic objectives, implementation of the plan became successful, but this success only shows a custom that makes the minimum required.

KEYWORDS: Customs Modernization, Simplification, Facilitation, Efficiency

INTRODUCCIÓN

La globalización es producto de la interdependencia entre los países, todos los días queda evidente la necesidad de un bien o servicio que otro país produce u ofrece dando lugar a la necesidad de integración económica de los países, en la cual están presentes aspectos políticos, económicos y sociales en decisiones multilaterales, lo que hoy es algo muy habitual. En la década de los setenta Japón encabezó el crecimiento económico, posteriormente en los años ochenta surgieron los tigres asiáticos, quienes serían: Corea, Taiwán, Hong Kong y Singapur. Incluso los mismos países del sureste asiático superaron las medias mundiales tanto en crecimiento como en los avances tecnológicos. Pero sin duda alguna, por causa de la integración de la República Popular China a la Organización Mundial de Comercio (OMC) en diciembre del 2001, la economía mundial experimentó un cambio muy importante, el cual se ha visto reflejado en el crecimiento continuo de importaciones y exportaciones. Debido a esto surgieron organismos multilaterales, por mencionar alguno y uno de los más importantes hoy en día, es el Foro de Cooperación Económica Asia-Pacífico (APEC, por sus siglas en inglés), el cual agrupa 21 economías, siendo México una de las economías más activas en ésta nueva dimensión por la ubicación geográfica que tiene.Por lo tanto, México comenzó a jugar un papel muy importante en el comercio global, ya que ha tenido que implementar, modificar, desarrollar, crear e incluso cambiar algunos conceptos del comercio exterior, todo con base a las exigencias de la demanda. A partir de ése momento, el puerto de Manzanillo comenzó a tener importancia a nivel mundial por la ubicación estratégica, debido a la facilitación en cuestiones de logística y tiempos.

La política-económica portuaria se vio en la necesidad de actualizar y re estructurar el sistema portuario mexicano, tanto en las leyes como en infraestructura y tecnología. Se implementaron programas de modernización en todas las aduanas mexicanas, para poder trabajar a la par con las aduanas de origen y así contribuir con la agilización del despacho de las mercancías y tener un mayor control en la recaudación y fiscalización de las operaciones. De ahí surgió el plan de modernización de las Aduanas 2007-2012, en el cual se establecieron distintas áreas de oportunidad para poder trabajar en ellas. Se implementó un prototipo de aduana, denominada aduana modelo, con el fin de una mayor transparencia en el despacho aduanero y un mejor control en las operaciones de comercio exterior y otorgar un mejor servicio a los usuarios (en Manzanillo, Colima se implementó en el año 2003). El despacho de las mercancías pasó a ser electrónico y digital con la ventanilla única de comercio exterior, la incorporación de los oficiales de comercio exterior que desplazaron los agentes de la conocida policía fiscal (Unidad de Apoyo para la Inspección Fiscal y Aduanera (UAIFA)), en 2010 despareció lo que era llamado el segundo reconocimiento aduanero, se ampliaron algunos de los puertos (en Manzanillo se hecho andar la ampliación de la zona norte y la creación de una extensión portuaria en el vaso lacustre de la laguna de Cuyutlan) y se equiparon de acuerdo a la demanda de cada uno. Debido a lo anterior y a raíz de la implementación del plan de modernización de las Aduanas 2007-2012, se genera la inquietud de conocer cuál ha sido el impacto de este en el volumen de las operaciones de comercio exterior por la Aduana de Manzanillo y su impacto en la recaudación por esa misma aduana, además de conocer también la percepción de los usuarios de comercio exterior (agentes aduanales) adscritos a la aduana de Manzanillo derivado de la implementación de dicho plan.

REVISIÓN LITERARIA

Algunas de las investigaciones e ideas de autores que se tienen a la mano como las de (Armas & Colmenares, 2007), (Reyes, 2006) y (Trejo, 2008), ubican el éxito de la modernización del aparato estatal mediante las TIC en las administraciones tributarias y afirman que el objeto de la incorporación de las TIC a la función de las oficinas tributarias es ofrecer servicios más eficientes y rápidos en favor de los usuarios, definitivamente se observa la cuestión del incremento en la recaudación y la accesibilidad de los datos de los contribuyentes. En ese contexto se procederá a bordar de manera particular lo que ha ocurrido en la Aduana en México. El convenio de Kyoto para México fue la base por la que se incorporaron los diversos mecanismos, sistemas para el procesamiento de datos y métodos no invasivos para que la autoridad

aduanera pueda ejercer de manera más eficiente su gestión, recordando que México, no obstante que tomo como base este convenio para elaborar la Ley Aduanera de 1982, este nunca se adhirió.

Sin embargo, contrario a lo que ocurrió con este documento, en el año de Junio de 2005, México se adhirió al Marco Normativo para Asegurar y Facilitar el Comercio Mundial, también conocido como Marco Normativo SAFE de la Organización Mundial de Aduanas (OMA), Marco que se generó durante las sesiones anuales del consejo general de la OMA, celebradas en junio de 2005 en Bruselas, en donde los directores generales de Aduana en representación de los miembros de la OMA, adoptaron el Marco Normativo SAFE por unanimidad (Organización de las Mundial de Aduanas, 2012).

Las finalidades del Marco SAFE son (Organización de las Mundial de Aduanas, 2012): crear normas que garanticen la seguridad y facilitación de la cadena logística a nivel mundial para promover la seguridad y previsibilidad; permitir el control integrado de la cadena logística en todos los medios de transporte; ampliar el papel, las funciones y las capacidades de las Aduanas para que puedan enfrentar los desafíos y aprovechen las oportunidades del siglo XXI; reforzar la cooperación entre las administraciones aduaneras para detectar envíos de alto riesgo; fortalecer la cooperación entre las aduanas y las empresas; promover el movimiento fluido de las mercaderías a través de cadenas logísticas internacionales. En resumen promover la seguridad y el movimiento fluido de las mercancías a través de cadenas logísticas internacionales seguras, mediante la detección de embarques de alto riesgo entre las Aduanas y la cooperación con las empresas que cuenten con un reconocimiento y certificación para esos efectos.

El Marco SAFE cuenta con cuatro elementos básicos (Organización de las Mundial de Aduanas, 2012): primero, el Marco armoniza los requisitos de la información electrónica avanzada sobre los envíos destinados al interior, al exterior o que están en tránsito, segundo, cada país que adopte el Marco SAFE se compromete a aplicar un enfoque de análisis de riesgo para resolver las amenazas de la seguridad (situación que ya se estipula en el convenio de Kyoto, tercero, establece que, a pedido del país de destino, la Administración Aduanera del país de despacho realizará una inspección de los contenedores y de la carga de alto riesgo con destino al exterior, preferentemente utilizando equipos de detección no intrusiva como por ejemplo, máquinas de rayos X y detectores de radiación y cuarto, el Marco SAFE define los beneficios que las Aduanas ofrecerán a las empresas que cumplan con las normas de seguridad de la cadena logística y que apliquen las mejores prácticas.

Además de los cuatro elementos básicos del Marco, este esta soportado por dos pilares: asociación Aduanas-Aduanas y Aduanas-Empresas Es importante destacar que el punto clave en la modernización aduanera a nivel mundial, lo encontramos en el pilar uno: asociación Aduanas-Aduanas, norma tres sobre tecnología moderna en los equipos de inspección y cuatro sobre análisis de riesgo; donde se prevé que para realizar las inspecciones deberán utilizarse equipos de inspección no intrusiva y detectores de radiación cuando sea necesario y de conformidad con los resultados del análisis de riesgo. Estos equipos son necesarios para inspeccionar rápidamente la carga o los contenedores de alto riesgo sin interrumpir el flujo del comercio legítimo (norma tres) y que las Administraciones Aduaneras deberán aplicar un sistema de análisis de riesgo para identificar los envíos que podrían resultar de alto riesgo. Este sistema debería incluir un mecanismo para validar las evaluaciones de riesgo, las decisiones de selectividad y además, para identificar las mejores prácticas (norma cuatro) (Organización de las Mundial de Aduanas, 2012). Sin embargo, el contar con los recursos necesarios tanto financieros como técnicos o bien que exista nuevas tecnologías, son un motivo para la modernización de la aduana, esto se debe dar simplemente por el hecho de buscar la eficiencia y eficacia en el actuar de la aduana y con eso buscar atender coyunturas como las oportunidades comerciales, la estabilidad económica, la justicia y seguridad jurídica en el marco legal aplicable y no menos importante la cooperación a nivel internacional para el combate del crimen organizado y asegurar la seguridad de las naciones (Reyes, 2009). Recordando que uno de los motivos que género la necesidad del Marco SAFE fueron los ataques terroristas a los Estados Unidos de Norteamérica del 11 de Septiembre de 2001.

Atendiendo al establecido en el convenio de Kyoto y el Marco SAFE de la OMA, las acciones que se identifican por parte del gobierno federal de México y de la AGA que marcaron el parte aguas en la modernización aduanera de México son el programa aduana modelo y el plan de modernización de las aduanas, sin embargo, no son las únicas acciones que el gobierno mexicano ha llevado acabo con dicha finalidad, pero estas dos son un paradigma en este tópico, que genera la necesidad de su abordaje. Considerado en su momento como el avance más significativo en materia de modernización aduanera, el programa aduana modelo, tuvo como objetivo el mejorar la infraestructura, los procesos, la planilla de personal y su interacción con los usuarios, todo lo anterior necesario para el óptimo funcionamiento de la Aduana (Reyes, E. 2006:32-33). Las Aduanas que se incorporaron a dicho proyecto fueron cuatro: Manzanillo, Veracruz, Nuevo Laredo y Reynoso.

En términos de lo que lo propuesto por la AGA, la finalidad de este modelo de aduana, fue el brindar un servicio eficaz, transparente y de calidad a los importadores y exportadores contribuyentes mediante las operaciones de comercio exterior. buscando que la calidad en el servicio se vea reflejado en la competitividad que requiere el comercio exterior, sin dejar de facilitar y controlar de manera eficiente la entrada y salida de mercancías (Administración General de Aduanas, 2007). Es importante resaltar que el proyecto, fue un proyecto institucional donde manera relevante las secretarías de Comunicaciones y Transportes y de la Función Pública, los gobiernos estatales y municipales y las Administraciones Portuarias Integrales (API) correspondientes. Por parte del SAT, intervinieron en adición a la AGA, las Administraciones generales de Innovación y Calidad, de Evaluación y su Órgano Interno de Control (Administración General de Aduanas, 2007). Respecto del personal con este proyecto se incorporaron las mejores prácticas en relación a análisis de procesos, selección, evaluación y capacitación. En relación al plan de modernización de las aduanas 2007-2012, este se dio a conocer en Noviembre de 2007, se basó en un plan estratégico que definió lo que buscaba la institución y sus prioridades, a fin de obtener el ordenamiento y fortalecimiento de sus funciones y aumentar la eficacia de su operación, su vínculo con los actores externos (importadores, exportadores, agentes y apoderados aduanales, principalmente) y darle fuerza al personal aduanero (Administración General de Aduanas, 2007).

El plan de modernización se alineo con los objetivos del SAT, buscando ser congruente con todos los planes, programas y proyectos. Con este proyecto de le dio mucho énfasis al mejoramiento de la infraestructura y la incorporación de tecnología de punta para la realización efectiva de la función aduanera, con lo que se buscó la facilitación del tránsito de las mercancías y la reducción de los costos de las operaciones de comercio exterior (Servicio de Administración Tributaria, 2007). Con el plan se logró la mejora en la tecnología, infraestructura, recursos humanos y organización administrativa de las aduanas de todo México, consiguiendo la agilización y facilitación de la operación aduanera, sin dejar de perder el control (Administración General de Aduanas, 2008).

METODOLOGIA

El objetivo principal de esta investigación es conocer el impacto del plan de modernización de las aduana 2007-2012 en el volumen de las operaciones de comercio exterior por la Aduana de Manzanillo y en su recaudación. Resulta interesante también resolver la cuestión sobre: ¿Cuál es la percepción de los usuarios de comercio exterior (agentes aduanales) adscritos a la aduana de Manzanillo derivado de la implementación del plan de modernización de las aduana 2007-2012? ¿Se han cumplido los objetivos planteados en el plan de modernización de las aduana 2007-2012? ¿Cuál es en la actualidad el alcance de la gestión de la Aduana de Manzanillo a raíz de la inserción del plan de modernización de las aduana 2007-2012? Además se pueden enlistar algunos objetivos específicos que se cumplirán al término de la investigación: conocer el impacto del plan de modernización de las aduana 2007-2012 en el volumen de las operaciones de comercio exterior por la Aduana de Manzanillo, saber el impacto del plan de modernización de las aduana 2007-2012 en la recaudación de la Aduana de Manzanillo, determinar si se han cumplido los objetivos planteados en el plan de modernización de las aduana 2007-2012 en la Aduana de Manzanillo y

comprender el alcance de la gestión de la Aduana de Manzanillo a raíz de la inserción del plan de modernización de las aduana 2007-2012. La implementación del plan de modernización de las aduanas 2007-2012 ha generado un impacto en el volumen de operación y recaudación en la aduana de Manzanillo, derivado del cumplimiento de sus objetivos y el cumplimiento de las obligaciones mínimas que se desprenden del ejercicio de su gestion.

En el transcurso de la investigación se determinó la cantidad agencias aduanales que realizan gestiones por la Aduana de Manzanillo y al tenerlas plenamente identificadas se siguió el método inductivo, ya que se planteó que se planteó que derivado de la inserción del Plan de Modernización de las Aduanas 2007-2012 genero un impacto tanto en el volumen de operaciones de comercio exterior y la recaudación tributaria de la Aduana de Manzanillo, Colima, México a partir del cumplimiento de los objetivos planteados en el Plan, teniendo como consecuencia la generación de una percepción particular de las agencias aduanales que usan los servicios de esa aduana, situación que podría ser aplicada en general en cualquier otro tipo de organización para identificar estas situaciones y que su desempeño sea eficiente.
La investigación tendrá un enfoque cuantitativo y cualitativo ya que para comprobar la hipótesis, el estudio se basará en el instrumentos de medición aplicado, dicho instrumento es un cuestionario que se podrá tabular de manera estadística, a través de herramientas informáticas como el Excel. Cabe hacer mención que la información analizada fue obtenida de una encuesta que se aplicó a las agencias aduanales que realizan el despacho aduanero por la aduana de Manzanillo, Colima, México que es de 130, sobre la cual se realizó el estudio estadístico, Es importante señalar que a fin de determinar la muestra se utilizó la fórmula de muestra de poblaciones finitas, considerando un universo finito cuando la población objeto de estudio es menor a 500000. La investigación de campo se realizó durante el 2011.

La población a la que se le aplicó la encuesta se determinó en base al padrón de agencias aduanales adscritas a la Asociación de Agentes Aduanales del Puerto de Manzanillo, Colima. A.C (AAPUMAC), de lo anterior se desprende una población de 130 agencias aduanales, de la cual se determinó una muestra de 90 entidades a aplicarles la encuesta. Las personas a las que se les aplicó la encuesta fueron los empleados de las agencias aduanales que realizan las gestiones directamente en el campo operativo de la Aduana de Manzanillo, teniendo como característica principal el estar en contacto directo con las gestiones que realiza la aduana de Manzanillo. Se elaboró un cuestionario de 17 preguntas que apoyo a saber cuál ha sido el impacto del plan de modernización de las aduanas 2007-2012 en el volumen de las operaciones de comercio exterior y en la recaudación de la Aduana de Manzanillo, Colima, México, además de conocer también la percepción de los usuarios de comercio exterior (agentes aduanales) adscritos a la aduana de Manzanillo derivado de la implementación de dicho plan.

RESULTADOS

Después de haber realizado la investigación, el tabulado y graficado de los datos, finalmente se realizó el análisis y la respectiva interpretación de los datos que se obtuvieron. Se puede observar que la mayoría de los usuarios perciben un cambio dentro de la Aduana de Manzanillo, derivado de la Implementación del Plan de Modernización de las Aduanas 2007-2012, sin embargo, a pesar de eso, tienen la percepción de que falta y aún existen áreas de oportunidad en las cuales se pudieron obtener mejoras más notables. Mientras que otros tienen una mejor percepción de los resultados otorgando calificaciones más favorables a los resultados obtenidos del plan de modernización, debido a que estos usuarios tienen una menor cantidad de problemas respecto a trámites y servicios a comparación de algunos otros usuarios del sector (agencias navieras). De manera objetiva y derivado de la información oficial obtenida (solicitudes mediante el sitio web de INFOMEX y datos recopilados del sitio oficial del Servicio de Administración Tributaria), algunos avances a nivel nacional respecto del plan de modernización de las aduanas son los siguientes:

En recaudación (por operaciones de comercio exterior) se registró un incremento real de 15.7%.

En 2011, los impuestos al comercio exterior representaron 23% de los ingresos tributarios, y del IVA total recaudado 49% corresponde a las operaciones registradas.

En la recaudación voluntaria por auto declaraciones se ha registrado un incremento real de 4% (de 145.8 a 157.5 mdp).

Cabe resaltar que durante el año 2006 el puerto de manzanillo se ubicó en 1er. lugar a nivel nacional en el movimiento de carga contenerizada con un total de 1'249,630 TEU's, y en el año 2010 se posicionó a nivel Latinoamérica como el puerto No. 7 en el movimiento de carga contenerizada, con 1'509,378 TEU's. Sin embargo, en el año 2008 debido a la crisis financiera internacional que estallo en los Estados Unidos de Norteamérica (EUA), afecto la actividad aduanera de México. El número de operaciones en algunas aduanas de la frontera y en determinados sectores, principalmente en las maquilas, ha caído entre 10 y 15 por ciento, tan sólo entre noviembre y diciembre de 2008. De manera particular la aduana de Manzanillo como se mencionó en otro apartado de este documento manejo en el año 2003 la cantidad de 709,209 TEU´s (contenedores), tiendo un incremento sostenido en promedio de 100,000 TEU´s por año hasta el 2005, donde se da un incremento de 872,569 TEU´s a 1,249,630 en el 2006 donde como se mencionó en puerto de Manzanillo se ponen en el primer lugar de manejo de carga contenerizada a nivel nacional, ahora bien, de esta cantidad hasta el año 2008 se registró igual un incremento hasta llegar en ese año al manejo de 1,409,782, pero como se aludió por la crisis financiera internacional hubo una caída en el año 2009 de 1,409,782 TEU´s a 1,110,356, recuperándose en el 2010 al llegar al 1,511,378 de manera sostenida hasta el año 2013 donde se supero la barrera de los dos millones de TEU´s moviéndose en ese año 2,117,183, finalmente en el 2014 los 2,355 (Administración portuaria integral de Manzanillo, 2015).

En relación a la recaudación no obstante la desgravación paulatina de las tasas del IGI que se ha tenido por lo actividad globalizadora de México con el resto del mundo, en el 2014 la aduana de Manzanillo recaudó 48 mil millones de pesos por impuestos a las operaciones de comercio exterior. La recaudación derivó principalmente por concepto de IVA, IGI y el Derecho de Trámite Aduanero (DTA) e Impuesto Sobre Automóviles Nuevos (ISAN). Con esta recaudación la Aduana de Manzanillo se ubica entre una de las primera a nivel nacional en recaudación por el alto valor de la carga comercial que moviliza, principalmente contenedores, ya que es líder en este segmento de carga. Que en comparación con lo recaudado en el año 2003 en cantidad de 16 mil millones de pesos, hay un incremento del 300%. Entre las mejoras que fueron planteadas derivado del plan se encuentran: la puesta en marcha de la Ventanilla Única de Comercio Exterior (VUCEM), la cual es una herramienta que permite él envió de información electrónica, una sola vez, ante una sola entidad, para cumplir con todos los requerimientos de Comercio Exterior, esto es gracias a la simplificación, homologación y automatización de los procesos de gestión (Secretaria de la Función Pública, 2011). Entre sus beneficios destacan la entrega de información en un solo punto de contacto, atención permanente desde cualquier lugar, menor tiempo y costo, mejora logística, incrementar la transparencia y el aumento de la certidumbre jurídica.

Otros beneficios que hay que destacar son los carriles exclusivos, la agilización en el despacho aduanero, simplificación y facilidades administrativas, servicios extraordinarios e inspección con equipos de alta tecnología. En materia de equipamiento a la aduana de Manzanillo se le dotó a, durante el periodo 2007-2012 con lo siguiente (Administración General de Aduanas, 2008): Dos unidades de Rayos X, las cuales permiten la exploración de puntos de entrada de objetos en movimiento (modo Móvil) o estacionados (Modo Inmóvil) de vehículos y carga de forma rápida y flexible la implementación de esta tecnología nos otorga un nivel más de seguridad en nuestra aduana, dentro las tecnologías implementadas también se encuentra con el Sistema de Esclusas para Control de Aduanas (SIECA), el cual es un medio de para controlar la entrada y salida de vehículos de carga dentro del recinto fiscal de las aduanas.

El equipamiento con el que cuenta la Aduana en la entrada al recinto portuario fue la instalación de cuatro módulos de carretera, 1 módulo de vacíos, y para salidas: tres módulos de salidas y uno de vacíos.

Se dotó con 8 portales de rayos gamma y equipos de detección de radiación atreves de los cuales se puede verificar las mercancías contenidas en los contenedores y/o compartimentos de carga que se importen en el país para que las aduanas tengan la certeza de que lo declarado en la documentación aduanera corresponde con la mercancía presentada a despacho.

Se instalaron equipo fijo de rayos X para revisión no intrusiva, actualmente se cuenta con 30 posiciones para la revisión de mercancías, Circuito Cerrado Televisión (CCTV), cuatro unidades phazir para la detección de la droga con el lector de espectros y mercancías de difícil identificación, el laboratorio de Análisis Molecular implementado instalado desde noviembre de 2012.

La incorporación de binomios caninos, los cuales están entrenados para la detección de dinero, droga y explosivos y una unidad canina para el alojamiento de los caninos.

En lo que respecta a recursos humanos en sustitución de la Unidad de Inspección Aduanera, en el año 2009 nació la figura de Oficiales de Comercio Exterior, siendo su participación fundamental para fortalecer las operaciones aduaneras; por éste motivo, el SAT ha impulsado programas para la formación de oficiales en ésa materia.

En lo que respecta a la plantilla de verificadores aduanales durante el año 2008 existían 17, para el 2010 la cantidad aumentó a 26, al finalizar ese mismo año disminuyó a 20, durante 2011 aumentó a 23 y finales del mismo disminuyó nuevamente a 20 elementos. Mientras que a principios del 2012 se vio reducida a 18 y finalizando el mismo año a 15 servidores públicos, mismos que laboran actualmente.

Ésta reducción de personal en el área de plataforma, se debe como ya se dijo con anterioridad gracias a las tecnologías infraestructura y nuevas figuras que nacieron durante el proceso de implementación de el tema en discusión, sin embargo los servidores con los que cuenta actualmente la Aduana de Manzanillo se encuentran lo suficiente capacitados como para llevar a cabo los procesos de fiscalización y revisión de las mercancías.

CONCLUSIONES

Derivado de los datos y la información vertida en este documento se llega a la conclusión de que realmente los aspectos afectados por la implementación del plan materia de este análisis, es decir, los aspectos tecnológicos, de infraestructura, recursos humanos y organización administrativa agilizaron y simplificaron la operación aduanera en México y en la Aduana de Manzanillo. Por todo lo antes plasmado se puede deducir que la implementación del Plan dio buenos resultados y definitivamente genero externalidades positivas para los usuarios finales, sin embargo, y a fin de conocer la percepción de los usuarios finales se aplicó una encuesta donde se recogieron las principales impresiones respecto del plan de modernización de las aduanas 2007-2012. La encuesta aplicada se enfocó en un eslabón importante en la cadena logística de comercio exterior, el personal de las agencias aduanales. El perfil que se tomó para ésta muestra, fue el personal operativo el cual es el encargado de supervisar y llevar a cabo los trámites relacionados con el movimiento de las mercancías desde el punto de entrada a nuestro país hasta la salida de la aduana y si es necesario hasta la puerta del cliente. El tamaño de la muestra fue de 90 agencias aduanales, lo cual se determinó con la fórmula de poblaciones finitas

El resultado de la encuesta arrojó que las agencias aduanales, perciben que sí existió un avance en la simplificación y facilitación de la operación aduanera derivado de la implementación del Plan de

Modernización de las Aduanas 2007-2012, así como un ahorro significativo de tiempo durante el proceso de trámites relativos a las operaciones de comercio exterior, sin embargo, creen que se pudieron haber alcanzado mejores resultados más haya del ahorro en tiempo. En cuanto a trámites relacionados, se ha vuelto más eficiente, sencillo y rápido, existen áreas como en primer reconocimiento, en el cual el usuario de comercio exterior percibe que los servidores públicos aún no se familiarizan por completo con las mejoras implementadas, aunque también es importante mencionar que el aumento de operaciones de comercio exterior se elevó de manera significativamente durante la implementación del Plan de Modernización de las Aduanas 2007-2012. En cuanto en infraestructura el usuario de comercio exterior, tiene la percepción que fue buena la creación de la misma pero no suficiente, asimismo la muestra expresa que la misma sufrió retrasos, también son conscientes que el atraso es un problema externo a la Aduana de Manzanillo.Respecto a la tecnología empleada, los usuarios del comercio exterior que interactúan día con día en el proceso del despacho de las mercancías, creen que son suficientes para mantener la seguridad y llevar un control óptimo, durante el ingreso de mercancías a territorio nacional. De manera general se tiene la percepción que el Plan de Modernización de las Aduanas 2007-2012 se cumplió llevando a cabo cada uno de los puntos que se tenían contemplado algunos de mejor forma que otros pero al final se cumplieron.

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ANÁLISIS DE LAS DEVALUACIONES EN MÉXICO EN UN CONTEXTO GLOBAL

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RESUMEN

El presente trabajo pretende hacer un análisis de las devaluaciones que ha tenido el peso mexicano a partir de que el país firmo el tratado de Libre Comercio de América del Norte hasta los primeros años del Gobierno de Enrique Peña Nieto. En diciembre de 1994 el país sufrió una agresiva devaluación que provocó la mayor crisis económica de los últimos 30 años, dándose un rápido rescate financiero por parte de organismos internacionales y que obligó al gobierno a modificar su esquema de control de cambios fijos de la paridad peso – dólar por uno de libre flotación. Las bajas tasas de interés que se dieron desde finales del año 2001 en Estados Unidos y Europa para estimular la actividad económica permitieron a México convertirse en receptor de Inversiones que incrementaron la demanda de divisas locales; sin embargo en 2008 estallo una crisis financiera mundial originada por la Banca internacional creando incertidumbre que hizo que ahorradores de todo el mundo se refugiaran en el dólar pero para 2009 el peso regresará a la normalidad. En 2014 caen los precios del petróleo y China disminuye su demanda de combustibles comenzando una nueva devaluación. En conclusión este trabajo ayudará a comprender mejor el fenómeno de la última devaluación que ha sufrido la divisa mexicana.

Palabras Clave: Tipo de Cambio, Devaluación, Política Monetaria

ANALISYS OF THE MEXICAN CURRENCY DEVALUATION IN THE GLOBALIZATION CONTEXT

ABSTRACT

This Paper pretends to analyze the mexican peso devaluation since the start of the North American Free Trade Area until the first years of Enrique Peña Nieto´s goverment. In december 1994 the country had an aggressive depretiation in it´s currency, creating the deepest economic depressionof the last 30 years, forcing a financial rescue by international organisms and changing mexican state´s currency policies from fixed exchange rates to floating exchange ones. The low interest rates in late 2001 in United States and Europe to estimulate economic acivity allowed Mexico to became Investments receptor, increasing mexican currency. Nevertheless in 2008 exploted a world financial crisis orignated bye the international bank, generating uncertainty and making investors to buy dolars, but in 2009 peso returned to normality. In 2014 oil´s prices fell and China decreased it´s fuel demand generating a new currency devaluation. The conclusión of this research will help undestand better the last mexican currency depresion.

KEYWORDS: Currency, Devaluation, Monetary Policies

INTRODUCCIÓN

Para que una economía pueda avanzar debe haber una estabilidad Macroeconómica lo que se logra manejando dos variables, primero que la inflación este controlada siendo de un digito (es decir menor a

10%) y segundo que el tipo de cambio de la moneda local sea estable respecto a su valor para con otras divisas (Samuelson, 2000). Una de las peores pesadillas en materia económica que México ha tenido en su historia contemporánea es la devaluación del peso mexicano frente al dólar estadounidense ya que las leyes de la economía nos han demostrado que este fenómeno siempre va acompañado de otro igual o más dañino: la inflación. En diciembre de 1994 el país sufrió una agresiva devaluación que provocó la mayor crisis económica de los últimos 30 años siendo el origen de esta precisamente la devaluación de nuestra moneda pasando de 3.4 pesos por dólar, a principios de dicho mes, hasta llegar 7.2 en las primeras semanas de Enero de 1995.   ¿Qué provocó esta situación si veníamos de un periodo en el que se había logrado controlar la inflación y el tipo de cambio en el sexenio anterior del presidente Carlos Salinas de Gortari?

Hubo factores políticos, administrativos e internacionales que se conjugaron para ser caldo de cultivo de la "crisis del tequila"; en los primeros 1994 vio nacer al EZLN, morir a un candidato presidencial y a un secretario general del PRI, y tener una reñida elección presidencial; en los segundos durante el mismo año se incrementó el gasto público generando déficit fiscal, se compró deuda inundando de liquidez al mercado provocando que no se incrementaran los rendimientos de los inversionistas (intereses) y haber devaluado entre semana previo anuncio a empresarios e inversionistas selectos; los últimos se deben a la entrada en vigor del TLCAN que abrió rápidamente nuestra economía a la globalización y aunque ha demostrado ser benéfico para nuestro comercio, presento situaciones que el estado Mexicano no sabía afrontar (la fuga de capitales). El presente trabajo se divide en 3 partes en la primera se hace una revisión de la literatura, en la segunda se hace un desarrollo de los hechos que pasaron desde la crisis de 1994 y la última parte se presenta como han influido el precio del petróleo a contribuir en la devaluación de la moneda mexicana.   Quedará pendiente para futuros trabajos medir la influencia de factores externos como lo son el factor político de las elecciones para presidente de los Estados Unidos, las tasas de interés de la FED y la percepción que se tiene de México en el extranjero; o bien otros factores internos como el nivel de deuda y déficit del gobierno federal.

REVISIÓN DE LA LITERATURA

En general los trabajos que se han llevado a cabo hasta la fecha analizan la relación que existe entre los tipos de cambio y las tasas de crecimiento de una economía, mientras que otras corrientes analizan este tipo de relaciones entre el objeto de estudio mencionado y la inflación. El trabajo de Hausmann explica como existe una correlación entre el crecimiento económico con las inversiones, el comercio y depreciaciones de la moneda, mediante un análisis que llevó a cabo con investigaciones de 8 años en más de 80 años desde 1950 (Hasmann et al, 2005). Una ventaja competitiva para los países en vías de desarrollo ha sido el tener una moneda relativamente devaluada con respecto a la de países desarrollados lo que les ha permitido poder vender más sus productos, comprar menos a otras naciones y corregir sus déficit comerciales, que a la larga hacen que el tipo de cambio se aprecie (Herrera, 2104). Un tipo de cambio alto estimula el crecimiento económico pero además e el crecimiento económico el que tiende a apreciar el tipo de cambio, en especial en los países en desarrollo (Rodrik, 2008).

Si un tipo de cambio es estable y competitivo será fundamental para el crecimiento de largo plazo de una economía debido a al progreso tecnológico en virtud de que promueve la oferta interna en perjuicio de las importaciones. Asimismo, favorece la producción de bienes de exportación con lo cual se genera un doble efecto sobre la oferta y la demanda y crea nuevas oportunidades de inversión que estimulan la acumulación de capital, generando de esta manera un círculo virtuoso de elevación de la producción-productividad demanda y competitividad interna y externa (Ocampo, 2011). Otros estudios encuentran que una disminución en el valor de la divisa mexicana puede promover la inversión y que la volatilidad de un tipo de cambio afectan a sectores como la exportación y la importación (Cagaylan y Torres, 2011). Kamin y Rogers hacen un estudio en el que encuentran una relación lineal entre el valor de la divisa y el crecimiento

de la economía mexicano y detectan como antes de las contracciones económicas se presenta previamente una devaluación (Kamin y Rogers, 2000).

<u>Desarrollo de los Hechos</u>

La devaluación del peso mexicano al inicio del Gobierno de Ernesto Zedillo impacto a todos los actores de la economía mexicana; al gobierno porque las obligaciones en dólares que tenía, hicieron mella en sus presupuestos; empresarios que tuvieron obligaciones con terceros en divisas extranjeras no pudieron solventarlas y vieron morir o disminuir sus negocios; inversionistas extranjeros empequeñecieron su patrimonio; ciudadanos de a pie que tenían deudas en tasa variable, por el incremento exponencial de sus deudas, perdieron propiedades. La salida de esta pesadilla económico financiera fue relativamente rápida y para 1996 ya había pasado el periodo de mayor incertidumbre, no sin dejar cicatrices en la sociedad mexicana que todavía en el presente se dejan ver.   ¿Cómo se pudo salir tan rápido de esa situación? En lo externo se dio un rápido rescate financiero por parte del Tesoro de Estados Unidos, el Fondo Monetario Internacional, los Bancos de Canadá, Argentina y Brasil (principales afectados por la crisis mexicana) que fue posible en buena medida a que la economía internacional de ese entonces tenía un comportamiento decoroso; y en lo interno cambios bruscos en materia de política económica dentro de los que sobresalen control del gasto público y su déficit, verdadera autonomía del Banco de México, y modificaciones en la política monetaria que permitieron pasar de un esquema de control de cambios fijos de la paridad peso – dólar por uno de libre flotación en la que es la oferta y la demanda de dólares o peso la que fija el valor de su tipo de cambio. El Gobierno de Vicente Fox Quezada es el que tal vez mejor ha recibido la economía de su predecesor en la historia reciente.   El tipo de cambio fue muy estable e incluso se llegó a una situación de apreciación de la moneda nacional a pesar de que a principios de su gobierno se dio en Estados Unidos los ataques terroristas más atroces que haya recibido una nación desarrollada.

Las bajas tasas de interés que se dieron desde finales del año 2001 en Estados Unidos y Europa para estimular la actividad económica en sus territorios permitieron a naciones emergentes como México y Brasil convertirse en receptores de Inversiones No directas o capitales financieros que incrementaron la demanda de divisas locales apreciando y sobrevalorando el valor del peso mexicano. A esta situación se añade el hecho de que comenzó un incremento de los precios del petróleo como resultado de los conflictos en el medio oriente, llegando a generar ingresos extraordinarios al erario público y para finales del año 2006 esta fuente de ingresos públicos ya era el 40% del total de recursos que entraban al Estado. Se esperaba que uno de los primeros problemas que enfrentaría el gobierno de Felipe Calderón sería la baja del precio del petróleo y su repercusión en las finanzas públicas pero no se dio tal situación ya que durante la primera década de este milenio los precios de casi todas las materias primas se incrementaron principalmente por la demanda creciente de estas por parte de economías emergentes lideradas por China.

Sin embargo en el año 2008 estallo una crisis financiera mundial con epicentros en Estados Unidos y la Eurozona originada por la voracidad de la Banca internacional que lejos de aprovechar las bajas tasas de interés de los Bancos centrales (para inyectar recursos a actividades productivas), se dedicó a alimentar burbujas hipotecarias que tuvieron un efecto domino en los sistemas crediticios de sus países. La incertidumbre que se generó provoco que ahorradores de todo el mundo se refugiaran en el dólar norteamericano, que es la única moneda que tiene valor por sí mismo, es decir tiene características de materia prima como el oro o la plata en el sistema financiero internacional pero con la ventaja de ser más ágil, rápida y barata su transacción. Esto provocó que todas las monedas del mundo se devaluaran con respecto al dólar, que en el caso mexicano llego a rebasar los 15 pesos por cada unidad del billete verde en ese año, tesitura que fue agravada por la especulación y la incertidumbre sin existir otras razones de mayor peso para que se dieran esas devaluaciones simultaneas en todas las economías del orbe, situación que por lo mismo en el corto plazo se normalizo en especial para los países que ya habían adoptado un tipo de cambio flotante. Para el año 2009 el tipo de cambio regreso a un poco más de 13 pesos por dólar pero continúo con mucha presión, esto debido a la disminución de la actividad económica en Estados Unidos

que afecto a las exportaciones mexicanas y a las remesas, empeorando con la gripe aviar y su afectación al turismo extranjero que venía a México.   Es gracias al uso de las reservas internacionales que la moneda mexicana no perdió más su valor pero a cambio se evaporaron cerca de 20 mil millones de dólares de estas.

Con la llegada de Enrique Peña Nieto a los Pinos y la firma del pacto por México se generó un ambiente que permitiría llevar a cabo una serie de reformas estructurales que tuviesen principalmente un impacto económico y reforzar las vertientes del Plan Nacional de desarrollo que buscan crear condiciones para promover el potencial productivo del país y hacerlo más próspero y consolidar el papel global de México. Todavía con precios de petróleo altos hasta la segunda mitad de 2014 y expectativas por las reformas llevadas a cabo en especial en materia laboral, fiscal y energética las inversiones llegan a México manteniendo el valor de la divisa mexicana. La segunda mitad de ese año empieza una caída abrupta en los precios del petróleo que apenas hasta comienzos del 2016 empieza a detenerse y estabilizarse.   A la par que China disminuye su demanda de combustibles por una desaceleración económica, Estados Unidos incrementa la producción de esta materia prima a la par que algunos países de la OPEP como si el fin de la era del petróleo hubiese llegado y hubiera que vender todo el inventario. Al verse disminuidos los precios de los hidrocarburos México es golpeado por partida triple primero porque se empequeñece la primera fuente de divisas del país, segundo porque el gobierno ve disminuida su principal origen de ingresos y tercero porque genera desconfianza ante los inversionistas internacionales que ven con cierta preocupación el incremento del déficit fiscal.

Gráfico 1: Evolución del Tipo de Cambio Del Peso Mexicano

Fuente: Elaboración propia

Este escenario provoca una no tan pequeña escalada en el valor del dólar que llego a cotizarse en más de 14.5 al empezar el año 2015; y es en este año cuando el fantasma de la especulación toma fuerza como nunca antes y ante la expectativa de que la Reserva Federal de Estados Unidos suba las tasas de interés todas las monedas del mundo sufren una depreciación frente al dólar, aunque más bien lo ocurrido fue que el dólar se apreció frente al resto de las monedas.

Influencia del Precio del Petróleo en el Tipo de Cambio

La devaluación en 2015 no fue brusca pero si constante y por primera vez en la historia de nuestro país la inflación no corresponde a la proporción de la pérdida de valor del peso mexicano respecto al dólar; indudablemente que si han subido los precios de muchos productos esenciales más no como en otras épocas

en que la inflación solía ser de porcentajes mucho mayores a las apreciaciones de la moneda de Estados Unidos. Sin duda alguna, tanto México como otros países han incrementado su capacidad de producir y ofertar bienes y servicios en sus mercados a velocidades mucho mayores que en tiempos pasados y es esta una de las principales razones de que no se haya presentado una inflación más fuerte. De todos los factores que afectan a la moneda mexicana sin considerar los factores internacionales de índole no económica (en particular las elecciones de los Estados Unidos de Norteamérica para presidente) la variable que más influye es el precio del petróleo, garante de los empréstitos en los que han incurrido los gobiernos mexicanos.

Grafico 2: Fuente Elaboración Propia

Precio promedio de exportación del crudo mexicano

Como se puede observar en menos de dos años el precio del petróleo bajo a cerca de un 25 % del valor que tenía a principios del año 2013 cuya tendencia pudo ser frenada en 2016 pero si poder subir su valor. Si se compara esta figura con el gráfico 1 que muestra la depreciación de la moneda se encuentran tendencias contrarias, lo que se puede entender como el hecho de que al bajar el precio de la principal materia prima de México, se ven efectos en el tipo de cambio con respecto al dólar. A continuación se hará una regresión lineal para probar si hay una relación entre estas dos variables y en qué medida. Para dicho ejercicio debemos de entender como variable dependiente el tipo de cambio y como variable independiente el valor promedio del barril de mezcla mexicana. El lapso de tiempo a evaluar será de Enero de 2013 a Diciembre de 2015, para evitar poner información de 2016 que está influenciada altamente por otros valores especulativos como la tasa de interés de la FED y las elecciones norteamericanas.

Estadísticas de la regresión								
Coeficiente d⸱	0.94440614							
Coeficiente d⸱	0.89190296							
R^2 ajustado	0.89175728							
Error típico	0.4725659							
Observacione⸱	744							
ANÁLISIS DE VARIANZA								
	Grados de libert⸱	ma de cuadra⸱	dio de los cua⸱	F	alor crítico de F			
Regresión	1	1367.20131	1367.20131	6122.20272	0			
Residuos	742	165.70235	0.22331853					
Total	743	1532.90366						
	Coeficientes	Error típico	Estadístico t	Probabilidad	Inferior 95%	Superior 95%	Inferior 95.0%	uperior 95.0%
Intercepción	18.2885573	0.05814559	314.530445	0	18.1744078	18.4027068	18.1744078	18.4027068
Variable X 1	-0.05558217	0.00071037	-78.244506	0	-0.05697674	-0.05418761	-0.05697674	-0.05418761

Como se puede observar, existe una alta correlación, donde 89% de los datos dependientes son explicados por las variables independientes, es decir el precio del petróleo si influye en el precio del tipo de cambio.

CONCLUSIONES

Para hacer frente al fantasma de la devaluación el Banco de México erróneamente hizo subastas de alrededor de 200 millones de dólares diarios, estrategia que desde luego no funciono y solo provoco fuertes erosiones en las reservas internacionales del país. ¿Por qué no sirvió la disposición? Porque los especuladores ya le tenían la medida a Agustín Casterns y mediante modernos sistemas informáticos sacaban tajada de las subastas para contener al dólar. La política monetaria que BANXICO aplicó en este año al incrementar las tasas de interés y dejar el tipo de cambio flotante con el mínimo de intervención parece haber frenado la escalada del dólar debido a que al no haber patrones, los sistemas informáticos no pueden medir y predecir cómo y cuándo especular. ¿Cuándo acabará esta situación para el Gobierno de Peña Nieto? Hasta que se den al menos dos condiciones: que el precio del petróleo deje de estar tan castigado y cuando la FED en Estados Unidos haga sus cambios en las tasas de interés del dólar. Llegadas estas dos premisas habrá que ver que decisiones toma BANXICO y SHCP para dirigir la política económica del país, pero con un PEMEX prácticamente en quiebra y la casi segura nueva subida de intereses en México cuando EEUU lo haga ¿estaremos en condiciones de aprovechar un ciclo de estabilidad macroeconómico o entraremos a la guerra de divisas que parece inevitable para la tercera década de este milenio?

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LA CONCENTRACIÓN FINANCIERA EN LA CIUDAD DE CUENCA -ECUADOR

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RESUMEN

En el Ecuador al igual que en la mayoría de países de Latinoamérica la concentración del ingreso y la riqueza es un fenómeno recurrente que frecuentemente ha venido acompañado de medidas de política económica orientadas a favorecer a determinados grupos minoritarios que se encuentran tras el poder de los gobernantes de turno. Históricamente la fusión banca - empresa ha sido un factor clave para conseguirlo, la mayoría de los grandes grupos de poder económico han contado con el aval de una entidad financiera que les sirve como puente o apalancamiento para su crecimiento, lo que se ve reflejado en el sector empresarial, en donde cada vez más un menor grupo de empresas generan una mayor cantidad de ingresos. En la presente investigación analizaremos el grado de correlación existente entre el crédito ofertado por el sistema financiero y los ingresos que generan las unidades productivas en la ciudad de Cuenca como un mecanismo que fomenta tal concentración.

PALABRAS CLAVE: Crédito, Concentración, Sector Productivo, Sector Financiero, Empresa

THE FINANCIAL CONCENTRATION IN THE CITY OF CUENCA - ECUADOR

ABSTRACT

In Ecuador, as in most Latin American countries, the concentration of income and wealth are a recurring phenomenon which frequently have been supported by economic policy measures designed to benefit certain minority groups linked to the political leaders of the moment. Historically, the merger between banking and corporate sector has been a key factor in this phenomenon. In the majority of the cases, economic power groups have gotten financial support to leverage their growth. This trend is reflected in the private sector where a smaller group of companies increasingly generates greater incomes.This research aims to analyze the correlation degree between credit offered by the financial system and the incomes generated by the production units in the city of Cuenca as a mechanism that encourages this kind of concentration.

JEL: E01, E51, D21, L11, G20, G32

KEYWORDS: Credit, Concentration, Productive Sector, Financial System, Companies

INTRODUCCIÓN

El Ecuador, un país históricamente inestable en lo político y sobre todo en lo económico, ha registrado altos niveles de pobreza y desigualdad y ha sido el Estado el principal protagonista a través de los gobiernos de turno mediante la aplicación de medidas de política económica que han fomentado la excesiva concentración del ingreso y la riqueza; como consecuencia de ello, la consolidación de grupos de poder es evidente Estos grupos de poder han pugnado permanentemente con consolidarse y constituirse en el eje motor del desarrollo, que se orienta hacia modificaciones del papel del Estado. Entendiéndose al Estado como "un todo complejo de actividades prácticas y teóricas con las cuales la clase dirigente no solo justifica

y mantiene el dominio, sino que también logra tener el consenso de los dominados" conforme lo señala el sociólogo ecuatoriano Marco Salamea, es decir, caracterizando al Estado no solo como un aparato de represión de una clase por otra (como lo definen algunos sectores), sino como las acciones que buscan mantener la hegemonía de uno o varios grupos de poder a través del consenso de toda la sociedad civil (Tobar L. , 2014).

A lo largo de toda la historia republicana la acción hegemónica del Estado se ha realizado a través de la implementación de medidas de política económica, que se la puede concebir como "la práctica histórica de las fuerzas sociales, sobre los procesos contradictorios de producción, apropiación y consumo del excedente, en el marco de las leyes económicas objetivas y con el propósito de configurar una nueva hegemonía o reproducir la ya existente" (Aceituno, 1985). Históricamente, las medidas de política económica han favorecido a las grandes empresas, a los grupos de poder, en detrimento de los sectores medianos y sobre todo los más pequeños profundizando la concentración en estos grupos de poder económico fruto de la fusión de la industria, la banca y los medios de comunicación (Durante la historia del Ecuador ha sido común observar la relación directa entre medios de comunicación y la banca, los principales grupos económicos eran propietarios de canales de televisión, radioemisoras; actualmente con la aplicación de la nueva constitución del Ecuador existe una prohibición expresa de esta particular, a finales de 2010, los medios de comunicaciones de manos de los banqueros han sido vendidos en su mayoría. Sin embargo a pesar de ello todavía estaría en existencia este tipo de relaciones a pesar que la Ley lo prohíbe expresamente), desatendiendo a este importante sector productivo. Sobre el tema, el ex director del Fondo Monetario Internacional, Michael Camdessus el 21 de enero de 1998 describió como un peligro para la salud de los sistemas financieros "las relaciones incestuosas entre la banca privada, el Estado, los partidos políticos y los medios de comunicación". En efecto los banqueros que adquirieron medios de comunicación en Ecuador los utilizaron para acrecentar su influencia política y en la crisis bancaria como escudo de impunidad, afectando el principio básico de la comunicación: la independencia (Vistazo, 2011). Sin embargo, paradójicamente ahora es el actual gobierno quien cuenta en su haber con la propiedad de los medios de comunicación incautados de propiedad precisamente de los ex banqueros.

En el Ecuador, la excesiva concentración previa a la debacle de 1999, fue alertada por estudios de la Superintendencia de Bancos que veía con preocupación el problema, señalando: "énfasis especial mereció dentro de la revisión de cartera, el análisis de las concentraciones de crédito que generalmente se han venido realizando en el país en aquellas empresas y firmas vinculadas con los administradores y accionistas de las entidades bancarias, exigiéndoles reducirlos a los límites pertinentes en la Ley y verificando que en todo caso cuenten con las adecuadas fuentes de recuperación y garantías suficientes para cubrir el riesgo de cada préstamo" (Superintendencia de Bancos, 1990).

Sin emargo no se hizo nada al respecto y tan solo podemos recordar los ecuatorianos la crisis financiera en el Ecuador con el cierre del mayor banco de ese entonces, el Banco del Progreso en donde se evidenció la cantidad de préstamos vinculados a través de testaferros lo que fue una de las causas para su quiebra (Tobar L. , 2014). Un ejemplo claro de la fusión banca-empresas para la conformación de los grupos de poder económico se puede observar en todos los informes que año tras año se publican en las revistas especializadas en economía como Gestión, Revista Líderes, Revista Vistazo y más aún en el Servicio de Rentas Internas (SRI) que tiene identificados a 125 grupos económicos en el Ecuador (SRI, 2015). El análisis de estos grupos inició en 1986 con un trabajo efectuado por el CEDIS en Quito y hasta la fecha hasta la realidad no ha cambiado y en su mayoría continúan los mismos a excepción de algunos que han tenido problemas con la justicia y se encuentran en el exterior y otros que han estado en prisión, ya no constan en el listado de los grandes grupos (CEDIS, 1986). Los grupos económicos han tenido a sus representantes en los puestos clave del gobierno, de esta manera han influenciado de manera directa en la toma de decisiones de los gobiernos de turno. Es así que en este sentido muchos plantean el dilema que si debe la economía ser independiente de la política, lo cual ha llevado a grandes debates; "algunos hacen de este tema el meollo de la argumentación para sostener cualquier tesis de política económica. No importan

sus consecuencias, lo válido es reconocer que la economía está sometida a las decisiones políticas, como si esta opción respondiera a un territorio en el cual rige el principio de "ser tierra de nadie", que no obliga a asumir responsabilidades ni peor a dar cuenta de los actos" (Comercio, 2004). Es preocupante que cada gobierno de turno haya tenido supeditadas sus decisiones en el ámbito económico al ámbito político, que hace referencia a qué grupos de poder apoyaron su llegada al gobierno y tengan en forma posterior devolver los favores, de ahí que era común observar en la información de rentas que algunas empresas de los grupos de poder contabilizaban "cero" en impuesto a la renta años atrás, sin embargo continúan hasta la fecha operando sin problemas y ahora sí tributan, por haberse intensificado los mecanismos de control con el actual régimen reflejado en el incremento de las recaudaciones.

Con el actual gobierno del presidente Correa se intentó modificar la estructura de poder, y consecuentemente de distribución; verificando el mejoramiento de una serie de indicadores, como el coeficiente de Gini, del 0,551 en el 2007 a 0,476 en el 2015; tanto la pobreza como la pobreza extrema han disminuido del 36,74% al 23,28% y del 16,45% al 8,4 respectivamente en similar período, sin embargo la estructura histórica en donde los grupos de poder son los dominantes continúa. Y son precisamente las unidades productivas de menor tamaño, las micro y las pequeñas empresas, las más perjudicadas por estas acciones; históricamente han sido desatendidas por la banca o en el mejor de los casos han recibido financiamiento en condiciones poco ventajosas tanto en tasas de interés, en plazos y sobre todo en oportunidad. Con estos antecedentes, el objetivo del estudio se orientará a establecer la existencia de correlación entre las empresas que generan mayores ingresos con la cantidad de operaciones crediticias que reciben de la banca, que acentúa la concentración, de una región específica del país, la ciudad de Cuenca; iniciaremos con una revisión de literatura que sustenta el documento, la metodología, los principales resultados, para finalizar con las conclusiones y los aportes a futuras investigaciones.

REVISIÓN DE LITERATURA

Los principales grupos económicos del Ecuador cada vez han ido incrementando su participación en la economía: el volumen de sus ingresos se ha incrementado en más de doce puntos en la última década, y durante el actual gobierno en cinco puntos (Martín & Varela, 2012). La economía ecuatoriana a pesar de la importante presencia de las pequeñas unidades productivas, es altamente concentrada, lo cual se ratifica con información del último Censo Económico del Instituto Nacional de Estadística y Censos (INEC), en donde se destaca que prácticamente el 1% de establecimientos comerciales concentra el 90% de la economía del país (INEC, 2015). Es así que, de acuerdo a información oficial del actual gobierno (Ministerio de la Producción), existe una elevada concentración en los mercados de alimentos y bebidas, farmacéutica, equipos y maquinaria agropecuaria, papel, cartón, azúcar, aceites y carnes. Algunas cifras sobre el grado de concentración de determinadas firmas que de cierta forma monopolizan el mercado nacional se exponen a continuación:

Tabla 1: Grado de Concentración de las Actividades Más Relevantes en el Ecuador

Actividad	N. Empresas	% Concentración
Producción de varillas	3	100%
Ensamble automotriz	3	89%
Producción de cigarrillos	3	100%
Supermercados	4	91%
Producción de gaseosas	2	91%
Extracción de madera	4	90%
Transporte aéreo	3	89%
Fabricación de azúcar	3	88%
Cerámica y porcelanatos	2	86%
Bebidas no alcohólicas	4	83%
Distribución de medicamentos	5	78%

Fuente: Diario El Universo Elaborado por: Los autores

Por otra parte si buscamos conocer quiénes son los elementos motores de la economía (nos referimos al aparato productivo), recurrimos a la información más reciente que se dispone en el país, el Censo Nacional Económico efectuado en el año 2010 (El último censo económico se realizó en el país hace más de 30 años. Se estima que un nuevo censo se efectuará en 10 más).

Tabla 2: Clasificación de las Unidades Económicas, Personal Ocupado E Ingresos Generados en el Ecuador Por Estratos

	Unidades	%	Personal Ocupado	%	Ingresos Generados (X)	%
1 - 9	474.844	95%	911.111	44%	35.378	24%
10 - 49	18.684	4%	352.599	17%	29.994	21%
50 - 199	3.180	1%	289.304	14%	26.019	18%
200 y más	907	0%	506.490	25%	53.991	37%
No informa	2.602	1%			483	0%
TOTAL	500.217	100%	2.059.504	100%	145.865	100%

(x) (valores en millones de dólares) Fuente: INEC Elaborado por: Los autores

En la Tabla 2 se desprende que el 95% de las unidades productivas en el Ecuador son las menor tamaño; aportan con el 44% del empleo sin embargo generan apenas el 24% de los ingresos; al contrario de la gran empresa que siendo apenas 907 unidades que representan el 0,2% del total generan ingresos por el orden del 37%, lo que demuestra el carácter concentrador de la economía local (INEC, 2010). Esta situación va de la mano del tema crediticio; en donde se ha detectado que la falta de crédito se ha constituido en un elemento que ha contribuido a que el sector no se desarrolle adecuadamente; el grado de concentración del crédito ha sido evidente en la economía ecuatoriana, lo que ha motivado que fundamentalmente los sectores productivos más vulnerables no sean atendidos adecuadamente, tanto en oportunidad como en el coste del financiamiento que otorgan las entidades financieras locales, que ha obligado a buscar fuentes de financiamiento alternativas en mercados paralelos que se encuentran al margen de la ley y sobre todo en condiciones nada favorables, como lo constituye la usura (Tobar L. , 2014); esta problemática es tal que incluso las actuales autoridades de gobierno han puesto en marcha un "plan de recompensas", para frenar esta actividad ilegal (Serrano, 2013).

Las empresas más grandes tienen vinculación directa con los grupos de poder y han tenido como aliado a la banca para su crecimiento. De ahí que es importante evidenciar el crecimiento del sistema financiero privado; pero fundamentalmente de los cinco bancos más grandes del país, a través de la evolución y concentración del crédito.

Tabla 3: Evolución del Crédito en el Ecuador

Año	Total Sistema Financiero	5 Bancos Más Grandes	%
2006	10.061	4.841	48%
2007	10.740	6.240	58%
2008	13.922	7.772	56%
2009	13.002	7.674	59%
2010	16.271	9.475	58%
2011	20.975	10.115	48%
2012	27.814	17.363	62%
2013	34.080	24.681	72%
2014	32.794	23.721	72%
2015	27.336	19.903	72%

(valores en miles de millones de dólares) Fuente: Superintendencia de Bancos Elaborado por: Los autores

En este período se puede verificar que la concentración del crédito en los cinco bancos más grandes ha sido creciente, en el 2006 concentraban el 48% de la cartera total del sistema financiero; al 2015 llega al 72%; históricamente "las reformas financieras permitieron, en el caso del Ecuador, una enorme concentración del crédito en empresas vinculadas a los accionistas de los bancos, hasta por el 60% de la cartera, porcentaje que fue ampliamente superado en la práctica, en muchos casos, lo que unido a la débil capacidad de supervisión por parte de los organismos de control, desprovistos del marco legal para ejercerlo después de las reformas financieras introducidas en 1994, condujo a una situación de descontrol del sistema financiero por parte de las autoridades (Salgado, 1999). Los principales bancos del Ecuador, no solo que concentran la oferta de crédito sino además sus utilidades a pesar de la crisis; del 6% en el 2006 al 67% en el 2015, múltiples ha sido las lecturas sobre este tema, en donde, sin embargo, "la tendencia concentradora se mantiene. Si bien por mandato constitucional, la banca y los banqueros ya no pueden tener propiedades ajenas a las relativas a su actividad específica, el crecimiento acumulado de utilidades de la banca privada en el período 2007-2009 (durante el gobierno de Correa) fue 70% superior al período 2004-2006 (gobiernos neoliberales) (Acosta, 2012). Por otra parte la banca pública, en especial el Banco Nacional de Fomento, entidad insignia del Ecuador cuyos orígenes se remontan a 1928, y que ha servido a los sectores más vulnerables será cerrada por el actual gobierno, claro está que de esta institución han lucrado los políticos de turno y ha estado manejada inadecuadamente, sin embargo representó una alternativa para quienes no tenían acceso a la banca privada, pero en lugar de fortalecerlo la están liquidado en este período.

METODOLOGIA

Las variables que posibilitan realizar el estudio se establecieron de la siguiente manera, en el ámbito de la producción tres variables y en el crédito dos; las pruebas se realizaron por pares una variable de producción con una de crédito hasta establecer algún tipo de relación que permitan establecer conclusiones.

Tabla 4: Descripción de las Variables a Utilizar

Ámbito	Variable	Descripción	Fuente
PRODUCCIÓN	Unidades productivas	Número de unidades productivas por sector de acuerdo a la Clasificación Internacional Industrial Uniforme (CIIU)	Inec-Censo Económico
PRODUCCIÓN	Número de empleados	Número de empleados por sector de acuerdo a la Clasificación Internacional Industrial Uniforme (CIIU)	Inec-Censo Económico
PRODUCCIÓN	Ingresos generados	Monto de ingresos anuales generados por sector de acuerdo a la Clasificación Internacional Industrial Uniforme (CIIU)	Inec-Censo Económico
CRÉDITO	Número de operaciones crediticias	Número de operaciones crediticias otorgadas por el Sistema Financiero Nacional por sector de acuerdo a la Clasificación Internacional Industrial Uniforme (CIIU)	Superintendencia de Bancos
CRÉDITO	Monto del crédito	Monto del crédito otorgado por el Sistema Financiero Nacional por sector de acuerdo a la Clasificación Internacional Industrial Uniforme (CIIU)	Superintendencia de Bancos

Corresponde a las variables que utilizaremos en la investigación, divididas por ámbito, una breve descripción y la fuente la de información. Elaborado por: Los autores.

Planteada la problemática nacional, nos centramos en la de Cuenca cuya tendencia es similar a la nacional en este campo de estudio: por el lado de la producción desagregamos las principales actividades que se desarrollan en la ciudad¸ tanto por número de unidades, aporte en el empleo y generación de ingresos, para ello utilizamos la Clasificación Internacional Industrial Uniforme (CIIU), con un nivel de desagregación de cuatro dígitos (información que la extraemos de la base de datos del Censo Económico); por el otro lado el crédito; con la misma clasificación del CIIU y similar desagregación, a estas mismas actividades les confrontamos con el número de operaciones crediticias y los montos que representan esas

operaciones que a su vez financiaron las actividades productivas. Siendo el principal objetivo del presente trabajo investigativo relacionar diferentes variables con el fin de medir su grado de correlación, utilizamos el cálculo del coeficiente de Pearson, "que describe la magnitud de la relación entre dos conjuntos da variables de intervalo o de razón" (Lind, Mason, & Marchal, 2001). La información fue introducida en una base de datos, para posteriormente ser trabajada en el programa estadístico Statistical Package for the Social Sciences (SPSS 21). El coeficiente "r" de Pearson que posibilito los cálculos se estableció por medio de la siguiente fórmula:

$$r = \frac{n(\sum xy) - (\sum x)(\sum y)}{\sqrt{[n(\sum x^2) - (\sum x)^2][n(\sum y^2) - (\sum y)^2]}} \qquad (1)$$

En donde:

r = coeficiente de correlación.
$\sum x$ = sumatoria de las variables x.
$\sum y$ = sumatoria de las variables y.
$(\sum x^2)$ = sumatoria de los cuadrados de la variable x.
$(\sum x)^2$ = sumatoria de las variables x elevadas al cuadrado.
$(\sum y^2)$ = sumatoria de los cuadrados de la variable y.
$(\sum y)^2$ = sumatoria de las variables y elevadas al cuadrado.
$(\sum xy)$ = sumatoria de los productos de x y.

RESULTADOS

Con la metodología planteada los resultados se evidencian en la siguiente tabla:

Tabla 5: Correlación Entre Variables

Correlación	Correlación de Pearson	Sig. (Bilateral)
Unidades - Monto crédito	-0,186	0,396
Unidades - Número operaciones	0,257	0,236
Personal ocupado - Monto crédito	-0,071	0,747
Personal ocupado - Número de operaciones	0,436*	0,038
Ingresos generados - Monto crédito	0,541**	0,008
Ingresos generados - Número de operaciones	0,703**	0,000

*La correlación es significante al nivel 0,05 (bilateral). ** La correlación es significativa al nivel 0,01 (bilateral). Fuente: Base de datos SPSS Elaborado por: Los autores*

Correlación número de unidades y monto de crédito: No existe ningún tipo de correlación.

Correlación número de unidades y número de operaciones: No existe ningún tipo de correlación.

Correlación personal ocupado y monto de crédito: No existe ningún tipo de correlación.

Correlación personal ocupado y número de operaciones: No existe ningún tipo de correlación.

Correlación ingresos generados y monto de crédito: Existe una escasa correlación

Correlación ingresos generados y número de operaciones: Existe una aceptable correlación entre las variables.

Por lo tanto, se puede evidenciar que la variable ingresos generados de cada una de las actividades analizadas de acuerdo a la clasificación CIIU, tiene relación de diferente impacto tanto con el monto de crédito, como del número de operaciones crediticias otorgados a cada sector para el financiamiento de determinadas actividades.En el primer caso se establece una correlación del 0,54; en el segundo es en donde se registra una correlación más fuerte con un coeficiente de Pearson de 0,703; podríamos señalar que mientras más ingresos genere una actividad económica más acceso al crédito tendrá tanto en el monto como en la periodicidad reflejadas en el número de operaciones, lo que nos lleva a concluir que las entidades del sistema financiero ecuatoriano que realizan análisis del sujeto de crédito (sea persona natural o jurídica) previa su concesión, toman su decisión considerando no sólo las garantías que solicitan a todos sus clientes, sino también el volumen de sus ingresos y consecuentemente la rentabilidad que generan sus actividades; de ahí que quienes cuentan con recursos y posibilidades limitadas, tienen menos opciones de acceder al crédito tanto en montos como en número de operaciones. Evidenciándose con este análisis que el crédito se constituye como un elemento dinamizador del crecimiento de las actividades productivas y consecuentemente generador de mayores ingresos, y en el caso particular de la ciudad de Cuenca se constituye en uno de los motores para la profundización de la concentración en las unidades productivas de mayor tamaño repitiéndose este círculo vicioso a través del tiempo, que no podrá modificarse mientras se mantengan inalterables las relaciones de poder existentes en nuestras economías.

CONCLUSIONES

La estructura empresarial tanto del Ecuador como de Cuenca es altamente concentrada en determinados grupos económicos que controlan un segmento importante de unidades productivas, que históricamente se han beneficiado de las acciones de los gobiernos de turno a través de las medidas de política económica implementadas en su favor.La concentración del crédito se ha convertido en principal combustible y en una fuente inagotable de energía que le permite a la gran empresa seguir consolidándose. Las unidades productivas de menor tamaño han visto limitado su crecimiento y desarrollo debido fundamentalmente al limitado apoyo estatal en políticas públicas que atiendan sus requerimientos así como al poco interés de la banca privada y la escasa presencia de la banca pública en el otorgamiento de crédito. La investigación ha logrado cumplir con su objetivo propuesto de verificar la correlación existente entre la relación del volumen de los ingresos que registran las empresas con el crédito que reciben. Limitaciones y futuras investigaciones Con toda la información levantada se podrán realizar investigaciones similares pero esta no de manera general, sino divididas por Sector y Actividades a mayor nivel de desagregación y confrontarlas con la concesión de crédito con el fin de verificar que sector y que actividad específica es la que registra más concentración tanto a nivel de ciudad como de país. La principal limitación se refiere a la del Censo económico que a medida que pase el tiempo irá perdiendo validez ya que el próximo censo se estima se vuelva a realizar en un período no menor a 10 años, por lo que se podrá tan solo trabajar a nivel de proyecciones en donde el nivel de confianza será menor.

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LA VALORACION DE RIESGOS PROCESO RELEVANTE PARA EL LOGRO DE LOS OBJETIVOS EN LOS RANCHOS MARINOS DE ENGORDA DE ATUN ALETA AZUL EN BAJA CALIFORNIA

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RESUMEN

El propósito de este estudio es la identificación y análisis de los riesgos relevantes para lograr los objetivos en los ranchos marinos dedicados a la engorda de atún aleta azul ubicados en el estado de Baja California, además es un mecanismo base que determina la forma en que tales riesgos deben ser manejados. Este tipo de empresas enfrenta una serie de riesgos que ponen en peligro su permanencia y con ello la pérdida de beneficios económicos y la generación de empleos para la región, por esa razón estos deben mitigarse a través de medidas eficaces y oportunas. El estudio consiste en información directa obtenida de estas empresas con relación a los riegos existentes. Los resultados señalan la relevancia de la valoración de riesgos y el beneficio de determinarlos de manera oportuna para evitar que estas amenazas se concreten e impidan el cumplimiento de sus objetivos.

PALABRAS CLAVES: Riesgos, Objetivos, Ranchos Marinos

THE VALUATION OF RISKS PROCESS RELEVANT TO THE ACHIEVEMENT OF THE OBJECTIVES IN THE MARINE RANCHES OF FATTENING BLUEFIN TUNA IN BAJA CALIFORNIA

ABSTRACT

The purpose of this study is to identify and analyze the risks relevant to the achievement of the objectives in the marine ranches dedicated to the fattening of blue fin tuna located in the state of Baja California, in addition it is a base mechanism that determines the way in which such Risks must be managed. These types of companies face a number of risks that jeopardize their permanence and with it the loss of economic benefits and the generation of jobs for the region, for that reason they must be mitigated through effective and timely measures. The study consists of direct information obtained from these companies in relation to existing risks. The results indicate the relevance of risk assessment and the benefit of determining them in a timely manner to prevent these threats from materializing and impeding the achievement of their objectives.

JEL: A10, M11, M42

KEYWORDS: Risks, Objectives, Marine Ranches

INTRODUCCION

El control interno, es una herramienta administrativa que surgió por la necesidad de suprimir de manera importante la multitud de riesgos a que están expuestas las organizaciones. Conforme se da un aumento en

la producción, los empresarios se ven imposibilitados para atender personalmente sus negocios ocasionando con ello la delegación de autoridad y esto hace necesario la creación de sistemas y procedimientos para prevenir o disminuir fraudes y errores, haciéndose sentir la necesidad de contar con controles internos en la gestión de los mismos. La situación actual de las empresas con respecto a sus controles internos es de preocupación para sus directivos, ya sea en menor o mayor grado, desde diferentes puntos de vista y por esta misma razón se plantea una perspectiva de los componentes del control interno (Figura No.1), y específicamente refiriéndose al segundo que es "Valoración de riegos", el cual identifica y analiza los riesgos relevantes para la entidad, y la información que se obtenga sirva de base para determinar la forma de cómo estos riesgos deben ser tratados, principalmente a través de la aplicación de actividades de control.

Figura No. 1: Componentes del Control Interno

Elaboración Propia. En base a Libro: Guía para el uso de las Normas Internacionales de Auditoria en Auditorias de Pequeñas y Medianas Empresas, IMCP, 2012.

La necesidad de aplicar procedimientos de control interno, no es ajeno para las empresas dedicadas a la acuacultura y esta es el único y verdadero modelo sostenible, debido a su tasa de crecimiento en comparación con otras especies, los peces marinos son el futuro de la acuicultura. Y en el puerto de Ensenada, Baja California se realiza el engrasamiento de atún aleta azul, actividad que es posible debido a las características especiales que tiene el puerto. El cultivo de atún aleta azul, es en la actualidad el resurgimiento de la actividad pesquera para el puerto de Ensenada, después de la crisis de este sector por los embargos atuneros que los Estados Unidos impusieron a México en 1980 y 1990. En los años ochenta se contaba con tecnología de punta para la pesca del atún y en Ensenada se ubicaba la mayor flota pesquera de México, la cual debido a estas dificultades emigró a los puertos de Mazatlán, Sinaloa y Manzanillo, Colima, quedando muy reducida la actividad pesquera (Solana, 2009).

El investigador y catedrático pesquero Jorge Flores Olivares, coincide que los 'ranchos' originalmente se establecieron y diseñaron para cultivar atún aleta azul, aprovechando las bondades del puerto de Ensenada, es una zona 'bañada' por la corriente fría de California y la especie se desarrolla en zonas frías y no cálidas como las aguas de Sinaloa. Flores Olivares indica que una parte muy importante en el desarrollo del cultivo de atún aleta azul es el alimento, el cual se hace principalmente con sardina Monterrey y la zona de Baja California tiene un potencial elevado de biomasa. La zona de los cultivos se ubica en Ensenada, Baja California al norte en la Bahía de Salsipuedes y en la costa sur en la Península de Punta Banda, a 70 y 120 kilómetros de la frontera con Estados Unidos respectivamente. (Figura 2). Las oficinas administrativas y de apoyo de estas empresas se encuentran en El Sauzal de Rodríguez delegación del mismo municipio de Ensenada.

Figura 2: Ubicación de los Ranchos Marinos Para Engorda de Atún Aleta Azul

Fuente: www.giarte.com (2016)

En el Océano Pacífico de Baja California se ubicaron 12 empresas de las cuales sólo 2 se encuentran activas, todas en Ensenada, (Tabla 1). Estas empresas se encuentran establecidas en Punta Banda, Salsipuedes y Puerto Escondido donde se estabilizan y alimentan con sardina y macarela, hasta alcanzar el peso. Se cosecha para su exportación a Japón, Corea y China en un 90%, con la visión de comercializarlo en Europa (Del Moral, 2009).
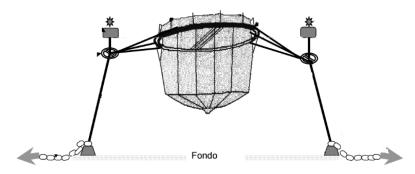
Tabla 1: Concesiones Actuales Autorizadas Para la Cría de Atún Aleta Azul en el Pacífico Mexicano
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No.	Compañía	Localización	Inversión	Condición
1	Acuacultura de Baja California, S. A. de C. V.	Bahía de Salsipuedes	Japonés	Activa
2	Administradora Pesquera del Noroeste, S. A, de C. V.	Punta Banda	Mexicana	Revocada
3	Baja Aqua Farms, SA de CV	Punta Banda y Bahía de Salsipuedes	USA	Activa
4	Bajamachi, SA de CV	Isla Todos Santos	Islandés / USA/México.	Inactiva
5	Darcuicola, SA de CV	Bahía de Salsipuedes	Japonés	Revocada
6	Intermarketing de México, SA de CV	Bahía de Salsipuedes	Japonés	Revocada
7	Maricultura del Norte, SRL de CV	Puerto Escondido	Japonés/México	Inactiva
8	Mexican Bluefin, SA de CV	Bahía de Salsipuedes	Islandés	Inactiva
9	Operadora Pesquera de Oriente, SACV	Bahía de Salsipuedes	Japonés	Revocada
10	Rancho Marino Guadalupe, SA de CV	Bahía de Salsipuedes e Isla de Cedros	Islandés	Inactiva
11	Tunamax, SA de CV	Bahía Soledad	Japonés	Inactiva
12	Servax Bleu, S. de R. L. de CV	Puerto Escondido	Japonés	Activa

Elaboración propia. Fuente: Del Moral, 2009

Su actividad es criar organismos silvestres que se capturan en el medio ambiente natural por un periodo aproximado a los cinco meses, y se engordan en corrales flotantes, figura 3, anclados en áreas marinas que se solicitan en concesión, de acuerdo a lo establecido el artículo 27 de la Constitución Política de los Estados Unidos Mexicanos, debido a que estos se ubican en la zona marina perteneciente al mar territorial propiedad de la nación y es la federación a quién corresponde el otorgamiento de permisos para instalación y operación (SAGARPA, 2012).

Figura 3: Corral Flotante Anclado en Áreas Marinas

Fuente: Mexican Bue Fin, SA de CV

Objetivo del estudio: Identificar, analizar y valorar los riesgos internos y externos que enfrentan los ranchos marinos para la engorda de atún aleta azul, en un nivel de riesgo aceptable y con ello propiciar el logro de los objetivos en este tipo de empresas.

Objetivos Específicos

Verificar de qué manera las empresas estudiadas especifican sus objetivos con suficiencia, de manera que puedan identificar y valorar los riesgos relacionados con los mismos. Indagar la forma en que estas identifican los riesgos para lograr sus objetivos y que su análisis sea base para determinar cómo deben ser administrados. Analizar si en la valorización de sus riesgos consideran el potencial por el fraude.

Justificación

Este estudio servirá para identificar y valorar los riesgos, contribuyendo en la mejora de los procesos productivos, una vez que los riesgos son valorados se está en posibilidad de determinar las actividades de control para su manejo, apoyando con ello el logro de los objetivos y metas de estas empresas. Como tal, este estudio determina como beneficiarios a los clientes, accionistas y directivos de las mismas logrando con ello un buen producto que compita en los mercados internacionales. En cuanto a su trascendencia, este estudio se realiza con el sector acuícola de Baja California, el cual es una fuente importante para su economía, generando recursos importantes y fuentes de trabajo, por ello se pretende la mejora de los procesos productivos a través de la valoración de los riesgos de estas empresas, buscando el cumplimiento de los objetivos para que estas sean sólidas y se fortalezca su permanencia.

Marco Teorico

El control interno es la solución de la Dirección para aminorar los factores que se identifican como riesgos, y es por esa razón su relevancia para la empresa moderna y para los profesionales encargados de implantarlo. Por ello una vez que se fijan los objetivos, se está en posibilidad de identificar y valorar hechos potenciales que implican alcanzarlos (IMCP, 2012). La valoración de los riesgos es un procedimiento constante que apoya a una entidad a prevenir sucesos negativos y de esta forma considerar una serie de resultados para medir una posición y las magnitudes de un sistema. Sin embargo, pareciera que las organizaciones se han constituido más por hacer y con base en la experiencia, que por estudios de planes de negocios y diseño organizacional. Esto ocasiona que los sistemas de control interno no respondan a las necesidades organizacionales (Viloria, 2005). El riesgo se define como "la combinación de probabilidad de un suceso y de su consecuencia" (González, 2015), constituyéndose precisamente el riesgo en función de su posibilidad y su efecto en la incertidumbre sobre los objetivos, considerándose a este como una

desviación en lo que se espera obtener. Las empresas de cualquier tamaño enfrentan diversos riesgos, que pueden ser internos y externos y por tanto son estas quienes deben asumirlos. El Informe COSO II señala que la valoración de riesgos involucra un proceso dinámico e interactivo para identificar y analizar riesgos que afectan el logro de objetivos de la entidad, dando la base para determinar cómo los riesgos deben ser administrados, toda vez que para su desarrollo es necesario asumir riesgos prudentes, la dirección debe identificar y analizar los riesgos, cuantificarlos y prever las probabilidades de que ocurran así como las posibles consecuencias (Diz & Serrantes, 2015). PricewaterhouseCoopers hace el señalamiento referente a la importancia de COSO II en cuanto a la preocupación por evaluar y mejorar el proceso de administración de los riesgos (Bertoni, 2014).

"Actualmente, con el aceleramiento del ritmo de cambio, la mayoría de las organizaciones adoptan este nuevo enfoque que les permite mejorar sus prácticas de control interno o decidir encaminarse hacia un proceso más completo de gestión de riesgo. De esta forma mejoran su capacidad de aprovechar oportunidades, evitar riesgos y manejar la incertidumbre, creando valor a sus distintos "grupos de interés".

Por otra parte, los océanos son fuente de recursos suficientes para alimentar a la población mundial, y el crecimiento de esta ha incrementado la demanda de tal forma que rebasa de manera importante lo que se obtiene de los mares. En la acuicultura, se tiene el complemento para cubrir de gran forma la demanda mundial, a través del cultivo de diferentes especies acuáticas, avalando la seguridad alimentaria mundial, generando empleos y divisas, ya que es la industria alimentaria que ha tenido una tasa de crecimiento del 11 %, la mayor en los últimos 10 años (Avilés, 2006). La Organización de las Naciones Unidas para la Alimentación y la Agricultura (FAO), en su libro denominado "El estado mundial de la pesca y acuicultura 2016", indica la relevancia de la acuicultura para la alimentación a nivel mundial:

"Ante la estabilidad de la producción de la pesca de captura desde finales de la década de 1980, la acuicultura ha sido la desencadenante del impresionante crecimiento del suministro de pescado para el consumo humano (Figura 4). Si bien la acuicultura proporcionó solo el 7 % del pescado para consumo humano en 1974, este porcentaje aumentó al 26 % en 1994 y al 39 % en 2004. China ha desempeñado una importante función en este crecimiento, ya que representa más del 60 % de la producción acuícola mundial. Sin embargo, el resto del mundo (a excepción de China) también se ha visto beneficiado al haberse duplicado con creces su proporción de acuicultura en el suministro general de pescado para consumo humano desde 1995".
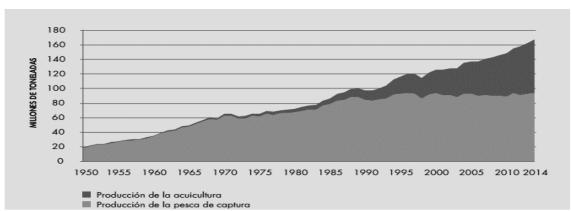
Figura 4 :Producción Mundial de la Pesca de Captura y la Acuicultura

Fuente: FAO, 2016. (El estado mundial de la pesca y la acuicultura 2016)

Según estudios realizados por la Organización de la Naciones Unidas para la Alimentación y la Agricultura (FAO) la oferta mundial per cápita de pescado alcanzó un margen de 20 kg en 2014, y esto debido a un fuerte crecimiento de la acuicultura, que actualmente proporciona la mitad de todo el pescado destinado al consumo humano, y a una ligera mejora de la situación de determinadas poblaciones de peces como consecuencia de una mejor ordenación pesquera. El pescado sigue siendo uno de los productos alimenticios más comercializados del mundo y más de la mitad del valor de las exportaciones pesqueras procede de países en desarrollo. Los cinco países productores y principales grupos de especies cultivadas a nivel mundial, son; China, Indonesia, India, Viet Nam y Filipinas, la producción de estos, representa un 82.9% (Tabla No. 2).

Tabla No. 2: Cinco Productores y Principales Grupos de Especies Cultivadas en 2014. (En Miles de Toneladas)

País	Peces de	Escama						
	Acuicultura Continental	Acuicultura Marina/Costera	Acuicultura Continental	Acuicultura Marina/Costera	Otros animales acuáticos	Total de peces	Plantas acuáticas	Producción Acuícola Total
China	26,029.7	1,189.7	13,418.7	3.993.5	839.5	45,471.1	13,326.3	58,797.4
Indonesia	2,857.6	782.3	44.4	613.9	0.1	4,298.3	10,077.0	14,375.3
India	4,391.1	90.0	14.2	385.7		4,881.0	3.0	4,884.0
Viet Nam	2,478.5	208.5	198.9	506.2	4.9	3,397.0	14.3	3,411.3
Filipinas	299.3	373.0	41.1	74.6		788.0	1,549.6	2,337.6
Subtotal de los 5 productores	36,056.2 82.7%	2,643.5 41.9%	13,717.3 85.1%	5,573.90 80.6%	844.5 94.5%	58,835.4 79.7%	24,970.2 91.4%	83,805.6 82.9%
Mundo	43,559.3	6,302.6	16,113.20	6,915.10	893.60	73,783.7	27,307.0	101,090.7

Fuente: FAO. 2016.

La acuacultura en México creció 32.2 por ciento al pasar de 245,760 toneladas en 2013 a 325,000 en 2014, principalmente en especies como mojarra, trucha, ostión, carpa y camarón, según datos proporcionados por el Consejo Técnico de la Comisión Nacional de Acuacultura y Pesca (CONAPESCA, 2015). En la República Mexicana el engrasamiento de atún aleta azul inició en 1994 con la emisión de la primera Concesión Acuícola Comercial para la engorda de esta especie en las inmediaciones de la Isla de Cedros, B.C., empleando jaulas flotantes. Fue en el año de 2003, cuando se encontraban en operación cinco empresas y otras seis obtenían su concesión. La producción anual de atún aleta azul en 2009, reportó una producción anual de 2,640.21 toneladas y para el 2010 esta se redujo a 1,918 toneladas, en ambos años operaron seis títulos de Concesión Acuícola comercial de cuatro instalaciones marinas o ranchos atuneros. El atún aleta azul engordado en jaulas de Baja California es destinado principalmente al mercado japonés de sashimi (SAGARPA, 2012). El desarrollo de la acuicultura ha tenido beneficios importantes para la economía de Ensenada, ya que es una fuente importante para la obtención de divisas y generación de empleos. Como se observa en el Tabla número 3, el valor de la producción acuícola del atún aleta azul en 2015 importo $ 517.6 millones de pesos, cercano a los 28 millones de dólares (SIPESCA/CONAPESCA, 2016).

Esta información indica las necesidades que tienen este tipo de empresas de contar con sistemas y procedimientos de control, donde este trabajo aporta grandes beneficios al realizar una valoración de sus riesgos y determinar que herramientas de control interno son las que específicamente requieren para cumplir con sus objetivos y metas, dado que esta actividad atraviesa por un auge económico importante en la entidad generando una derrama económica de 74 millones de dólares anuales y 250 empleos directos (Del moral y Vaca, 2009), por ser una de los mejores pescados en el planeta, por ello es necesario mantenerlas operando eficientemente para lograr su permanencia.

Tabla 3: Producción Acuícola de Baja California en 2015

Producción de Especies en Acuicultura.	Volumen en Toneladas	Valor en Pesos
Abulon	18.26	$3`448,780.05
Almeja	12.35	$651,890.67
Atun aleta amarilla	0.61	$52,818.57
Atun aleta azul	5,947.64	$517`657,408.35
Camaron	267.72	$14`941,348.75
Corvina	89.48	$6`407,701.35
Lobina	16.81	$2`394,328.98
Ostion	2,243.02	$31`536,381.37
Ostras	319.13	$11`208,728.80
Sargazo	10	25,500.00
Totales	**8,925**	**$588`324,886.89**

Fuente: SIPESCA/CONAPESCA, 2016

METODO

Esta investigación responde a un diseño descriptivo de carácter cualitativo, en el cual se obtiene información de dos empresas ubicadas en el Municipio de Ensenada, también se emplea la consulta de casos documentados en bibliografía especializada sobre el tema, donde se analizan los elementos considerados información relevante para la valoración de los riesgos necesarios para lograr los objetivos propuestos en los ranchos marinos dedicados al engrasamiento de atún aleta azul. El estudio analógico se sustentó en información indirecta, obtenida de referencias bibliográficas y electrónicas: lectura y análisis de la información que se genera en relación al tema, identificar la base de datos de las granjas atuneras localizadas en el estado para seleccionar las más confiables y que se pueda obtener información más completa de la valoración de los riesgos para determinar las herramientas de control interno aplicadas para el logro de sus objetivos.

RESULTADOS

Los resultados obtenidos de la aplicación del método descriptivo consistente en; análisis de fuentes importantes de expertos relacionados con el tema y la aplicación de encuestas en base a los elementos del componente de control interno "Valoración de riesgos", son las que a continuación se describen: a).- especificación de objetivos con suficiencia para reconocer y valorar los riesgos, b).- identificación de los riesgos para lograr sus objetivos y c).- consideración del potencial de fraude.

Para la "especificación de objetivos con suficiencia para el reconocimiento y valoración de riesgos", se hace necesario conocer el objetivo de cada una de las empresas estudiadas, porque se requiere valorizar sus riesgos y para ello se tiene que tener plenamente identificado su propósito, (Tabla 4). Identifica fortalezas, debilidades, oportunidades y amenazas, para determinar si la organización está expuesta a riesgos generados por ella misma o provenientes del entorno (Quijano, 2005).

Tabla 4: Objetivos de la Empresas Que Operan Ranchos Marinos Para Engorda de Atún Aleta Azul

Baja Aqua Farms, S. A. De C. V.	Servax Bleu, S. De R. L.
Objetivo principal: Explotar, procesar y comercializar productos pesqueros y acuícolas, con el fin de satisfacer la demanda de clientes extranjeros a través del cultivo de tunidos y proporcionarle un valor agregado para incrementar su precio de venta y su comercialización en los mercados de Japón y Estados Unidos.	Objetivo principal: engordar atún aleta azul en jaulas flotantes circulares y venderlo al mercado Japonés.

Elaboración propia. Fuente Baja Aqua Farms y Servax Bleu, 2016.

La engorda de atún aleta azul, es una actividad que se perfila con un gran potencial de crecimiento y contribuye a la seguridad alimentaria y al desarrollo económico de la región, aun así tienen grandes desafíos para su desarrollo. Un análisis FODA a este tipo de empresas, (Tabla 5) muestra de manera pronta la situación actual de estas (Meza, 2015). De esta forma se identifica si los riesgos son propios o los genera el entorno.

Tabla 5: Análisis FODA A Ranchos Marinos Para Engorda de Atún Aleta Azul

Fortalezas	Debilidades
Producto de calidad en los mercados internacionales.	Mortandad del 20%
Tecnología de punta en el proceso de captura, engorda, cosecha y comercialización del atún aleta azul.	Políticas administrativas insuficientes
Condiciones naturales y climáticas adecuadas para el cultivo del atún aleta azul.	Reducido número de centros de engorda de atún.
Personal comprometido con su actividad (buzos vaqueros).	Controles internos bajos, vulnerables al fraude.
Elevada proyección internacional del producto (Generación de valor de estas empresas).	Escasa interacción del sector en sectores similares en otros países.
Centros de Investigación y desarrollo especializados y gran capacidad de investigación.	Matriz de capacidades deficiente
Interés en elevar el consumo "per cápita" del producto por la técnica de cultivo.	No hay descripción de puestos
Oportunidades	Amenazas
Sector emergente y de futuro con capacidad de crecimiento.	Escases de sardina para alimentarlos, provoca su exportación y con ello posibles enfermedades.
Nuevas tecnologías a desarrollar y capacidad de investigación disponible.	Procesos administrativos lentos para la puesta en marcha de actividades de investigación y desarrollo.
Excelentes perspectivas de crecimiento de la producción.	Competencia desleal de los productos importados desde países terceros.
Mercados emergentes para el atún aleta azul cultivado.	
Acuicultura sostenible y/o ecológica.	Lobos marinos que rompen las redes y mordisquean el producto, haciéndolo perder su valor.
Mejor medio ambiente.	Crecientes requisitos medio ambientales, limitados a captura de 3000 toneladas anuales.
Oportunidades de financiamiento y en investigación y desarrollo.	Posible impacto de cambio climático.
Creciente importancia de los valores nutricionales de los alimentos.	Riesgos sanitarios, aparición de fenómenos y plagas que afectan a las especies.
Demanda mundial de los productos.	
Potencial crecimiento del sector con actividades gastronómicas y de turismo.	

Elaboración Propia En Base A Información Obtenida De Baja Aqua Farms Y Servax Bleu.

En la "identificación de los riesgos para lograr sus objetivos", se puntualizan los riesgos probables que están y los que no están bajo control de la organización, así como orden de importancia y principales causas. Para ello se relacionan los principales riesgos que se tienen identificados en las granjas marinas para engorda de atún aleta azul que se ubican en las bahías de Ensenada, Baja california (Tabla 6).

Tabla 6: Identificación de Riesgos en Ranchos Marinos Para Engorda de Atún Aleta Azul

Orden De Importancia	Riesgo Identificado	Causa
1º.	Escasez de ejemplares del tamaño requerido en los últimos dos años.	Producción reducida, las jaulas de 10 al 30% de su capacidad.
2º.	Limitación de captura de juveniles a 3000 toneladas, Comisión Interamericana de Atún Tropical (CIAT), para la recuperación de la especie.	Esto provoca que esta industria no desarrolle su capacidad instalada.
3º.	Sobre explotación de la sardina, alimento básico para la manutención de los atunes.	Importación de sardina con el riesgo de importar enfermedades tanto al producto en cultivo como a los peces que rondan por las jaulas.
4o.	Riesgos sanitarios, aparición de fenómenos y plagas que afectan a las especies.	Grado de mortandad del 20%, considerado alto.
5º.	Controles internos bajos.	Vulnerable a fraudes, robos y malversaciones.
6º.	Políticas administrativas insuficientes.	No operan con base a normas y esto afecta sus procesos y estructura..
7º.	No se tiene descripción de puestos.	No se definen las actividades para cada puesto afectando su estructura.
8º..	Matriz de capacidades se encuentra en forma deficiente.	No se determinan correctamente las competencias para cada puesto
9º.	Procesos administrativos lentos para la puesta en marcha de actividades de investigación y desarrollo.	Es baja la inversión en investigación y desarrollo sustentable.
10º.	Roedores que rompen las redes y mordisquean el producto, (Lobos marinos).	Se pierde el valor de producto afectado.
11º.	Impacto de cambio climático (Mar de fondo).	El fuerte oleaje genera microorganismos que asfixian a las especies.

Elaboración propia.

Para "considerar el potencial de fraude", se determina los procesos más riesgosos y los riesgos que pueden tener un mayor efecto sobre la gestión de la organización y de esta manera establecer los lineamientos o directrices institucionales para tomar decisiones para el cumplimiento de los objetivos y metas (Tabla 7).

Nivel de Riesgo	Riesgo Con Mayor Efecto Sobre la Gestión
Alto	Control interno bajo, se debe fortalecer para contar con un sistema de información financiera confiable y salvaguardar los bienes contra fraudes, robos y malversaciones.
Alto	Políticas administrativas insuficientes. Se requiere normar las actividades a través de criterios que orienten las acciones realizadas.
Alto	No se cuenta con descripción de puestos. Es necesario definir las actividades que debe realizar cada puesto y no caer en situaciones de confusión en cuando a lo que le corresponde realizar a cada persona.
Medio	Matriz de capacidades se encuentra en forma deficiente. La determinación de las competencias necesarias para cada puesto es un complemento de la descripción de puestos, necesario para definir a la persona ideal para cada puesto.

Elaboración propia.

CONCLUSIONES

Se observó que el proceso de engorda, cosecha y comercialización de atún aleta azul es similar en las dos empresas estudiadas y respecto a la información que arrojó el análisis de identificación y valoración de riesgos indican: En lo que se refiere a "especificación de objetivos con suficiencia para el reconocimiento y valoración de riesgos", este tipo de empresas tienen bien definidos sus objetivos y en cuanto al análisis de Fortalezas, oportunidades, debilidades y amenazas (FODA), se tienen identificados los riesgos generados por ella, así como los que provienen del entorno. De estos se observa que, varios de ellos se refieren a aspectos administrativos y principalmente a deficiencias en el Control Interno. Por otra parte se tienen riesgos generados en el entorno que tienen gran relevancia y por ello deben considerarlos en sus planes. De

la identificación de los riesgos para lograr sus objetivos se tienen definidos de acuerdo a su importancia y vemos que el principal es, la escasez de especies juveniles y que en virtud de esto, la Comisión Interamericana de Atún Tropical ha sugerido reducciones en su captura que provoca que las jaulas estén ocupadas hasta en un 30%, provocando con ello que esta industria no se desarrolle completamente, así como también se tiene que la manutención de la especies se vea amenazada por la sobre explotación de la sardina y que esta tenga que ser obtenida de países lejanos teniéndose el riesgo de que se importen enfermedades tanto al producto en cultivo como a los peces que rondan las jaulas.

A nuestro juicio vemos que este tipo de empresas deben invertir en investigación, sobre todo para resolver el problema de escasez de atún juvenil y realizar intentos por tener una especie sustentable, toda vez que se nos mencionó que es complicado debido a que el atún necesita la vida libre en el mar para su crecimiento, por otro lado tenemos que el Instituto de Investigaciones Oceanológicas de la Universidad Autónoma de Baja California ha desarrollado un alimento balanceado para la manutención de los cultivos, solo que los productores prefieren que sea a base de sardina o macarela para que no pierda su calidad y competitividad en los mercados.

Respecto a considerar el potencial de fraude, se tiene que este tipo de empresas mantienen procedimientos de control interno bajos y con ello se vuelven más vulnerables a fraudes, robos y malversaciones, por ello se recomienda fortalecer estos procedimientos para la salvaguarda de los bienes y contar con sistema de información financiera veraz y confiable para tomar decisiones más acertadas. También se observa que no hay descripción de puestos, por esto se hace necesario que se ponga atención a este elemento por parte de las dos empresas, ya que se maneja mejor el personal al señalarle de manera formal las actividades que va a desarrollar, de la matriz de capacidades al igual requiere su atención de manera que definan sus estándares de competencia y las capacidades que requiere el personal para cumplirlos.

También se recomienda vigilar los porcentajes de mortandad en los tunidos, ya que se tienen en porcentajes altos, para ello se sugiere realizar monitoreos frecuentes, documentar cualquier síntoma y aplicar medidas inmediatas, ya que en algunas ocasiones se les presentan problemas serios que provocan una mortandad importante, por ello se hace necesario la aplicación de medidas correspondientes Control Interno que son indispensables. Como se puede observar, es relevante la valoración de riesgos en los ranchos marinos para engorda de atún aleta azul que se ubican en las bahías de Ensenada, ya que tenerlos identificados es potencializar su disminución y con ello ser empresas con un producto de calidad y competitivo en los mercados internacionales y sobre todo lograr su permanencia, dado que son muchos los beneficios que se tienen de estas.

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PREPARACIÓN Y PRESENTACIÓN DE UN CURSO PRESENCIAL Y GRUPAL DE ACUERDO AL ESTÁNDAR ECO217 DE LA SEP

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RESUMEN

El objetivo de este trabajo, es mostrar el procedimiento para la preparación y presentación de un curso presencial y grupal, de acuerdo al estándar ECO217 de la Secretaria de Educación Pública, se pretende mostrar los aspectos importantes que se deben cubrir en la preparación y presentación de un curso, considerando lo establecido en el estándar, que se refiere a la preparación, conducción e impartición de un curso de capacitación basado en el Estándar de Competencia ECO217, el cual establece la presentación de un portafolio de evidencias integradas con la finalidad de obtener un dictamen de competencia, que permita obtener una certificación como instructor de cursos.

PALABRAS CLAVE: Curso Presencial, Competencias, Estándar

PREPARATION AND SUBMISSION OF A CLASSROOM AND GROUP COURSE TO THE STANDARD OF SEP ECO217

ABSTRACT

The aim of this paper is to show the process for the preparation and presentation of a classroom and group course, according to the ECO217 standard of the Ministry of Education, it is to show the important aspects that should be covered in the preparation and presentation of a course, considering the provisions of the standard, which refers to the preparation, conduct and delivery of a training course based on the standard Competition ECO217, which requires the submission of a portfolio of evidence integrated in order to obtain a opinion competition, which qualifies for certification as an instructor courses.

KEYWORDS: Classroom Course, Competency, Standard

JEL: A13, I23, L23, L84

INTRODUCCIÓN

El estándar de competencias, impartición de cursos de formación del capital humano de manera presencial y grupal, contempla las funciones sustantivas de preparar, conducir y evaluar cursos de capacitación. Preparar la sesión mediante su planeación y comprobación de la existencia y funcionamiento de los recursos requeridos para la misma. Conducir la sesión realizando el encuadre, desarrollo y cierre, empleando técnicas instruccionales y grupales que faciliten el proceso de aprendizaje. Evaluar el aprendizaje antes, durante y al final del curso, considerando la satisfacción de los participantes.

REVISIÓN LITERARIA

Para iniciar el curso lo primero que se debe hacer es presentarse con el grupo y utilizar una técnica rompehielo, dicha técnica debe tener un tiempo que puede ser de 10 minutos.

El curso a impartir se refiere al tema *Punto de Equilibrio*, por lo que el objetivo general está planteado de la siguiente manera: Al finalizar el curso el participante aplicará los conocimientos adquiridos en relación al punto de equilibrio, realizará el cálculo del mismo y explicará su importancia en la planeación de utilidades. Al plantear de esta manera el objetivo general se aborda: el sujeto, la acción y comportamiento y la condición de operación:

Tabla No. 1: Objetivo General del Curso

Sujeto: El participante	Acción y comportamiento El participante aplicará los conocimientos adquiridos en relación al punto de equilibrio, realizará el cálculo del mismo y explicará su importancia en la planeación de utilidades.	Condición de operación: A través de la identificación de los costos, separación en fijos y variables y el cálculo del punto de equilibrio mediante las fórmulas establecidas.

Fuente: Elaboración propia

Objetivos Particulares

El participante aplicará los conocimientos adquiridos en relación al punto de equilibrio.
El participante realizará el cálculo del punto de equilibrio.
El participante explicará la importancia del punto de equilibrio en la planeación de utilidades.
El estándar establece que se debe presentar el temario del curso:
Temario del curso
Concepto de Punto de Equilibrio
Pasos a seguir para determinar el punto de equilibrio
Fórmulas para obtener el punto de equilibrio tanto en unidades como en pesos
Aplicación de la fórmula para realizar el cálculo.
Técnicas para su determinación
Representación Gráfica del punto de equilibrio
Comprobación del punto de equilibrio
Ilustración de un ejemplo del punto de equilibrio en los Estados Financieros.
Importancia del punto de equilibrio.
El punto siguiente a considerar es mencionar los *beneficios del curso y su relación con la experiencia laboral y personal.*

El punto de equilibrio es una herramienta muy importante en la Planeación y control de utilidades de los negocios, ya que permite identificar en que momento cesan las pérdidas y empiezan las utilidades.
Conceptos.
Es el nivel de ventas en que las utilidades son igual a cero.
Es el punto o nivel de ventas en que cesan las pérdidas y empiezan las utilidades.
El punto de equilibrio es aquel nivel de operación en el cual los ingresos son iguales en importe a sus correspondientes costos.
Costos Variables:
Los costos variables son los que se pagan de acuerdo al volumen de producción.
Ejemplos: Materia Prima, Mano de Obra Directa, Gastos Indirectos de fabricación.
Costos Fijos:
Los Costos fijos son los que se tienen que pagar sin importar si la empresa produce mayor o menor cantidad de productos.

Ejemplos: Arrendamientos, Depreciación de equipo,
Pasos a seguir para determinar el punto de equilibrio
 Definir costos:
Clasificar costos en Costos Variables (CV) y en Costos Fijos (CF)
Determinar el costo variable unitario:
Aplicar fórmulas del punto de equilibrio
En pesos
 En unidades
Determinar el punto de equilibrio
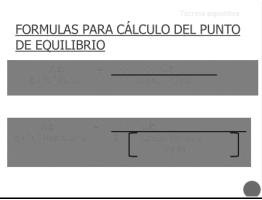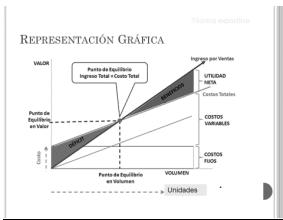
Figura No. 1: Fórmulas

Fuente: Elaboración propia

Figura No. 2 Representación Gráfica

Fuente: www.google.com

Emplear Técnica Demostrativa 45 min Durante esta técnica, se debe presentar el objetivo de la actividad y el alumno realizará el cálculo del punto de equilibrio, el instructor ejemplificar la actividad a desarrollar, resolverá dudas sobre la demostración y permitirá que los participantes realicen la operación práctica, además se realizará una retroalimentar sobre el resultado. Para efectos de este punto se proporcionará a los participantes datos con los cuales realizarán el cálculo del punto de equilibrio, utilizando los conocimientos adquiridos. Se deberán indicar los alcances e instrucciones de la evaluación, indicar el tiempo para realizarla y aclarar dudas que se presenten. Emplear técnica Diálogo-discusión

En esta etapa se debe mencionar el tema a discutir, dividir al grupo en subgrupos, establecer las reglas de participación, abrir la discusión recordando el tema a ser discutido, propiciar la participación de los equipos, moderar la discusión y por último realizar conclusión del tema discutido. La última parte consiste en realizar las conclusiones del curso, donde se debe mencionar los logros alcanzados y recuperar la opinión de los capacitandos en relación al tema expuesto y sobre la aplicación de lo aprendido en su vida real o profesional.

METODOLOGÍA

La metodología de investigación utilizada en este trabajo, es de tipo documental y cualitativa, tomando como base el procedimiento establecido en el estándar ECO217, publicado por la Secretaria de Educación Pública, La presente investigación se basó en información documental, ya que se utilizó información secundaria como revistas, publicaciones de artículos, noticias, libros, investigaciones previas y otros medios impresos.

RESULTADOS

El enfoque por Competencias, se refiere a: ¿Qué es? El desarrollo de los Saberes: SABER SABER SABER HACER, SABER SER, relacionado con los 3 dominios de aprendizaje: cognoscitivo, psicomotor y afectivo ser. Se pretende que al finalizar el curso-taller el participante preparará, conducirá y evaluará la impartición de un curso de capacitación basado en el Estándar de Competencia EC0217, lo cual le permita obtener la certificación como instructor de cursos por el Sistema Nacional de Competencias y la Secretaría de Educación Pública, se debe realizar una sesión de capacitación en condiciones simuladas, la resolución de un examen de conocimientos y la presentación de un portafolio de evidencias integradas con la finalidad de obtener un dictamen de competencia con un puntaje mínimo de 97.84 de un total de 100.21 puntos correspondiente a la suma del peso relativo de todos los reactivos del instrumento de evaluación.

CONCLUSIÓN

El Estándar ECO217, establece la presentación de los siguientes documentos:

Carta descriptiva: Debe establecer de forma detallada todo lo referente al curso, desde el nombre del curso, el nombre del instructor, el objetivo general, los objetivos particulares y cada una de las etapas del curso, la duración en cada una y el momento en el que se debe aplicar cada fase y técnica.

Lista de verificación: Es una lista donde se debe mencionar todo el equipo que se va a utilizar en el curso, los materiales, las instalaciones y mobiliario, material didáctico y audiovisual.

Lista de asistencia: Es una lista con los nombres del instructor y los participantes, a los cuales se les tomará asistencia al inicio del curso.

Contrato de aprendizaje: Es un documento donde el instructor se compromete a difundir el conocimiento en cierto tema y los participantes se comprometen también a aprovechar los conocimientos y aplicarlos cada uno en función a sus necesidades y deseos.

Evaluación diagnóstica: Es un documento donde se pregunta a los participantes si conocen del tema que se va a exponer, normalmente se realiza solamente mediante un SI o No, al cual deben poner un signo (paloma,) dependiendo su conocimiento.
Evaluación formativa: Es un documento que se utiliza en el momento de evaluar el conocimiento, es cuando se utiliza la técnica demostrativa y los participantes realizan el trabajo asignado, aplicando los conocimientos adquiridos y el instructor revisa el desempeño de cada participante.

Evaluación sumativa: Se utiliza al final del curso, pueden ser preguntas de opción múltiple, donde se evalúa el conocimiento adquirido una vez concluida la exposición del tema.

Evaluación Reacción: En este documento, los participantes evalúan el desempeño del instructor y aportan una retroalimentación valiosa si así lo desean.

Informe final del curso: Es el documento final que presenta el instructor, donde presenta el desempeño de los participantes, si se alcanzó el logro de los objetivos y una gráfica con el desempeño de los participantes.

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CARACTERÍSTICAS PERSONALES QUE DETERMINAN LA PERCEPCIÓN DEL CLIMA ORGANIZACIONAL: APLICACIÓN DEL MODELO PROBIT MULTIVALENTE PARA UNA INSTITUCIÓN DE EDUCACIÓN SUPERIOR

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RESUMEN

El objetivo de la presente investigación es realizar un análisis sobre la percepción de los trabajadores de una institución de educación superior sobre el clima organizacional, así mismo semaforizar los resultados en tres niveles que son el verde como positivo, amarillo como indiferente y rojo como negativo, por otra parte se efectúa un análisis estadístico mediante el modelo de probit multivariante. La metodología utilizada es de carácter cuantitativa y descriptiva, aplicada a los trabajadores de una institución de educación superior en los diferentes niveles jerárquicos y los diferentes cargos de trabajo. En cuanto a los resultados obtenidos, se puede mencionar que en lo general existen factores personales que perciben ya sea de manera positiva o negativa el clima organizacional tales como el sexo, antigüedad, nivel de estudios y tipo de puesto. Como conclusión se probó mediante una estructura econométrica probabilística que variables como: el sexo y la antigüedad presentan un efecto marginal positivo en la percepción del clima organizacional, por lo contrario el grado de estudios así como el puesto administrativo afectan de una manera negativa.

PALABRAS CLAVE: Clima Organizacional, Modelo Probit, Percepción

PERSONAL CHARACTERISTICS THAT DETERMINE THE PERCEPTION OF ORGANIZATIONAL CLIMATE: APPLICATION OF MULTIVALENT PROBIT MODEL FOR A HIGHER EDUCATION INSTITUTION

ABSTRACT

The aim of this research is to analyze the perception of workers of an institution of higher education organizational climate, likewise, color categorize the results in three levels that are green as positive, indifferent as yellow and red as negative, on the other hand a statistical analysis is performed by multivariate probit model. The methodology of quantitative and descriptive character, applied to workers in an institution of higher education at different hierarchical levels and different working positions. As for the results, it can be mentioned that there are personal factors that perceived either positively or negatively the climate organizational such as sex, antique, education level and type of position in general. In conclusion was tested by an probabilistic econometric structure variables such as: sex, level of education, years of antique as well as the administrative position affect differently the organizational climate according to the perception of workers of the institution object study.

JEL: M12, M14

KEY WORDS: Organizational Climate, Perception, Probit Model

INTRODUCCIÓN

El clima organizacional (CO) es un concepto que ha venido generando interés en las organizaciones dado que teoría desarrollada por distintos autores la variable CO presenta diversas dimensiones que pueden ser medidas y analizadas en cuanto a la percepción de los trabajadores de las organizaciones y de esta manera generar una radiografía de la organización objeto de estudio en cuanto a los diferentes factores. El objetivo general del presente trabajo es analizar la percepción de los trabajadores de una institución de educación superior sobre la variable del clima organizacional, y a su vez realizar un análisis por niveles de percepción de acuerdo a Uribe (2001), por otra parte semaforizar los resultados en tres niveles (verde como positivo, amarillo como indiferente y rojo como negativo), así mismo se efectúa un análisis estadístico mediante el modelo probit multivariante. El estudio se realizó en una institución de educación superior pública del Estado de Durango, considerando a los trabajadores docentes y administrativos, así como los diferentes niveles jerárquicos de la misma.

En cuanto a la metodología, esta investigación es de carácter cuantitativo y descriptivo ya que procesa los datos obtenidos mediante el modelo antes mencionado y a su vez es de corte transversal por el hecho de que se llevó a cabo en un solo momento la recolección de la información mediante la técnica de la encuesta. En cuanto a los resultados obtenidos, se puede mencionar que en lo general existen factores personales que perciben ya sea de manera positiva o negativa el clima organizacional tales como el sexo, antigüedad, nivel de estudios y tipo de puesto. En cuanto a las conclusiones del presente se puede afirmar que en la institución objeto de estudio los trabajadores perciben como indiferente a la variable objeto de estudio y que la dimensión con mejor percepción en la de estructura y la de peor percepción es la de liderazgo. Se estructura el presente de la siguiente manera: primero se presenta el planteamiento del problema donde se aborda el problema, los objetivos general así como específico, preguntas y la justificación del estudio; en la segunda parte se esboza la revisión de literatura sobre los distintos enfoques e investigaciones sobre clima organizacional, sus dimensiones y la medición del mismo; en el siguiente apartado se presenta la metodología utilizada; después se presentan los resultados obtenidos, incluyendo el análisis efectuado sobre la variable objeto de estudio; y por último se encuentran algunas conclusiones.

Planteamiento del Problema

Por la naturaleza los seres humanos tienen que cooperar, esto debido a sus limitaciones individuales, lo que fomenta a formar organizaciones que les permitan alcanzar algunos objetivos que con el esfuerzo individual no podría lograrlo. Una organización es un sistema de actividades coordinadas, formada por dos o más personas, cuya cooperación recíproca es esencial para su existencia. En este sentido Hospinal (2013) el clima organizacional se origina como producto de efectos subjetivos percibidos del sistema formal, del estilo informal de los administradores y de factores organizacionales. Estos factores, afectarían las actitudes, creencias, valores y motivación de las personas de la organización. El clima organizacional constituye el medio interno o la atmosfera psicológica característica de cada organización. Aburto y Bonales (2011) menciona que el clima organizacional se relaciona con la moral y satisfacción de las necesidades de los participantes y puede ser saludable o enfermizo, puede ser caliente o frío, negativo o positivo, satisfactorio o insatisfactorio, dependiendo de cómo los participantes en relación con la organización. Un buen clima institucional es índice de un liderazgo motivante y persuasivo que se traduce en un rendimiento eficiente y en notoria satisfacción de los empleados. Un clima armonioso potencia relaciones personales sanas y éstas retroalimentan el clima e influye en el rendimiento de todos (Lozado, 2013). De esto se desprende la importancia de conocer y analizar, el clima organizacional y la relación existente con las características personales de los trabajadores.

La relevancia del presente estudio radica en el análisis probabilístico de la percepción del clima organizacional y las características personales de la población objeto de estudio. Dentro de la literatura existen análisis que muestran la correlación existente en ambas y los factores que la originan. Hasta donde es de nuestro conocimiento no se ha presenta un estudio donde se midan los efectos marginales de las características propias del individuo sobre la variable clima organizacional.

El Problema

¿Qué efecto tienen las características personales de los miembros de la organización objeto de estudio en la percepción del clima organizacional?

Objetivo General: Analizar las características particulares que afectan la percepción del clima organizacional.

Objetivo específico: Determinar el efecto de las características personales sobre la percepción del clima organizacional.

Preguntas

¿Cuáles de las características analizadas tiene una mayor posibilidad de percibir un clima organizacional negativo?

¿Cuál es la percepción general de los trabajadores de la institución sobre el clima organizacional?
¿Cuál de las dimensiones evaluadas presenta mayor porcentaje de aceptación?
¿Cuál de las dimensiones evaluadas presenta menor porcentaje de aceptación?

Justificación

La presente investigación se realiza con el fin de conocer cuáles de las características personales de los individuos de una organización inciden en el clima organizacional y a su vez identificar el efecto de las mismas en sus dimensiones, por otra parte se pretende llegar a un resultado que permita cuantificar la probabilidad de la percepción de un mal clima organizacional dadas las características personales, así como obtener una calificación global de la percepción sobre la variable estudiada y de esta manera diseñar estrategias que permitan mejorar el clima organizacional así como las condiciones que afectan el mismo.

METODOLOGÍA

La investigación es de tipo cuantitativa psicométrica con análisis de datos descriptivos.

Participantes

La población está conformada por los empleados administrativos y docentes de tiempo completo y hora; semana; mes de la universidad pública del Estado. Se tomó una muestra aleatoria representativa compuesta por 48 docentes y 28 administrativos, resultando un total de 76 trabajadores. Las características de la misma se ilustran en la Tabla No. 1

Tabla 1: Composición de la Población

		Docentes		Administrativo		Total	
		N	%	N	%	N	%
Sexo	Masculino	22	73	8	27	30	39
	Femenino	26	57	20	43	46	61
Grado de estudios	Licenciatura	0	0	16	100	16	21
	Postgrado	48	80	12	20	60	79
Tiempo de servicio	Hasta 5 años	17	61	11	39	28	37
	Más de 5 años	31	65	17	35	48	63

Fuente: Elaboración propia

Como se muestra en la tabla 1 el 63 por ciento de la muestra es docente y el 37 por ciento restante es administrativo; el 79 por ciento del personal encuestado posee un grado mayor o igual a maestría de ellos el 61 por ciento son del sexo femenino y el 39 por ciento del masculino.

Instrumento de Medición

El instrumento fue tomado de Sotelo *et al.* (2015), el cual efectúa una revisión de literatura de los principales autores sobre el clima organizacional. Para validar el contenido se sometió el instrumento preliminar a 10 jueces expertos, los cuales evaluaron el instrumento, se presentaron, sus respectivos ítems y criterios de evaluación: a) pertinencia del ítem, b) relevancia del ítem; c) coherencia del ítem, d) claridad del ítem y e) suficiencia de los ítems para evaluar cada dimensión y el clima global. El instrumento fue sometido a una prueba piloto 40 cuestionarios, se determinó el criterio de confiabilidad del instrumento, por el coeficiente de Alfa Cronbach, desarrollado por J. L. Cronbach. Posteriormente, se hizo la afinación de los mismos, proceso en el cual se eliminaron o modificaron aquellos que no alcanzaron los niveles de confiabilidad y validez requeridos.

Con esto se genera el instrumento que busca recoger información de las distintas dimensiones seleccionadas sobre las variables de clima, las cuales son estructura, comunicación, capacitación y desarrollo, trabajo en equipo, ambiente físico y cultural, identidad y liderazgo, a través de una serie de preguntas que pretenden identificar la percepción de los actores hacia el clima organizacional. El cuestionario quedó diseñado de la siguiente manera: Una primera sección que corresponde a la dimensión estructura, está compuesta por un total de 6 reactivos; la siguiente sección que es la dimensión de comunicación, por 5 reactivos; la sección de capacitación y desarrollo tiene 5 reactivos, la sección de ambiente físico y cultural se muestra con 6 reactivos la dimensión de identidad está integrada por 4 reactivos por ultimo sobre las dimensiones del clima organizacional está la de liderazgo con 6 reactivos. Con la finalidad de analizar los datos, se utilizó la escala tipo Likert y a cada posible respuesta de cada reactivo se le asignó un valor numérico, para Muy De Acuerdo= 1, De Acuerdo= 2, En Desacuerdo= 3 y Muy En Desacuerdo=4.

Tabla 2: Composición del Instrumento

	No. Casos	No. Ítems
Clima organizacional	76	37
Dimensión		
Estructura	76	6
Comunicación	76	5
Capacitación y desarrollo	76	5
Trabajo en equipo	76	5
Ambiente físico y cultural	76	6
Identidad	76	4
Liderazgo	76	6

Fuente: Elaboración propia

Procedimiento

Se aplicó el instrumento a la muestra final seleccionada teniendo en cuenta los parámetros básicos en la aplicación de cualquier instrumento, es decir, un espacio amplio, cómodo, con buena visibilidad, a todos los sujetos se les dieron las mismas instrucciones y el mismo material de trabajo. Las encuestas fueron de tipo auto-administradas, asegurándose la anonimidad del encuestado. Se decidió aplicar la misma escala a los maestros y a los administrativos, generando una única base de datos donde cada respuesta tiene la misma ponderación. Una vez recolectada la información se realizaron pruebas de Objetivo, con el objetivo de comparar los sujetos con grupos similares. Siguiendo a Uribe (2010) se crearon 6 niveles de clasificación para cada dimensión.

Una vez obtenidos los niveles de las distintas dimensiones se estandarizaron los datos y se generó una semaforización donde se muestra la precepción global del clima organizacional del centro educativo de nivel superior.

RESULTADOS

Todos los datos debidamente sistematizados fueron analizados estadísticamente con el programa SPSS. Para el cálculo del puntaje Z inicialmente se estudió la relación entre la presencia e impacto de los riesgos psicosociales evaluados y la percepción de clima organizacional que tenían los trabajadores. En la tabla 3 se presentan los resultados obtenidos.
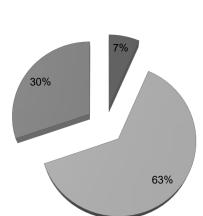
Tabla 3: Niveles Por Dimensión

	Estructura	Comunicación	Capacitación Y Desarrollo	Trabajo En Equipo	Ambiente Físico Y Cultural	Identidad	Liderazgo
NIVEL	N. de personas	N. de personas	N. de personas	N. de personas	N. de personas	N. de personas	N. de personas
Nivel 1	1	2	0	1	1	0	3
Nivel 2	3	7	2	7	4	4	6
Nivel 3	34	28	44	25	26	36	28
Nivel 4	24	29	24	37	38	28	36
Nivel 5	14	10	6	6	7	8	3
Nivel 6	0	0	0	0	0	0	0

Fuente: Elaboración propia

La tabla anterior muestra el nivel de la percepción del clima organizacional que presentan los empleados de una institución de nivel superior. En primer lugar podemos percibir que el nivel 3 y 4 de cada dimensión son la que presentan mayor frecuencia. En seguida observamos que un alto número de miembros de la institución se encuentran en el nivel 5, que ya es considerado alto. Por último, los niveles 1 y 2 aunque con menor número de personas están presentes. Dentro de las dimensiones analizadas se encontró que el liderazgo fue el que presento una mayor cantidad de personas percibiendo un mal clima organizacional; la dimensión Capacitación y Desarrollo es la que presento una menor frecuencia. Por otro lado, las dimensiones Estructura y Comunicación son donde se percibe un mayor clima organizacional. En la figura 1 se muestra la construcción del semáforo de percepción del clima organizacional. Se observa que más del 60 por ciento de la muestra analizada se encuentra en amarillo lo cual es una señal de alerta para la institución. También se indica que el 30 por ciento aprecia un buen clima, el 7 por ciento restante presenta un mal estado de clima, se refleja un color rojo.

Figura 1: Semáforo de Clima Organizacional

■Rojo ■Amarillo ■Verde

Fuente: Elaboración propia

Efectos Marginales del Modelo Probit

El modelo probit es una extensión de los modelos multivariantes del modelo clásicos de regresión (Greene, 2003). Siguiendo a Sánchez at. al (2007), un modelo probit es aquel en el cual a partir de una variable dependiente dicotómica que indica la ocurrencia o no de un suceso, predice una estimación de que el suceso tenga lugar o no. Al igual que en los modelos binarios convencionales, en el análisis probit, los coeficientes no tienen ninguna interpretación directa. Sin embargo, se pueden utilizar para cuantificar los efectos marginales de las variables explicativas sobre la probabilidad de percibir un mal clima organizacional. El efecto marginal se determina como una distribución estandarizada normal. El efecto marginal de cada variable independiente es la proporción del área de la curva Z y está determinado por los estimadores de regresión βi.

Tabla 4: Modelo se Elección Binaria: Análisis Probit

Variable Dependiente: Mal Clima Organizacional		
Method: ML - Binary Probit (Newton-Raphson)		
Variable	Coeficiente	Efecto Marginal
C	0.959668	
Sexo femenino	0.272571	9.37%
Nivel de estudios	-0.199486	-6.86%
Antigüedad	0.18878	6.49%
Puesto administrativo	-0.342914	-11.79%

Fuente: Elaboración propia

En la taba 4 se muestran los efectos marginales de las características personales sobre la percepción del mal clima organizacional. Por un lado encontramos que las variables, nivel de estudios y puesto administrativo presentan un efecto negativo. Se observa que un punto de incremento en el grado de estudios disminuye la probabilidad de percibir un mal clima laboral en un 6 por ciento, además de que ser un trabajador administrativo disminuye la probabilidad de sentir un mal clima. Por otro lado, hallamos que el sexo femenino y la antigüedad laboral son factores que aumentan la probabilidad de percibir el mal clima laboral. De esta manera, uno de los hallazgos más importantes es el incremento de la aparición del clima es la sufrida por las mujeres ya que al pertenecer a este género aumenta la probabilidad de estar en un mal clima laboral, al igual que las personas de mayor tiempo laborando.

CONCLUSIONES

Como conclusiones del presente estudio se obtiene en cuanto al objetivo general analizar las características particulares que afectan la percepción del clima organizacional, se probó mediante una estructura econométrica probabilística que variables como: el sexo, el grado de estudios, los años de antigüedad así como el puesto administrativo afectan de una manera diferente el clima organizacional de acuerdo a la percepción de los trabajadores de la institución objeto de estudio. En lo que corresponde al objetivo específico se determinó que el sexo femenino es más susceptible a percibir un mal clima organizacional, al igual que las personas con menor nivel de estudios y el personal administrativo. Uno de los factores que disminuye la percepción sobre el clima laboral es la antigüedad de la planta docente lo que es coherente con Chaing *et al*. (2010). En cuanto a lo que corresponde a las preguntas de investigación en lo referente a ¿Cuál es la percepción general de los trabajadores de la institución sobre el clima organizacional? Se puede concluir que en lo general de acuerdo a la semaforización de los resultados la mayoría de los trabajadores a los que se les realizó las encuestas perciben de manera indiferente la variable estudiada, por otra parte se observa que un 30 por ciento de los mismo perciben de manera positiva el clima organizacional y por ultimo solamente un 7 por ciento perciben de manera negativa dicha variable. En lo que respecta a la pregunta ¿Cuál de las dimensiones evaluadas presenta mayor porcentaje de aceptación?, se puede observar en la tabla 3 de acuerdo a los niveles de percepción la dimensión mejor evaluada es la de estructura aunque la dimensión de comunicación también fue considerada como buena por los trabajadores de la institución.

¿Cuál de las dimensiones evaluadas presenta menor porcentaje de aceptación? se concluye que de las dimensiones que presentan menor aceptación son la dimensión de comunicación y liderazgo ya que hubo 2 y 3 personas que de acuerdo a los niveles de percepción consideran que existe una mala comunicación y un mal liderazgo respectivamente. En lo general podemos confirmar que el clima organizacional es una variable de vital importancia para las organizaciones ya que el estudio de las distintas dimensiones de dicha variable genera una amplia gama de posibilidades para la realización de estudios especializados dentro de instituciones de cualquier índole. Debido a que existen factores multivariables en los que se puede medir la percepción de los trabajadores sobre ciertas dimensiones, no se debe dejar de considerar que los factores personales también son un punto importante para la realización de estos estudios y que con base a los resultados obtenidos los altos directivos puedan tomar decisiones que conlleven a la mejora continua y así establecer programas que permitan generar una ventaja competitiva organizacional ante las condiciones en las que se encuentran las instituciones en este mundo globalizado.

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DISPONIBILIDAD DEL AGUA EN EMPRESAS AGRICOLAS DEL VALLE DE SAN QUINTIN, BAJA CALIFORNIA

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RESUMEN

En esta investigación se aborda el reconocimiento del agua como un derecho humano, que puede ser una manera de incentivar a la comunidad internacional y a los gobiernos para que redoblen esfuerzos hacia la satisfacción de las necesidades humanas básicas y para la consecución de los Objetivos de Desarrollo del Milenio (ONU, 2004-2015). Dentro de los Planes Nacional y Estatal de desarrollo se encuentra como tema prioritario el aprovechamiento de los recursos naturales de manera responsable con el propósito de que todos tengan acceso al recurso. En Baja California se utiliza el agua en actividades agrícolas en un 81%, el Valle de San Quintín, perteneciente al municipio de Ensenada, .B.C., es una región agrícola que exporta alrededor del 90% de su producción, la disponibilidad de agua ha disminuido por lo que es indispensable buscar alternativas que ayuden a utilizar el agua de manera eficiente y con ello mejorar la competitividad.

PALABRAS CLAVES: Usos del agua, Agua, Competitividad, Agricultura

ABSTRACT

WATER AVAILABILITY IN AGRICULTURAL ENTERPRISES OF SAN QUINTIN VALLEY, BAJA CALIFORNIA

In this research the recognition of water as a human right, which may be a way to encourage the international community and governments to redouble efforts towards meeting basic human needs and achieving the Millennium Development addressed Goals (UN, 2004-2015). Within the National and State Development Plans as a priority issue is the use of natural resources agriculture by 81%, the Valle de San Quintin, in the municipality of Ensenada, .BC, is an agricultural region which exports about 90% of its production, water availability has decreased so it is essential to look for alternatives to help use water efficiently and thereby improve competitiveness

JEL: O13, Q25, N50

KEYWORDS: Water use, Water, Competitiveness, Agriculture

INTRODUCCIÓN

Esta investigación tiene como objetivo presentar el reconocimiento del agua como derecho humano, propuesto por las Naciones Unidas, que pudiera ser una manera de incentivar a la comunidad internacional y a los gobiernos para que redoblen esfuerzos hacia la satisfacción de las necesidades humanas básicas y para la consecución de los Objetivos de Desarrollo del Milenio (ONU, 2004-2015).   El Valle de San Quintín es una zona agrícola destacada por su producción de hortalizas y frutas de alto valor en el mercado,

destinando alrededor del 90% en exportaciones enfocándose al mercado de los Estados Unidos de América (SEFOA 2014). Es el segundo productor a nivel nacional de cultivos como el tomate, la cebolla y la fresa.

REVISIÓN LITERARIA

El reconocimiento del agua como un derecho humano, puede ser una manera de motivar a la comunidad internacional y a los gobiernos para que redoblen esfuerzos hacia la satisfacción de las necesidades humanas básicas y para la consecución de los Objetivos de Desarrollo del Milenio (ONU, 2004). El Plan Nacional de Desarrollo 2013-2018 establece como estrategia implementar un manejo sustentable del agua, haciendo posible que todos los mexicanos tengan acceso a ese recurso, mediante varias líneas de acción que permitan asegurar agua suficiente y de calidad adecuada para garantizar el consumo humano y la seguridad alimentaria, así como ordenar el uso y aprovechamiento del agua en cuencas y acuíferos afectados por déficit y sobreexplotación, propiciando la sustentabilidad sin limitar el desarrollo.

En Baja California dentro del Plan Estatal de Desarrollo (PED) 2014-2019, en su diagnóstico estratégico reconoce que se requiere incrementar la competitividad y el valor agregado de las cadenas productivas centrado en el concepto de agroclústers prioritarios, así como aprovechar sustentablemente el recurso agua y garantizar la eficiencia en su distribución y consumo. La disponibilidad de agua en el Valle de San Quintín se ha agudizado con la sobreexplotación de acuíferos, algunos ya con problemas de intrusión salina (CONAGUA, 2008). La escasez por la sobreexplotación de los acuíferos y cuencas ha llevado a la CONAGUA a establecer 145 zonas de veda a lo largo del país, particularmente en Baja California se han establecido veda rígida, dicha restricción puede ser en la actualidad una de las pocas medidas de política viables para conservar el recurso en zonas con estrés hídrico.

La escasez del recurso hídrico en el valle de San Quintín provoca la necesidad de buscar estrategias que permitan un uso eficiente del agua y con ello mejorar la competitividad de las empresas del sector agrícola como actividad primaria, que aporta el 3% al Producto Interno Bruto del Estado de Baja California en 2012 (SEDECO 2014), y cuyos beneficios podrían extenderse a la comunidad en general, y propiciar un desarrollo hacia la sustentabilidad.

METODOLOGÍA

Esta investigación se realizó en el valle de San Quintín, del municipio de Ensenada, Baja California, mediante un instrumento tipo cuestionario de 63 ítems, a las empresas agrícolas registradas en la Secretaría de Agricultura, Ganadería, Desarrollo Rural, Pesca y Alimentación (SAGARPA) que hasta 2014 se tenía un registro de 97 empresas agrícolas, se validó el instrumento mediante el Modelo de Lawshe modificado por Tristan (2008). Se aplicó el instrumento a 80 empresas del valle de San Quintín y los resultados obtenidos se analizaron y concentraron para su presentación.

RESULTADOS

El instrumento se aplicó a 80 empresas agrícolas ubicadas en la región de estudio superando la muestra de 78 y los principales indicadores de la muestra se presentan a continuación:

Tabla 3: Ubicación de la Empresa

	Frecuencia	Porcentaje	Porcentaje Acumulado
Colonet	11	13.8	13.8
Camalú	10	12.5	26.3
Col. Vicente Guerrero	23	28.8	55.0
San Quintín	33	41.3	96.3
El Rosario	3	3.8	100.0
Total	80	100.0	

Fuente: Elaboración propia con datos obtenidos.

La tabla 3 muestra que las empresas agrícolas encuestadas se ubican en un 28.8% en la Col. Vicente Guerrero, en un 41.3% en San Quintín, en un 13.8% en Colonet, en un 12.5 en Camalú, y el 3.8% en El Rosario.

Tabla 4: Número de Empleados de la Empresa

	Frecuencia	Porcentaje	Porcentaje Acumulado
Menos de 10	8	10.0	10.0
De 11 a 50	17	21.3	31.3
De 51 a 250	22	27.5	58.8
De 251 en adelante	33	41.3	100.0
Total	80	100.0	

Fuente: Elaboración propia con datos obtenidos.

En la Tabla 4 se muestra que las empresas encuestadas tienen 251 o más empleados en un 41.3%, asimismo las que tienen entre 51 y 250 empleados con un 27.5%, las que cuentan con empleados de 11 a 50 representan el 21.3% y el 10.0% restante tienen menos de 10 empleados.

Tabla 5: Principal Producto de Cultivo

	Frecuencia	Porcentaje	Porcentaje Acumulado
Tomate	18	22.5	22.5
Fresa	28	35.0	57.5
Cebolla	7	8.7	66.2
Pepino	5	6.3	72.5
Chile	2	2.5	75.0
Col de Bruselas			
Calabaza	2	2.5	77.5
	5	6.3	83.8
Otro	13	16.2	100.0
Total	80	100.0	

Fuente: Elaboración propia con datos obtenidos.

En la Tabla 5 se presenta el principal producto de cultivo en las empresas encuestadas, el 35% produce fresa, el 22.5% producen tomate, el 16.2% producen otros, el 8.7% cultiva cebolla, las empresas que producen de pepino y calabaza alcanzan un 6.3% cada tipo y las empresas que producen chile y col de bruselas el 2.5% en cada caso.

Tabla 6: Mercado al Que Dirigen Sus Productos

	Frecuencia	Porcentaje	Porcentaje Acumulado
Local	6	7.5	7.5
Estatal	2	2.5	10.0
Regional	4	5.0	15.0
Nacional	13	16.3	31.3
Exportación	55	68.7	100.0
Total	80	100.0	

Fuente: Elaboración propia con datos obtenidos.

En la Tabla 6 encontramos que el 68.7% de las empresas exportan sus productos, en un 16.3% participan en el mercado nacional, el 7.5% participa en el mercado local, el 5% en el mercado regional y el 2.5% en el mercado estatal.

CONCLUSIONES

Esta investigación surgió con el objetivo de presentar el agua como un derecho humano y sus implicaciones en el desarrollo de actividades productivas en el valle de San Quintín, zona con limitada disponibilidad de agua, los resultados obtenidos nos muestran la preocupación que tienen las empresas agrícolas por la escasez de agua para la producción agrícola de tomate y fresa principalmente. Las actividades agrícolas localizadas en el valle de San Quintín, permiten destacar el desarrollo de prácticas innovadoras de Baja California y consecuentemente de México, como un ejemplo del uso eficiente del agua y considerarlo como factor que puede incrementar la competitividad del sector.

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DIAGNÓSTICO DEL USO DE LAS TIC´S EN EMPRESAS TURÍSTICAS DE LA CIUDAD DE PLAYAS DE ROSARITO, MÉXICO

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RESUMEN

El objetivo la investigación es generar un diagnóstico del uso de las TIC´S en las empresas turísticas de la ciudad de Rosarito B.C., México. Dicho diagnóstico se realiza para identificar el uso de las TIC´S en las áreas de administración, mercadotecnia y administración de las relaciones con el cliente (CRM). Para la investigación se tomaron como sujetos de estudio restaurantes y hoteles de esta ciudad, en donde se aplicaron encuestas a directivos de estas organizaciones. Los principales hallazgos demuestran un escaso uso de las TIC´S en las tres áreas analizadas destacando la falta de profesionalización en el uso de la tecnología como herramientas de mercadotecnia, mismas que en la actualidad son esenciales en la promoción de empresas turísticas. El diagnóstico se realiza a través de la metodología de índice de adopción de innovaciones, con el cual se mide el índice de adopción de las TIC´S. Se concluye que es necesaria una estrategia de sensibilización del uso de las TIC´S en las empresas turísticas, las cuales son relevantes por el impacto que tendría en el desarrollo de la organización.

PALABRAS CLAVE: Índice de adopción, Redes sociales, Mercadotecnia

DIAGNOSIS OF THE USE OF ICT IN TOURISM COMPANIES OF THE CITY OF PLAYAS DE ROSARITO, MEXICO

ABSTRACT

The aim of the research is generate a diagnosis of the use of ICT in tourism companies in the city of Rosarito B.C., Mexico. The diagnosis identify the use of ICTs in the areas of administration, marketing and customer relationship management (CRM). For the research were taken as study subjects restaurants and hotels, surveys were applied to managers of these organizations. The main findings shows a low use of ICT in the areas analyzed, highlighting the lack of professionalization in the use of Information Technology as marketing tools, which are essential in the promotion of tourism companies. The diagnosis is made through the adoption of innovation index methodology, which measures the adoption rate of ICT. It´s concluded that a strategy is needed to sensitize about the use of ICT in tourism companies, who are relevant because of the impact it would have on the development of the organization.

JEL: O33, L21, L83, M31

KEYWORDS: Adoption Index, Social Networks, Marketing

INTRODUCCIÓN

Las Tecnologías de Información y Comunicación (TIC´S) juegan un rol importante en la competitividad de los destinos turísticos, convirtiéndose en un determinante clave de la industria turística. Hoy en día la

integración de las TIC´S es elemental para alcanzar los objetivos organizacionales, puesto que facilitan a los turistas el acceso a información de servicios turísticos en cualquier momento y lugar. Es decir, actualmente es posible tener turistas de todas partes del mundo, gracias al Internet, a los dispositivos móviles, etc. Por otro lado, las TIC´S dentro de las empresas han realizado un cambio organizacional en todos los departamentos (en estructura y procesos), además, las TIC´S también ofrecen herramientas para crear nuevas formas de entregar los servicios y en el caso del turismo, nuevas formas de vivir la experiencia. Los cambios cada vez más rápidos en las tecnologías, la disminución de costos de equipos, las mejoras en la confiabilidad, compatibilidad e interconectividad de terminales, equipos y aplicaciones, ha empoderado a los consumidores para identificar, personalizar y comprar los servicios turísticos y por otro lado, la globalización de la industria turística a través de herramientas tecnológicas para el desarrollo, administración y distribución de ofertas a nivel mundial. En pocas palabras las TIC´S proveen una herramienta poderosa que puede traer ventajas en la promoción y fortalecimiento de la estrategia y operaciones de la industria del turismo (Bethapudi, 2013).

Así como en muchas otras industrias, una infraestructura de TIC´S rápida y efectiva con aplicaciones de software en el turismo es crucial para el desarrollo de dicha actividad económica, pues permite una relación cliente – servidor turístico más cercana y provee una administración de la cadena de suministro más eficiente que facilita operaciones como: selección de productos, ordenes, reabastecimiento, seguimiento, pagos y reportes. La administración en las empresas turísticas que implementan las TIC´S mejora la eficiencia de los empleados en su lugar de trabajo. El reflejo del desarrollo de las TIC´S y del aumento de su uso, se ve en la alta demanda por opciones flexibles e individualizadas, y la calidad de información que permite moldear el comportamiento del uso del tiempo libre de ocio y del turismo.

Con las nuevas tecnologías, por ejemplo de redes sociales, los turistas tienen la capacidad de compartir información y de investigar calificaciones de los destinos, calidad de los servicios, e incluso las condiciones ambientales y sociales. Los turistas han logrado un nivel de confianza en los medios electrónicos para obtener información acerca de los destinos, así como la facilidad de comunicar sus necesidades y deseos a los proveedores de forma inmediata. Las TIC´S ofrecen oportunidades para innovar en las organizaciones orientándolas al rediseño de productos turísticos para lograr la satisfacción de deseos y necesidades de los consumidores. Por otro lado, se han convertido parte del producto central de las actividades turísticas, especialmente para los turistas de negocio, que esperan facilidades para trabajar y estar comunicados durante su viaje. La investigación busca identificar las brechas entre las empresas turísticas y las TIC´S, enfocado en las empresas restauranteras y hoteleras. Con el objetivo de generar un diagnóstico del uso de las s TIC´S en estas empresas.

Marco Teórico

Una infraestructura de TIC´S rápida y efectiva con aplicaciones de software en el turismo y la industria de las hospitalidad son cruciales para el desarrollo del turismo, dado que permiten una relación cliente - administrador y proveen una gestión de la cadena de suministro más eficiente que puede ser combinada en una fuente sencilla que facilite una variedad de operaciones como: selección de productos, ordenes, reabastecimiento, seguimiento (tracking), pagos y reportes para ser realizados con una herramienta fácil. El desarrollo de las TIC´S ha dejado cambios en la oferta y demanda. Una alta demanda por opciones flexibles e individualizadas, y la calidad de la información ha ido personalizando el comportamiento del uso del tiempo libre de ocio y del turismo, lo cual es consecuencia del incremento en el uso de TIC´s. A través de las nuevas tecnologías y los niveles sociales y económicos (por ejemplo, redes sociales como facebook, twitter, blogs) los clientes tienen la capacidad de compartir información y de investigar ratings sobre los destinos, la calidad del servicio, condiciones ambientales y sociales en hoteles y restaurantes (Bethapudi, 2013). La internet ha revolucionado la flexibilidad tanto en la elección de los consumidores como en los procesos de entrega. Los clientes se han vuelto más sofisticados y perspicaces. Esto se debe a que han experimentado altos niveles de servicio, aunado al aumento de los estándares de vida. Como

resultado, los turistas son cada vez más demandantes de productos de alta calidad que ofrezcan valor por su dinero y por su tiempo. Habiendo sido expuestos a varios productos turísticos, destinos y experiencias sofisticadas, los viajeros han llegado a un nivel de confianza en los medios electrónicos para obtener información acerca de los destinos, así como la facilidad de comunicar sus necesidades y deseos a los proveedores de forma casi inmediata.

Las TIC´S proveen oportunidades únicas para innovar las organizaciones direccionándolas al rediseño de los productos turísticos para satisfacer los deseos y necesidades de los consumidores. Por otro lado las TIC´S se han convertido parte del producto central de las actividades turísticas, especialmente para los viajeros de negocio quienes ahora esperan ciertas facilidades durante su viaje. La internet y la World Wide Web (WWW) han revolucionado las funciones de promoción y comunicación del turismo. Las TIC´S han ayudado a la reducción de costos de comisión. Expedia, eBookers, tripadvisor, etc., han surgido y obtenido una importante participación de mercado, propiciando una reintermediación en el canal de distribución (Qirice, Orjola y Liljana, 2011).

En 1962, la empresa American Airlines introdujo un sistema de reservaciones computarizado llamado SABRE, que cambio la forma de realizar reservaciones de forma manual a un tablero donde los viajeros estaban listados y las agencias de viajes tenían que localizar las mejores rutas y tarifas para sus clientes en un manual y después usar el teléfono para verificar la disponibilidad, realizar la reservación y confirmación antes de obtener el boleto que se realizaba manualmente. La industria del alojamiento es el segmento de la industria internacional de viajeros menos automatizada. Los sistemas Property Management Systems (PMSs) fueron introducidas para facilitar las actividades de front office como ventas, planeación y funciones de operación. Esto fue logrado por la administración de una base de datos con todas las reservaciones, las tarifas, ocupación y cancelaciones, al mismo tiempo que la administración del inventario del hotel. Las empresas de alojamiento han aumentado el uso de sistemas computarizados para mejorar la administración del inventario, comunicarse con sus clientes y reducir algunos de sus costos operacionales. Las TIC´S han penetrado en la administración de las organizaciones de hospitalidad a un gran paso, integrando las operaciones del hotel, creando nuevas formas de la función de mercadotecnia, mejorando la eficiencia total, previendo herramientas para la investigación de mercados y construcción de asociaciones entre empresas y mejorando los servicios al cliente, también provee oportunidades estratégicas. Además, los clientes han aumentado las expectativas del uso de las TIC´S en las habitaciones; como el acceso a internet vía televisión, el conjunto de puertos de datos se ha vuelto un estándar para los hoteles de las más altas categorías.

El internet ha mejorado la representación del hotel y los procesos de reservación dramáticamente. Las reservaciones a través de los sitios web son particularmente convenientes para clientes que frecuentan hoteles que ofrecen un mecanismo efectivo y eficiente de comunicación. Entre mayor sea la capacidad del número de departamentos, transacciones, llegadas, salidas y reservaciones, es mayor la necesidad por tecnologías que faciliten los procesos. Además la integración entre los PMs y el CRSs puede mejorar la eficiencia, facilitar el control, reducir el personal y minimizar el tiempo de respuesta entre clientes y las necesidades de administración. Los tour operadores necesitan constantemente interactuar con todos sus socios, principalmente con los de alojamiento y transporte, las TIC´S son críticas para la distribución de paquetes de tour operadores. La introducción del internet, intranets y extranets como herramienta estratégicas ofrece varios beneficios para los tour operadores. La coordinación e intercambio de información en tiempo real es importante porque permite a los tour operadores la coordinación pertinente de actividades, para resolver o prevenir problemas potenciales y asegurarse de contar con los requerimientos de las TIC´S y comunicar a todos los involucrados en la entrega del producto turístico. Estratégicamente las TIC´S juegan un rol crítico para los tour operadores.

A pesar ser muy evidente la necesidad de cambiar el enfoque de las TIC´S como proveedoras de información y como un mecanismo de reservación a un rol más estratégico que agregue valor al producto

y a sus procesos. Los tour operadores necesitan reevaluar sus valores centrales e identificar segmentos de mercado más específicos que ellos puedan satisfacer en el futuro. Las TIC´S han introducido fuertes mejoras en la organización interna de las agencias de viajes. Por la integración en el back-office (por ejemplo, contabilidad, monitoreo de comisiones y personal) y en el front-office (por ejemplo, historial del cliente, desarrollo de itinerarios, boletaje y comunicación con proveedores), las agencias de viaje han alcanzado sinergias significativas, eficientes y ahorro de costos. Como en las transacciones realizadas en las sucursales pueden ser automáticamente reportadas a las oficinas centrales y lograr así un control financiero más ajustado.

Es así como los avances en las Tecnologías de Información y comunicación rápidamente han transformado las condiciones sociales y económicas en el mundo. La disminución de costos, el incremento de las capacidades de procesamiento y almacenamiento, han dado origen a nuevas aplicaciones que se convierten rápidamente en vitales para la economía y sociedad. Los desarrollos y el continuo crecimiento de las aplicaciones de las TIC´S al turismo han empoderado al consumidor turístico y está impulsando un cambio importante en la industria. La creciente extensión del uso de las TIC´S crea nuevas oportunidades para los países que aprovechan dichas tecnologías y servicios, para promover el desarrollo social y económico. Dado la creciente importancia de las tecnologías en todas las áreas funcionales de las organizaciones, estas se pueden adaptar al cambio tecnológico o enfrentar la disminución de viabilidad en la organización (Katsoni, 2011).

Por otro lado las Tecnologías de información y comunicación han logrado una organización de la industria a través de su atomización en zonas céntricas de la ciudad de Tijuana y Ensenada que ha resultado en iniciativas de cluster en ambas ciudades conocidas como BIT Center, uno de los objetivos de dichas iniciativas es el crecimiento de la industria de las TIC´S a través de su integración a otras industrias (Flores, 2014), en este caso el encontrar alternativas de integración de las TIC´S a la industria turística y de contar con las empresas que ofrezcan los servicios y equipo necesario para la implementación es relevante y de beneficio mutuo para ambas industrias.

Otros estudios buscan determinar los beneficios en productividad como consecuencia de la implementación de TIC´S han encontrado que no existe en si una variación en la productividad por el hecho de su implementación sino más bien por la explotación de la información que ofrecen los sistemas y por su capacidad de desarrollar redes (Sigala, 2003). Estos hallazgos muestran un área de oportunidad en el sector turístico para aumentar el uso de su infraestructura tecnológica (TIC´s), dando pertinencia a la presente investigación, mediante la cual se obtiene el diagnostico actual del uso de las TIC´s en empresas turísticas de la ciudad de Playas de Rosarito.

METODOLOGÍA

Para identificar el índice de adopción de la TIC´S en las empresas turísticas, se diseñó una encuesta de 22 reactivos dicotómico, de los cuales 8 corresponden al uso de las TICS en la operación de la empresa, 8 al uso de las TIC´S en el área de mercadotecnia, 3 con respecto al uso de las mismas en el seguimiento a clientes y 3 al presupuesto que designan para las implementación de TIC´S. Los sujetos de estudio son hoteles y restaurantes de la ciudad de Playas de Rosarito, Baja California, México. Se tomaron en cuenta aquellas que son consideradas turísticas de acuerdo a la base de datos del Comité de Turismo y Convenciones (COTUCO) de Playas de Rosarito, utilizando otros criterios como son; registro ante la SHCP, contar con personal igual o mayor de 10 personas, contar con capacidad instalada igual o mayor a 30 comensales, y el negocio principal no debe ser la venta de alcohol sino de platillos. Con la información generada por el instrumento se estimó el índice de adopción de innovaciones por categorías (INAC) Muñoz (2004), mediante la siguiente expresión:

$$IAIC_{ik} = \frac{\sum\limits_{i=1}^{n} Innov_k}{n}$$

Dónde:

$IAIC_{ik} = $ Índice de adopción de innovaciones de la i_{esima} empresa en la k_{esima} categoría.
$Innov = $ Presencia de la i_{esima} innovación en la k_{esima} categoría.
$n = $ Número total de innovaciones en la k_{esima} categoría.

Mediante la suma de los IAIC se obtiene el índice de adopción de innovaciones (INAI) global, calculado mediante la siguiente expresión:

$$INAI_i = \frac{\sum\limits_{j=1}^{k} IAIC_{ik}}{k}$$

Dónde:

$INAI = $ Índice de adopción de innovaciones de la i_{esima} empresa.
$IAIC_{ik} = $ Índice de adopción de innovaciones de la i_{esima} empresa en la k_{esima} categoría.
$k = $ Número total de categorías.

La ventaja de este índice es que permite ubicar las categorías en las cuales el proceso de innovación presenta mayor intensidad, así como agrupar a las empresas, atendiendo a diferentes variables, tales como ubicación, tamaño, etc. Y observar las diferencias entre unos y otros. Con la información obtenida a través de los índices, se realizó un diagnóstico con el cual se determina el índice de uso de las TIC´S en cada uno de los criterios analizados.
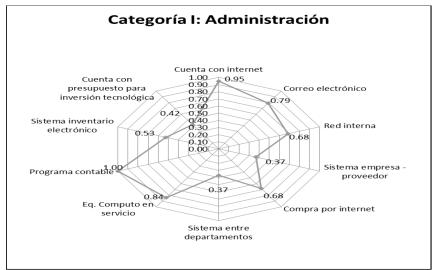
RESULTADOS

Se presenta el análisis de resultados de las tres categorías analizadas y el índice global de las empresas, la categoría de administración contiene un total de diez criterios en los cuales destaca el uso de las TIC´S en programas contables y el uso del internet, el primero de ellos debido al requerimiento fiscal por parte de hacienda. Las principales área de oportunidad que se detecta es el uso de las TIC´S en la comunicación entre departamentos de la misma empresa y con sus proveedores. Aun cuando el uso del correo electrónico es un medio de comunicación más utilizado en la actualidad, de las empresas analizadas solo el 79% tiene correo electrónico, de los cuales en su mayoría son cuentas comerciales como Gmail, Hotmail, etc, es decir, no cuentan con correo empresarial. (Figura 1).

En la figura 2, se observan los resultados de la categoría de mercadotecnia, concentrando un total de once criterios, destacando el uso de redes sociales y el monitoreo de medios digitales con 100% de adopción, al igual que en el uso del correo electrónico, solo 79% de las empresas cuentan con página de internet y el mismo número de empresas tienen convenio con algún organismo de promoción turística, sin embargo solo el 32% tiene promoción en la página en internet del organismo, lo que significa que aun cuando tienen convenio para promoción, dicho convenio no contempla la promoción en herramientas digitales o a las empresas no les ha interesado el uso de las mismas. El uso de las app´s es un área débil en general, encontrando que solo el 29% de las empresas han implementado el uso de las mismas. Situación muy similar se presenta con la venta en línea, la cual a pesar de ser una de las principales tendencias en los mercados las empresas turísticas no la han visualizado como tal, dado que solo el 0.05, es decir una empresa
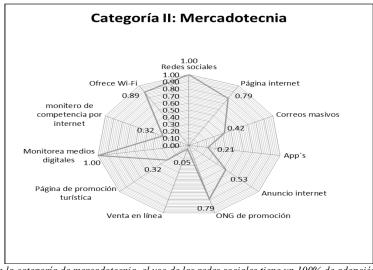
la tiene implementada. Respecto al uso de las TIC´S en la categoría de administración de relaciones con los clientes (CRM), en la figura 3 se puede observar la nula aplicación de las TIC´S en el seguimiento a clientes, el 79% de las empresas evalúa la satisfacción del cliente, sin embargo, dicha información no está disponible en el punto de contacto y más del 50% no cuentan con un proceso sistematizado para adquirir la información de los clientes.

Figura 1: Uso de las TIC´S en la Categoría de Administración

Los criterio en los cuales se presenta una adopción del 100% en la creación de cuentas de internet y programa contable, el uso del correo electrónico solo cuenta con un 79% de adopción. Los criterios con menor índice de adopción son los sistemas de comunicación entre departamentos de la misma empresa y de la empresa con los proveedores. Fuente: Investigación de campo (2015).

Figura 2: Uso de las TIC´S en la Categoría de Mercadotecnia

En la categoría de mercadotecnia, el uso de las redes sociales tiene un 100% de adopción al igual que el monitoreo de medios digitales, el uso de páginas de internet y Wi-Fi aun no logra el 100% de adopción. Los criterios en los que las empresas presentan mayor debilidad son el uso de las app´s, promoción de la empresa en la página de internet de organismos de promoción turística y monitoreo de la competencia a través de internet. Fuente: Investigación de campo (2015).
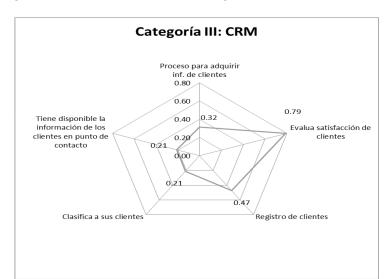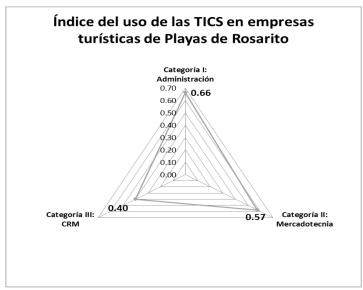
Figura 3: Uso de las TIC´S en la Categoría de CRM

El uso de las TIC´S para la administración de las relaciones con los clientes es la categoría que presenta mayor área de oportunidad, el criterio con mayor adopción (79%) en la evaluación de la satisfacción de los clientes, el resto de los criterios están por debajo del 50% de adopción, siendo el criterio de proceso para adquirir información de los clientes la de menor adopción con un 32%. Fuente: Investigación de campo (2015).

Finalmente, se presentan los resultados del índice de adopción de TIC´S global, en el cual se aprecia la adopción promedio de las empresas turísticas de Playas de Rosarito, encontrando un índice de adopción muy bajo en las tres categorías analizadas, resaltando el área de oportunidad de la adopción de TIC´S para promover la empresa haciendo uso de herramientas tecnológicas, la cual es una tendencias del mercado de consumidores globales. La categoría de seguimiento y atención a clientes también representa un área de oportunidad, ambas categorías van de la mano, siendo el primer paso la adopción de las TIC´S para promoción y posteriormente como seguimiento a los clientes. La categoría de administración representa mayor índice de adopción con el 66%, en esta categoría se encuentran los elementos básicos del uso de la TIC´S.

Figura 4: INAI de las Empresas Turísticas de Playas de Rosarito

El índice de adopción de innovaciones del uso de las TIC´S en empresas turísticas muestra que la categoría de administración es la que presenta mayor índice de adopción con el 66%, en esta categoría se encuentran criterios que son obligatorios por ley, tales como la expedición de facturas

electrónicas. La categoría de mercadotecnia, presenta solo el 57% de adopción, aun cuando esta categoría engloba criterios que deber ser indispensables para la promoción de las empresas, dado las tendencias del mercado. La categoría con mayor área de oportunidad es la de CRM, con solo el 40% de adopción de innovación, lo cual muestra la falta de procesos y uso de la tecnología en el seguimiento de los clientes. Fuente: Investigación de campo (2015).

CONCLUSIONES

La globalización del sector turístico impone a las empresas del sector mayores retos para su permanencia en el mercado internacional, los cuales están relacionados con la implementación y uso de las TIC´s. El enfrentar estos retos implica el diseño de estrategias que permitan el tránsito hacia su implementación manteniendo la competitividad del sector y construyendo una plataforma hacia su consolidación (Buhalis y O´Connor, 2005). Los resultados demuestran la ausencia del uso de las TIC´S en las empresas turísticas de Playas de Rosario, se encontró un índice de adopción general del 54%, lo que demuestra la falta de interés o conocimiento de los directivos o propietarios de las empresas, actualmente la innovación tecnológica avanza a un ritmo vertiginoso no solo en el ámbito empresarial, si no en el uso personal, convirtiéndose en una herramienta de comunicación primordial con el consumidor, al ser la principal herramienta de búsqueda al momento de la búsqueda y decisión de compra de servicios y/o productos.

De acuerdo a lo anterior, se considera importante que las TIC´S que actualmente se utilizan dentro de las empresas turísticas se actualicen e integren de forma interna y externa, con el fin de mejorar la experiencia del cliente, así como la operación de las empresas turísticas. La actualización de la infraestructura tecnológica beneficia a los proveedores de servicios, turistas y grupos de interés de la industria. La selección de las TIC´S adecuadas es elemental para empatar los requerimientos de los clientes con las dimensiones de los servicios que se ofrecen. En las TIC´S se encuentra una herramienta poderosa para ofrecer ventajas en la promoción y fortalece las empresas, habilitándolas para llegar a un cliente global e informado, lo cual desencadena en un fortalecimiento de la industria turística de la ciudad. Para lograr lo anterior es necesario generar una estrategia de sensibilización del uso de las TIC´S en las empresas turísticas, en la cual debe trabajar en conjunto la triple hélice; la iniciativa privada, el gobierno y la universidad.

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ANÁLISIS DE LA SEGURIDAD SOCIAL, PROYECCIONES Y PERSPECTIVAS ECONÓMICAS Y SOCIALES EN EL SISTEMA DE PENSIONES DE LA UABJO

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RESUMEN

La seguridad social como derecho universal de la vida del ser humano, es indispensable para que una sociedad se proteja de contingencias que por el trabajo y/o el trascurso del tiempo se vayan requiriendo (Solís Soberón, 2009). *En México existen varios tipos de sistemas de seguridad social, entre los que destacan el Instituto Mexicano del Seguro Social (IMSS) y el Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado (ISSSTE) por el número de asegurados que tiene; estos sistemas tienen diferentes ramos de aseguramiento; de ellos y que los tienen además los diversos países del mundo, son los de: retiro, cesantía en edad avanzada y vejez, por los cuales se pensionan los trabajadores al final de su vida laboral. Este estudio se basa fundamentalmente en la realización de un análisis de las pensiones y jubilaciones de los trabajadores al servicio de la Universidad Autónoma "Benito Juárez" de Oaxaca (UABJO) y el impacto que tiene en las finanzas de la propia Universidad. Proponiendo reformas al sistema actual de jubilaciones. Se ilustran de manera general los ramos de seguro de algunos países del mundo, y las reformas que han tenido en el trascurso del tiempo; se hace mención de la cronología de la seguridad social desde su origen hasta nuestros días; se comparan las leyes del IMSS 1973 y 1997 en el ramo de pensiones; en la metodología se analizan las prestaciones en especie y económicas que otorga la Universidad a sus trabajadores; así como las pensiones y jubilaciones que reciben los trabajadores al momento del retiro; analizando reformas que están haciendo algunas universidades del país en el ramo de jubilaciones; se analizan estudios actuariales realizados a la Institución Educativa.*

PALABRAS CLAVE: Seguridad Social, Pensiones, Bienestar y Reformas

ANALYSIS OF THE SOCIAL SAFETY, PROJECTIONS AND ECONOMIC AND SOCIAL PERSPECTIVES IN THE SYSTEM OF PENSIONS OF THE UABJO

ABSTRACT

The social safety as universal right of the life of the human being, is indispensable in order that a company is protected from contingencies that by the work and / or the trascurso of the time are needed (Solís Soberón, 2009). In Mexico there exist several types of systems of social safety, between which stand out the Mexican Institute of the Social Insurance (IMSS) and the Institute of Security and Social Services of the Workers of the State (ISSSTE) for the number of policyholders that it has; these systems have different branches of insurance; of them and that have in addition the diverse countries of the world, they are them of: retirement, unemployment in advanced age and oldness, by which the workers are pensioned at the end of his labor life. This study is based fundamentally on the accomplishment of an analysis of the pensions and pension of the workers to the service of the Autonomous University "Benito Juárez" of Oaxaca (UABJO) and the

impact that has in the finance of the own University. Proposing reforms to the current system of pension. There learn in a general way the branches of insurance of some countries of the world, and the reforms that have had in the trascurso of the time; one mentions the chronology of the social safety from his origin to the present day; the laws of the IMSS compare 1973 and 1997 in the branch of pensions; in the methodology the presentations are analyzed in species and economic that grants the University to his workers; As well as the pensions and pension that the workers receive to the moment of the retirement; analyzing reforms that are doing some universities of the country in the branch of pension; there are analyzed actuarial studies realized to the Educational Institution.

JEL: I30, I31, I39

KEYWORDDS: National Health Service, Pensions, Well-Being and Reforms.

INTRODUCCIÓN

Los gobiernos de diversos países del mundo están realizando reformas a su sistema de pensiones, en México el gobierno reforma en 1997 el sistema de pensiones, pasando de un sistema de reparto a un sistema de contribuciones definidas y cuentas individuales, administrado por empresas de giro denominadas Administradoras de Fondos para el Retiro (Afores). Fernando (Solís Soberón, 2009), menciona que las razones principales del cambio se debieron a la inviabilidad financiera del sistema anterior, pero también se consideraron los posibles efectos favorables en los niveles del ahorro nacional, en la formalización del mercado laboral y en el desarrollo de los mercados financieros. Trabajadores de diversas Universidades del Estado Mexicano, tenían y algunas los siguen teniendo, como lo son los trabajadores de la UABJO, el doble beneficio al retirarse por años de servicio; por una parte se pensionan por conducto del IMSS y por otra se jubilan por parte de la Universidad; es decir, tenían o tienen doble pensión, esto por supuesto beneficia al trabajador retirado, sin embargo limita el presupuesto que tienen asignada las diversas Universidades; por lo consiguiente, en el año 2001 la Secretaría de Educación Pública (SEP) a través de la Subsecretaría de Educación Superior e Investigación Científica y la Asociación Nacional de Universidades e Instituciones de Educación Superior (ANUIES) abordan a profundidad el tema, analizando y desarrollando, junto con las Universidades afectadas, estrategias factibles que permitieron avanzar a reformas en su sistema de pensiones. A la fecha, la Universidad Autónoma "Benito Juárez" de Oaxaca no ha realizado reformas a su Sistema de Jubilaciones desde febrero del año 1992, donde lo único que modificó son los años de servicio para tener derecho a una jubilación; se incrementó en 8 años, de 20 años a 28 años para las mujeres; y se incrementó en 10 años para los varones, de 20 años a 30 años.

REVISIÓN DE LITERATURA

La literatura de las pensiones para el caso del seguro social se basa en la ley del seguro social la cual identifica dos sistemas de pensiones en México, el sistema de reparto la cual se rige por la ley del seguro social de 1973 (LSS1973) y el sistema de contribuciones definidas y cuentas individuales que se rige por la ley del seguro social de 1997 (LSS1997). Para el caso de los trabajadores al servicio del estado, estos se rigen de acuerdo a la ley del Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado, en el caso de las universidades públicas estatales la literatura se adquirió de la Secretaría de Educación Pública (SEP) a través de la Subsecretaría de Educación Superior e Investigación Científica y la Asociación Nacional de Universidades e Instituciones de Educación Superior (ANUIES). Para el caso de estudio que es específicamente las pensiones y jubilaciones de la UABJO, la literatura se obtuvo de los contratos colectivos de trabajo.

METODOLOGÍA

Este estudio es de tipo descriptivo documental, con base en la hermenéutica. Inicia de lo general a lo particular, en un proceso deductivo. Identificando los ramos de seguro que existen en el mundo y en México. Al ser esta investigación de tipo cualitativo, se utilizó como técnica la entrevista a profundidad, para conocer los antecedentes de la seguridad social en la Institución Educativa y, de manera específica, las pensiones y jubilaciones, también se obtuvo información en bases de datos, para realizar las proyecciones. El objeto de este estudio es la seguridad social y el sujeto es la UABJO., específicamente las pensiones y jubilaciones.

Análisis de la Seguridad Social en la UABJO

En el año de 1981 la Universidad Autónoma "Benito Juárez" de Oaxaca firma un convenio de incorporación voluntaria al régimen obligatorio con el IMSS, adquiriendo todos los derechos de los ramos de aseguramiento que establece el artículo 11 de la Ley (LSS1997) Los trabajadores de la UABJO, al estar afiliados al IMSS, cotizan en el régimen obligatorio; por tanto, tienen derecho a los ramos de seguro que establece el artículo 11 de la LSS1997; por otra parte, el Contrato Colectivo de Trabajo les otorga a los trabajadores de la UABJO prestaciones en especie y financieras, independientemente de las que les otorga el IMSS; entre esas prestaciones están el derecho de recibir jubilación al momento de retirarse por años de servicio; por tanto, existen prestaciones en especie y monetarias para los trabajadores de la UABJO, por parte del IMSS y por parte de la propia universidad.

Prestaciones en Especie, IMSS

La ley del Seguro Social, en sus artículos 56, 91, 94, 201, 202, 203 y 208, cita las prestaciones en especie que tienen los trabajadores, entre las que destacan asistencia médica, asistencia quirúrgica, farmacéutica y servicios de hospitalización, aparatos de prótesis, ortopedia y rehabilitación, asistencia obstétrica, ayuda por seis meses para lactancia y capacitación

prestaciones en Especie, UABJO

Adicional a las prestaciones en especie que otorga el IMSS a los trabajadores que son afiliados al Instituto, la UABJO., otorga a sus trabajadores las prestaciones en especie como las siguientes: anteojos, cursos de verano para hijos, uniformes de trabajo, becas de postgrado, piezas dentales, paquete escolar para hijos, material didáctico estas prestaciones son derivadas de las cláusulas de los contratos colectivos de trabajo celebrados entre los diversos organismos sindicales y la universidad, y se otorgan tanto a los trabajadores activos, como las que puedan ser aplicadas a los jubilados. Cabe mencionar que estas prestaciones se extienden a todos los trabajadores de la UABJO., por el hecho de ser parte de la institución.

Prestaciones en Dinero, IMSS

La Ley del Seguro Social, en sus artículos 64, 68, 96, 101, 104, 118, 120, 127, 138, 139, 140, 157, 161, 164 y 165, establece las prestaciones en dinero a que tienen derecho los trabajadores que cotizan al IMSS; a manera de ejemplo se mencionan las siguientes: subsidios por incapacidad, pensiones, indemnización global, aguinaldo anual, préstamos a cuenta de pensiones, ayudas asistenciales. Estas son prestaciones en dinero que tienen derecho aquellos trabajadores que cotizan o son pensionados por parte del IMSS.

Prestaciones en Dinero, UABJO

Además de las prestaciones en dinero que otorga el Instituto Mexicano del Seguro Social a los trabajadores que cotizan y son afiliados al Instituto, la UABJO., otorga a sus trabajadores prestaciones en dinero por varios conceptos. Estas prestaciones son derivadas de las cláusulas de los Contratos Colectivos de Trabajo

celebrados entre los diversos organismos sindicales y la Universidad, y se otorgan tanto a los trabajadores activos, como las que puedan ser aplicadas a los jubilados. Por citar se mencionan las siguientes: vales de despensa, bono económico, bono de calidad y eficiencia, prima vacacional, prima dominical, gastos de defunción, jubilación, gratificación por jubilación, seguro de vida, aguinaldo, día de la madre y día del padre, prestamos, estímulos por puntualidad, bono adicional.

Esquema de Jubilación Para Trabajadores de la UABJO

Años de servicio: Los trabajadores de la UABJO, para solicitar su jubilación necesitan cubrir en caso de las mujeres 28 años de servicio y para los hombres 30 años, de acuerdo con lo estipulado en la cláusula nonagésima cuarta del Sindicato de Trabajadores Académicos de Universidad de Oaxaca (STAUO).

Sin aportaciones para la jubilación UABJO por parte de los trabajadores: Si bien es cierto, que el Contrato Colectivo de Trabajo estipula, que el trabajador tiene derecho a una jubilación por parte de la UABJO, lo cierto es también que el trabajador no aporta en ningún momento de su vida laboral a esa prestación.

El monto de la Jubilación : La Universidad se obliga a cubrir a los trabajadores que se jubilan, el pago del cien por ciento del salario que devengue al momento de su jubilación, independiente de cualquier otra prestación a la que tenga derecho, su prima de antigüedad quincenal, el dos por ciento mensual de apoyo del Gobierno del estado y la cantidad de canasta básica mensual

Pago en una sola exhibición: El trabajador jubilado recibe por parte de la UABJO en una sola exhibición al momento de la firma del convenio de jubilación un cheque que incluye los siguientes conceptos: el importe de su prima de antigüedad del año en que se jubila, tres meses de gratificación, vacaciones proporcionales y prima vacacional proporcional, así como el pago de todas, de cada una de las prestaciones laborales de seguridad social y del Infonavit a que haya tenido derecho. Dicha prestación la contiene la Cláusula Nonagésima Cuarta del Contrato Colectivo de Trabajo del STAUO.

Aguinaldo : Actualmente se otorga al jubilado un aguinaldo de 60 días, los cuales son pagados en el mes de diciembre de cada año, los trabajadores por este concepto tampoco aportan durante el transcurso de su vida laboral, para el caso de los jubilados afiliados al STEUABJO., son 63 días de aguinaldo.

Jubilaciones variables: El monto de la jubilación no es fijo, incrementa en el mismo porcentaje de los salarios de los trabajadores activos de la categoría correspondientes cada vez que estos aumenten, esta prestación plasmada en la Cláusula Nonagésima Cuarta del Contrato Colectivo de Trabajo del STAUO.

Bonos: Para algunos trabajadores dependiendo del sindicato al que pertenezcan, gozaran de un bono de $ 1,500.00 pagados en la segunda quincena del mes de junio de cada año, este bono es anual y se paga por haber prestado los servicios a la Institución educativa, de acuerdo con la cláusula trigésima quinta del Contrato Colectivo de Trabajo del SECUABJO.

Continuación Voluntaria en el Régimen Obligatorio, modalidad 40: Al causar baja por jubilación por años de servicios prestados a la Universidad, los trabajadores que aún no tengan los requisitos que establece la Ley del Seguro Social para pensionarse, tendrán derecho a que la Universidad continúe pagando las cuotas en el ramo de retiro, cesantía en edad avanzada y vejez, hasta que cumplan los 60 años de edad que pide como mínimo el Seguro Social para su pensión. Quedando inscritos con el último salario que percibían en el momento de la baja. La Universidad absorbe las cuotas obrero patronal y las liquida por mensualidades anticipadas.

Seguro facultativo: Seguro de Salud para la Familia, modalidad 33. Esta prestación se otorga al trabajador que ya se jubiló en la Universidad, pero que aún no reúne los requisitos para pensionarse ante el IMSS, por

lo que la Universidad paga estas cuotas anualmente al Seguro Social, sin que aporte nada el jubilado, se paga cada año por cada jubilado y por cada beneficiario de esté, dependiendo de la edad, sin que el jubilado tenga un tope de beneficiarios una vez reunido los requisitos.

Proyecciones de las Jubilaciones en la UABJO

En el año 2014 la Universidad pública a través de su página oficial un estudio de valuaciones actuariales del norte, con la finalidad de dar a conocer los pasivos generados por las pensiones, lo que ocasiono que gran parte de los trabajadores que ya tenían los requisitos para jubilarse apresuraron sus trámites ocasionando una ola de jubilados en forma masiva. Al día de hoy, no se han generado las reformas al sistema de jubilaciones de la UABJO, sin embargo cada vez hay más trabajadores que se están jubilando, pues una gran cantidad de empleados ya están cumpliendo los requisitos para su respectiva jubilación, en mayo de 2014 el número de jubilados en la UABJO era de 677. Sin embargo, esto no se detiene ahí, en los posteriores años, más trabajadores se estarán jubilando, esto significa que el presupuesto para efectos de nómina se tendría que elevar, ya que se pagarían tanto a trabajadores jubilados como a las trabajadores de nuevo ingreso que en muchos de los casos son espacios que dejaron los retirados. En la Tabla 1 se enlista el número de trabajadores que tendrán sesenta años y más en un periodo de dos años contados a partir del año 2014 hasta el año 2030, dichos trabajadores contarán con la edad para retirarse y cumpliendo los años de servicio para jubilarse de la Universidad que en el caso de los hombres es de 30 años y de las mujeres 28.

Tabla 1: Número de Trabajadores Que Tendrán 60 Años y Más, y Total de Jubilados

Año	Número de Personas de 60 y Más	Total De Jubilados
2014	418	945
2016	524	1061
2018	691	1238
2020	819	1376
2022	940	1507
2024	1070	1652
2026	1180	1762
2028	1308	1890
2030	1395	1977

En esta Tabla se muestra el Número de trabajadores de la UABJO que tendrán 60 años y más, y el total de Jubilados del año 2014 al año 2030, De acuerdo con la Tabla anterior, no sólo hay un pasivo por la cantidad monetaria que se tendría que pagar, sino un déficit en el número de trabajadores activos ya que tan sólo en el año 2020 el número de jubilados sería una tercera parte del número de trabajadores activos. Fuente: Elaboración propia con datos de la UABJO
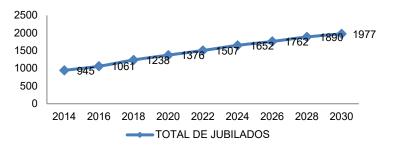
Considerando el número de jubilados de mayo del año 2014 que es de 677, para el año 2018 habrá el doble y, probablemente, se pagará aproximadamente el doble, en el caso de seguir con el esquema de jubilación actual. Eso hace suponer que la Universidad solicitaría más recursos financieros para ese rubro o debe modificar su sistema de jubilaciones. En la Figura 1 se observa cómo aumenta el número de jubilados cada dos años, estimación que se realiza hasta el año 2030.

Es importante mencionar que de acuerdo con la esperanza de vida, que para el caso de Oaxaca es de 74.5 años, los trabajadores que se hayan jubilado en el año 2014, estarían falleciendo hasta el año 2028, claro que influyen otros factores como: la actividad que realice, las personas con las que conviva, el medio que lo rodee, es decir, el nivel de vida que tenga el trabajador después de su jubilación.

Proyectos Para Reformar los Sistemas de Pensiones en las UPES

Ante la problemática, de pasivos en las Universidades Públicas Estatales, por las jubilaciones y pensiones, la Asociación Nacional de Universidades e Instituciones de Educación Superior (ANUIES), celebró en octubre del año 2001 la XXXII Sesión Ordinaria, en la cual se acordó con el Secretario de Educación Pública (SEP), crear una comisión SEP-ANUIES con la finalidad de encontrar soluciones para atender la carga financiera que provoca el pasivo contingente generado por los sistemas de pensiones y jubilaciones de algunas Universidades públicas estatales, detectados por estudios actuariales (Olivia Zarate, 2013).Dada la situación antes mencionada, la Cámara de Diputados del H. Congreso de la Unión, aprobó una provisión presupuestal en el año 2002, por mil millones de pesos en apoyo a las universidades públicas estatales para la realización de proyectos tendientes a solucionar o atenuar tal problemática.

Figura 1: Proyección del Número de Jubilados Para el Año 2030

La Figura muestra la Proyección del número de jubilados de la Universidad Autónoma "Benito Juárez" de Oaxaca del año 2014 al año 2030, situación que se torna alarmante, ya que de querer jubilarse todos los trabajadores de 60 años y más que cumplan los requisitos, en el año 2028 se tendrían 1890 jubilados. Fuente: Elaboración propia con datos de la UABJO.

RESULTADOS

De acuerdo con el análisis de la seguridad social, para los trabajadores de la UABJO, se observa como después del año 1981, los trabajadores de la UABJO empezaron a gozar de mejores y mayores prestaciones, en parte por el acertado convenio que se realizó con el IMSS para que todos los trabajadores gozaran de los ramos de aseguramiento que otorga el propio Instituto. Sin embargo, para beneplácito de los trabajadores, las pensiones no se trasladaron al IMSS, sino que se gozaría de la prestación de pensión que legalmente otorga el IMSS, como de una jubilación por parte de la Universidad. Se observa que el número de los jubilados va en crecimiento y que las erogaciones por causas de jubilaciones son cada vez más elevadas, actualmente representan el 20% con respecto a la nómina de trabajadores activos y en el año 2024 o antes, de seguir con esa tendencia, representarían el 50%, razón que es preocupante y alarmante, la solución puede estar en la solicitud de más recursos financieros a la Federación o bien cambiar el sistema de jubilaciones y pensiones, previo análisis de ventajas y desventajas y de manera consensada.

En el análisis de las pensiones en Institutos y Escuelas Públicas Estatales, se distingue cómo las universidades públicas estatales están realizando reformas a sus sistemas de jubilaciones y pensiones, bajo tres rubros: 1.- Disminución de pasivos por reformas en las generaciones actuales; 2.- Disminución de pasivos por reformas a las nuevas generaciones; 3.- Incremento en cuotas y reservas para el fondo de pensiones, recibiendo por parte del Fondo de Apoyo a las Reformas Estructurales de las Universidades Públicas Estatales (FAREUPE) recursos financieros por parte del Gobierno federal.

Los estudios realizados a la Universidad Autónoma "Benito Juárez" de Oaxaca por el despacho Valuaciones Actuariales del Norte, S. C. de Saltillo Coahuila, con respecto al actual sistema de jubilaciones, los detallan en 10 apartados dentro de los cuales figuran; los resultados de las valuaciones actuariales; las principales características del proyecto de Reforma Paramétrica y; las principales características del proyecto de

Reforma Estructural. En un apartado mencionan dos tipos de reformas: 1.- La Reforma Paramétrica que es donde se continua con un esquema definido modificando los montos de las pensiones y los requisitos para obtenerlas; 2.- La Reforma Estructural, adoptando un sistema de contribución definida o de cuentas individuales, es decir, similar a la pensión que otorga el IMSS con la Ley del Seguro Social de 1997.

Propuesta de Reforma de Jubilación Para la UABJO

Después del análisis y los resultados obtenidos de la presente investigación, con respecto de las jubilaciones de los trabajadores de la Universidad Autónoma "Benito Juárez" de Oaxaca y de las erogaciones que se realizan para el pago de tales prestaciones, los tomadores de decisiones se encuentran en dos posturas, continuar con el actual sistema de pensiones por jubilación, o bien realizar reformas al sistema de jubilaciones. En caso de continuar con el actual sistema de jubilaciones sí tendrían que aumentar el subsidio para este ramo, vía federal, estatal o municipal, es decir, solicitar más recursos financieros o bien tomarlos de otras partidas para el pago de las jubilaciones. En caso de realizar las reformas se tendría que analizar que éstas beneficien tanto a la parte patronal como a los trabajadores activos y jubilados actuales y futuros. Considero que las reformas tienen que aplicarse de manera paulatina, ya que si son drásticas o eliminan de tajo muchas prestaciones que tienen los actuales jubilados violarían el principio de equidad, que establece la imparcialidad en un trato o un reparto, además del artículo 14 de la Constitución el principio de irretroactividad de la Ley. Entonces pongo a consideración, para lograr una reforma paulatina, lo siguiente:

Propuesta de reforma paramétrica al sistema de jubilaciones para las generaciones actuales.
Propuesta de reforma paramétrica al sistema de jubilaciones para los futuros pensionados.
Propuesta de reforma estructural al sistema de jubilaciones para las nuevas generaciones.

Es importante que para que exista ahorro y disminución de pasivos se consideren, además de las reformas, las siguientes acciones:

Pago en una sola exhibición: Pagar al trabajador jubilado un mes de gratificación de su salario de cotización, al momento de la firma del convenio de jubilación.

Aguinaldo: Disminuir esta prestación de 60 a 45 días y que al trabajador se le retenga su porcentaje de aportación por este rubro que se otorga de manera anual.

Jubilaciones Fijas: Que el trabajador que se retire por jubilación en la UABJO, se le siga pagando la jubilación con que se retiró solo con los aumentos del INPC.

La retención integra y correcta del SBC a los trabajadores: Aplicar de manera inmediata la retención a los trabajadores de los conceptos que marca la Ley del Seguro Social en su artículo 27, ya que actualmente no se les retiene a los trabajadores los conceptos variables.

Eliminación del pago del Seguro Facultativo, modalidad 33: Al jubilarse por 32 años de servicio y 62 años de edad se elimina esta prestación para los jubilados ya que cubrirían los requisitos para pensionarse por parte del IMSS.

Eliminación del pago de Continuación Voluntaria en el Régimen Obligatorio, modalidad 40: Al causar baja por jubilación por años de servicios prestados a la Universidad, y jubilarse por 32 años de servicio y 62 años de edad se elimina esta prestación para los jubilados ya que cubrirían los requisitos para pensionarse por parte del IMSS.

Evitar la triple jubilación: Aquellos trabajadores que ya tengan dos jubilaciones o que en un futuro tengan derecho a adquirir la del IMSS y la del ISSSTE o de alguna otra institución, que ya no se les otorgue otra por parte de la Universidad.

No cobrar como activos al estar jubilados: En la UABJO, existen trabajadores que cobran como jubilados por parte de la universidad, adicionalmente están cobrando como trabajadores activos, por lo que si son jubilados no deben cobrar como trabajadores activos, cuando además tienen otra pensión por parte del IMSS.

Sorteo UABJO: Crear un sorteo anual para una casa, adquiriendo los boletos trabajadores activos y jubilados.

Plan de pensiones: Crear un plan de pensiones regulados por la Comisión Nacional del Sistema de Ahorro para el Retiro.

Creación de un fideicomiso : Recordando que el fideicomiso como persona (fiduciante) transmite o se obliga a transmitir la propiedad fiduciaria de bienes determinados o determinables a otra, quien se obliga a ejercerla en beneficio de la persona a quien se designe en el contrato (beneficiario) y a transmitirlo al cumplimiento de un plazo o condición al fiduciante, al beneficiario o al fideicomisario. (Figueroa, 2013)

CONCLUSIONES

De acuerdo al análisis de la seguridad social para los trabajadores de la Universidad Autónoma "Benito Juárez" se observa cómo después del año 1981, los trabajadores empezaron a obtener mejores y mayores beneficios en cuanto a las prestaciones económicas y sociales, gracias a la atinada incorporación voluntaria al régimen obligatorio del seguro social. Actualmente los trabajadores de la UABJO, tienen prestaciones bastante bondadosas que les otorga por una parte el IMSS y por otra la Universidad, siendo la de mayor envergadura las pensiones y jubilaciones, pues reciben la primera por medio del IMSS y la segunda de manera adicional por medio de la UABJO. En la UABJO, nuevamente se presenta el problema de las jubilaciones; ya que de acuerdo a las proyecciones, se están retirando cada más un considerable número de trabajadores por años de servicio, cumpliendo la hipótesis que actual sistema de jubilaciones de la UABJO tiene un efecto negativo en la estabilidad financiera de la institución educativa, si continúa con el mismo esquema a mediano y, más aún, a largo plazo. Así mismo se comprueba que, es una prioridad reformar el sistema de jubilaciones de la UABJO, para garantizar la viabilidad financiera de la misma. Consideró que es importante realizar reformas al actual sistema de jubilaciones que tiene la UABJO., por los pasivos que genera y que, más adelante se incrementaran por los pagos a los jubilados y además por las nuevas contrataciones, por lo cual se propone una propuesta que entre sus aspectos más importantes sean entre otros los siguientes:

Que sigan siendo adicionales y no complementarias a la que otorga el IMSS.
propuesta de reforma paramétrica al sistema de jubilaciones para las generaciones actuales;
propuesta de reforma paramétrica al sistema de jubilaciones para los futuros pensionados;
propuesta de reforma estructural al sistema de jubilaciones para las nuevas generaciones.

Establecer un plan de pensiones apoyándose en el artículo 27 fracción VIII, de la Ley del Seguro Social, es una estrategia que garantice al trabajador un ahorro al momento del retiro por jubilación; además beneficia a la institución educativa porque se excluye del salario base de cotización, por lo que no pagaría contribución al IMSS por este rubro pues se considera fin social.   Para que los recursos de la reforma planteada como propuesta, sean administrados, se propone la creación de un fideicomiso integrado por los trabajadores y por el patrón. Dicho fideicomiso se considera una estrategia para el adecuado manejo de los

recursos financieros de las jubilaciones, existiendo la trasparencia, vigilancia y rendición de cuentas. Lo importante es proteger las finanzas de la universidad pero también el ingreso y el bienestar del trabajador.

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LA INNOVACIÓN EN LOS CENTROS COMERCIALES Y SU IMPACTO EN EL DESARROLLO REGIONAL

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RESUMEN

El centro comercial ha sido un amplio tema de estudio para investigadores de diversas ramas; ha pasado desde un centro que permite la interacción entre consumidores y vendedores al planteamiento de ser una experiencia familiar que permite visitar el centro comercial para compartir las relaciones sociales y familiares y generar condiciones que desatan el desarrollo regional. El propósito del presente artículo es analizar el centro comercial como producto y centro de atracción que en su entorno genera una atmósfera que permite detonar el desarrollo regional. Para tal fin, en la primera parte se analizan sus antecedentes y orígenes, así como su tipología. Posteriormente se estudian las teorías de producto y se analiza los tres niveles de producto (esencial, real y aumentado). A manera de reflexión final se proponen los elementos que pueden conformar el cuarto nivel del producto, complementando la teoría de producto.

PALABRAS CLAVE: Desarrollo Regional**,** Centro Comercial, Producto, México

INNOVATION IN COMMERCIAL CENTER AND ITS IMPACT ON REGIONAL DEVELOPMENT

ABSTRACT

The shopping center has been a broad subject of study for researchers from various branches. Has last from a center that allows the interaction between consumers and sellers to the approach of being a family experience that allows visiting the shopping center to share social and family relationships and generate conditions that unleash regional development. The purpose of this article is to analyze the shopping center as a product and center of attraction generates an atmosphere that allows detonating the regional development. For this purpose their background and origens as well as its type are analized in the first part. Later theories of product are studied and analyzed three levels of product (essencial, real and increased). A final reflection proposed elements that can form the fouth level of product complementing the theory of product.

JEL: L1, L2, L10, L20, L81, M31

KEYWORKS: Shopping Center, Clusters, Innovation, Regional Development, Mexico

INTRODUCCIÓN

Los centros comerciales se han enfocado en ofrecer gran variedad de servicios para convertirse en los lugares preferidos de convivencia por la seguridad que ofrecen (Valdés, 2009). Resulta pertinente estudiar este concepto porque hasta ahora parece muy imprecisa su descripción. La investigación se estructura en tres apartados: en primer lugar, los orígenes de los centros comerciales con una breve reseña, de su desarrollo a lo largo de la historia hasta su llegada a México. En segundo término se estudian las teorías de producto, la perspectiva de la teoría de "los tres niveles del producto". Para finalizar, se describen los elementos que conforman el cuarto nivel de producto, lo anterior en un contexto de impacto regional. Los centros comerciales establecidos en áreas urbanas constituyen según Mamoser (1995) un nuevo tipo de asociación que supera solo los clusters comerciales con una estrategia de agrupamiento en un lugar

determinado, el lugar es un instrumento o producto que facilita la ejecución de un proyecto integral de desarrollo, con base en cooperación entre empresas privadas y el sector público, lo que posibilita el desarrollo en las zonas urbanas.

REVISIÓN DE LITERATURA

Centro del latín centrum, es un término que hace referencia al espacio donde se reúnen las personas con alguna finalidad; la noción de centro comercial, está vinculada a la construcción de clusters que alberga tiendas y locales, su objetivo es reunir en un mismo espacio diversas propuestas para que los clientes puedan realizar sus compras con mayor comodidad; la noción de centro comercial está vinculada a la construcción de redes de establecimientos comerciales independientes, planeados y desarrollados con un criterio de unidad, cuyo tamaño, mezcla comercial, servicios comunes y actividades complementarias están relacionadas con su entorno, y dispone permanentemente de una imagen y gestión unitaria (Cérda, 2002). El concepto de Centro Comercial se origina en Milán Italia en el siglo XIX, la idea básica reproduce las grandes galerías comerciales que nacieron en esta época de muchas metrópolis europeas y que impresionaron por sus audaces construcciones (Samper, 1989). Los tradicionalistas afirman que los tianguis y bazares que se daban en todas partes del mundo se fueron transformando poco a poco en un modelo adaptado que fue dando origen a los nombres más comunes con los cuales se han denominado, el "paseo comercial" como referencia para su designación: centros, ciudadelas y malls comerciales, según su diseño, tamaño, número de locales, etc., al tiempo que se han dado variedades entre ellos (Sarlo, 1998). Es en Estados Unidos donde se reproduce el modelo europeo y donde surgen los primeros centros comerciales en el continente americano. La Universidad de Connecticut es la muestra que ilustra con mayor fidelidad la evolución de estos centros (Gasser, 1960 y Beck, 1978). El primer shopping-center fue inaugurado en 1916 en Chicago y a partir de este su evolución y su tipología se fue perfeccionando hasta cristalizar el modelo arquitectónico funcional que conocemos hoy en día. Cabe mencionar que para el año de 1950 en Seattle EUA fue construido el "Northgate Shopping Center" primer centro comercial al gran estilo moderno con un pasillo central y un almacén ancla que se ubicó al extremo. El centro ofreció todo "bajo un techo" y permitió hacer compras independientemente del clima o de los problemas de estacionamiento, este mismo fue diseñado por Víctor Gruen quien es considerado como el padre de los centros comerciales (Muller, 2004).

En México y como respuesta a la problemática del el centro de la ciudad, se buscaron alternativas para la comercialización de productos, y para el año de 1958 se fundan las primeras tiendas Aurrera y Sumesa comienza el concepto de todo en un solo sitio (tiendas ancla con locales comerciales). En 1969 se funda el primer centro comercial de América Latina, "Plaza del Sol" en Guadalajara y tiempo después en la Ciudad de México abre sus puertas "Plaza Universidad" y en 1971 "Plaza Satélite" con una clara influencia estadounidense, con una tienda ancla a uno y otro lado del pasillo que comunica al edificio (Ramón, 1999), llegan con ellas los cines modernos y los estacionamientos resultan imprescindibles así como los tiendas de comida rápida y restaurantes. El Centro Comercial Santa Fé puesto en marcha en 1993, inauguró un estilo de grandes proyectos cubiertos y al aire libre y magnos espacios elegantes. Angelópolis en Puebla comparte una arquitectura rica en espacios amplios, grandes escaparates, con mucha decoración (Haro, 1996). Otra tendencia de esta época son las plazas pequeñas ubicadas principalmente en zonas residenciales con exclusividad en comercio, se realizan proyectos integrales donde el consumo y el placer se unen; se retoma la idea de la calle como esparcimiento. Para el año 2000, resalta el diseño con estilo en espacios abiertos, el concepto es crear un espacio urbano seguro y placentero que representa un estilo de vida exclusivo; centros incluyentes donde se vive, se trabaja y se consume en un mismo lugar; las tiendas ancla aparecen con mayor fuerza. El futuro de los centros comerciales en México serán complejos arquitectónicos verticales mixtos que combinan oficinas, hotel, departamentos y centro comercial (López y Ochoa, 2010).

Entre los tipos más comunes se encuentra el *"Fashion Mall"* de dimensiones enormes con una tienda

departamental grande, generalmente de ropa y artículos de uso personal, casi siempre con aire acondicionado, cerradas y de varios pisos y normalmente acompañados de cines; el *"Comunity Center"* de uso diario, con supermercado, artículos de uso común, cerradas, climatizadas, y con un solo piso y normalmente cuentan con cines; el *"Power Center"* no tienen pasillos interiores, básicamente son comercios de grandes dimensiones; *"Town Center"* tiendas con productos de uso cotidiano con mucho servicio (tintorerías, mercerías, etc., normalmente con pasillos interiores aunque no siempre son cerradas; *"LifeStyle Center"* es una variación de los *comunity center* o de los *Fashion mall*, combinan hoteles, centro de convenciones, etc.; *"Strip Mall"* centros comerciales de calle, mas comúnmente de servicios, tiendas de ropa ya sea de una marca en especial pero muy exclusiva o de uso común, tienen solo los pasillos frontales a los locales, no son climatizadas, el estacionamiento está enfrente de cada local, hay desde 1 hasta 3 pisos, comúnmente tienen hasta algunos de los locales para oficinas. En éste sentido los centros comerciales contribuyen al desarrollo regional porque su instalación y operación concentra aglomeraciones de empresas y genera un proceso de cambio sostenido (Bosier, 1996).

Por su parte, la firma define su producto, que en términos mercadológicos es cualquier cosa que pueda ofrecerse a la atención del mercado para su adquisición, uso o consumo, que puede satisfacer un deseo o una necesidad, Kotler y Amstrong (2001); incluye bienes y servicios físicos o emocionales como servicios, personas, lugares, organizaciones e ideas. La descripción conceptual de un producto tiene tres niveles (Kotler & Amstrong, 2001 y Dvoskin, 2004) y Eyssautier (2008) sugiere el producto potencial en tres niveles. El primer nivel, el núcleo define el deseo de compra del consumidor (Levitt, 1980). En el segundo nivel se pregunta: ¿Cómo saber si un producto es bueno?, y destacan aspectos como: calidad, estilo, nombre de marca o el empaque, atributos que marcan la diferencia entre la competencia. El tercer nivel o producto aumentado, agrega servicios adicionales giran en torno al núcleo y al producto real ofreciendo servicios y beneficios adicionales al consumidor (Kotler & Amstrong, 2001), es un agregado extra, un estimulo para compra, algo que no estaba previsto y que se espera que induzca al cliente a la compra, estos pueden ser: la garantía, el servicio posventa, la instalación y/o la entrega o crédito.

La mayor parte de los productos tienen componentes tangibles e intangibles. (Eyssautier, 2008). Los productos pueden clasificarse en tres grupos según su durabilidad o tangibilidad. Los bienes duraderos, bienes tangibles que pueden sobrevivir al uso. Los bienes no duraderos, bienes tangibles que se consumen por lo general una o varias veces, y finalmente los servicios, actividades, beneficios o satisfacciones que se ofrecen a la venta (Kotler & Amstrong, 2001). La mezcla de productos significa el ofrecimiento al público de todas las líneas y todos los productos posibles que puedan venderse, las líneas de producto son grupos relacionados por su función, contenido o rango de precio. Para incrementar la línea de productos se amplía añadiendo artículos adicionales dentro de su rango. Así la empresa incrementa sus utilidades al cubrir la gama de necesidades del consumidor, las mezclas de producto pueden ser de amplitud, del total de las líneas diferentes o de profundidad en tamaños y contenidos.

La esencia del centro comercial como nuevo espacio social ha sido tema de discusión para las ciencias sociales, y le han dado el calificativo de micro-ciudad, cápsula de confort, centro de ciudad, universo del engaño, lugar emblemático de la globalización o signo de la modernidad o posmodernidad (Cornejo, 2006). Paulatinamente las plazas, parques y otros espacios públicos fueron desplazados como puntos de encuentro social, por los centros comerciales; en general, asistir al centro comercial no para adquirir artículos de primera necesidad, sino para acceder a alguna opción de esparcimiento y además proveernos de mercancías, satisfacer la necesidad de convivir en un espacio público no es solamente una nueva modalidad del consumo (Estrada, 2010), es además, el espejo que refleja las trasformaciones actuales de la trama urbana; se está dando paso de una ciudad tradicional a una ciudad fragmentada y dispersa, así como una nueva manera donde el habitante se relaciona con todo público (Medina, 1998). Los centros comerciales se han convertido en 'santuarios' para las necesidades hedonistas; templos del consumismo, símbolos del triunfo del capitalismo, sitios para perder la individualidad. El tema de discusión ha sido analizar el comportamiento de las personas para definir cuál es la finalidad de visitar estos lugares; como producto

esencial el centro comercial satisface las necesidades de quién busca distraerse, así como del que encuentra la solución para realizar sus compras bajo un mismo techo.

A decir de algunos investigadores el factor determinante para que las personas prefieran asistir a un centro comercial que a una plaza pública es la seguridad que la opción ofrece (Estrada, 2010 y Colín, 2011). En los pueblos pequeños y ciudades pequeñas la gente camina tranquilamente por las calles, pero en las urbes más grandes los centros comerciales han remplazado la plaza pública, ofreciendo un ambiente controlado para realizar básicamente la misma actividad: ver y ser visto. Surge precisamente cuando los espacios públicos urbanos dejaron de atender las necesidades primordiales de sus habitantes: seguridad, confort, limpieza y sentido de identidad. La ventana que se abrió al detectar un nicho de mercado que surge con la oportunidad de crear simulacros de ciudad: extendieron el tiempo de visita cuando permitieron al visitante comer allí mismo o distraerse en el cine, para después continuar con su "vagabundeo" y eventualmente, la adquisición de más bienes y servicios. En general son los preferidos por consumidores jóvenes pues les ofrece dos particulares ventajas, para los jóvenes que inician su vida social, que mejor opción que estar en un espacio delimitado, vigilado y seguro (Estrada, 2010). Por tanto, el centro comercial es la nuevas ciudades de consumo, con espacios lúdicos y de tránsito donde tienes todo: diversión, comida, servicios y sobre todo que comparte la experiencia y genera valor gracias a su infraestructura, pues ahora más que ir de compras es compartir la experiencia del paseo en el centro comercial (Germán Argueta, 2010).

METODOLOGIA

La metodología empleada se basó en perspectivas cualitativas y en un análisis sistemático de la información. Se revisaron fuentes de información secundarias referentes al tema por medio de una selección cualitativa. Esta investigación resulta relevante por la propuesta de la conceptualización de un modelo de análisis del cuarto nivel de producto, que apoyará a la definición de una adecuada mezcla de comercios al interior de un centro comercial en México. Se revisa la metodología de Kotler y Amstrong (2001) de centro comercial como producto en los tres niveles, esencial, real, y aumentado, y se integran los componentes que definen un cuarto nivel de producto.

RESULTADOS

El producto real es la tangibilidad que el cliente obtiene cuando adquiere sus productos, lo que toca, lo que ve; tal vez este sea el apartado donde más características se analicen y se puedan describir, ya que el centro comercial por su propia naturaleza tiene combinación de componentes tangibles e intangibles, y aspectos como: características del producto, calidad, diseño, estilo, nombre de la marca y empaque son aspectos que forman parte de la esencia de un centro comercial y que a continuación se describen.

Calidad: La calidad del producto representa su capacidad para cumplir sus funciones, es una oportunidad competitiva, una estrategia concebida como un conjunto de relaciones, redes e interacciones que asegura una relación de largo plazo, generadora de valor para el usuario y para los objetivos estratégicos de la empresa (Torres y Vásquez, 2011). La calidad en los centros comerciales es generar un espacio para satisfacer necesidades por medio de la diversidad y variedad de la oferta, y atender los clientes internos y externos. Los internos, las empresas al interior del centro comercial que busquen calidad en el espacio arquitectónico y/o una infraestructura moderna que cumpla con sus expectativas. En los clientes externos, se evalúa la calidad con el simple hecho de visitar sus instalaciones, elemento intangible critico para el éxito de los servicios, y que se relaciona con las características del producto (Lara, 2002). Definir y evaluar la calidad de un centro comercial se podría plantear como la combinación adecuada en la mezcla de comercios que satisfaga las necesidades del cliente en un mismo lugar, un equilibrio entre diseño y mercadotecnia.

Características del producto: Un producto puede ofrecerse con diversas características. El punto de partida es el "modelo" austero sin nada extra. La compañía puede crear modelos de mayor valor añadiéndoles más

características (Kotler y Amstrong, 2001). En los centros comerciales la clasificación inicial es de acuerdo a su cobertura: el barrio, comunitario, regional y supra regional. Con la consolidación de la industria, la clasificación anterior ya no son adecuada, para eliminar ambigüedades y adaptarse a los nuevos formatos comerciales se ha adoptado la clasificación de ocho tipos de centros de acuerdo a sus características de compra" (Consejo Internacional de Centros Comerciales, 2005), esta clasificación muestra nivel socioeconómico, número y tipo de tiendas ancla, proporción, así como su zona de influencia. Como regla general, las dos determinantes cuando se clasifica a un centro, es su orientación de la mercancía (tipos de productos y servicios) así como su tamaño.

En México un caso de éxito es el corporativo "GICSA" principal desarrolladora inmobiliaria de centros comerciales regionales como Lyfestyle Shopping Centers, Outlet Center y Plaza. La Isla (Sánchez, 2007) que basan su el éxito en la propuesta de una combinación entre arquitectura (ubicación, concepto, planeación, diseño y funcionalidad) y mercadotecnia (mezcla en la calidad de comercios y giros, así como compras y entretenimiento). Esta pareja esencial, de arquitectura y mercadotecnia, son los factores de éxito en sus desarrollo (Ramírez, 2008). Los centros comerciales le apuestan a la especialización, tal es el caso del Hospital Privado Médica Sur quién realiza un 'shopping center' especializado en servicios de salud en la Ciudad de México; busca ser el complejo sanitario no gubernamental más grande de América Latina, la idea de combinar un centro comercial con un hospital como negocio ancla, es porque en los procesos de tratamiento o recuperación, la familia juega un papel importante (López, 2010).

Diseño y estilo: Otra forma de aumentar la singularidad del producto es mediante "el diseño del producto". Algunas firmas se han hecho famosas por sus excelentes diseños. El diseño puede constituir una de las armas de competencia más importantes dentro del arsenal de mercadotecnia de una firma (Kotler y Amstrong, 2001). En el caso de los centros comerciales, este apartado es clave para el éxito, es un balance entre contenido y forma que conjunta aspectos mercadológicos y arquitectónicos. Los centros comerciales se deben diferencias del resto del mercado por el diseño, en donde la tendencia actual es crear ambientes abiertos y espacios que provoquen una experiencia agradable. No hay que dejar de lado que la construcción de centros comerciales contribuye al embellecimiento del entorno urbano y al desarrollo regional, la tendencia en diseño de centros comerciales se orienta a la construcción de pequeñas plazas con tiendas de convivencia a cruce de calle, de usos múltiples (Velasco, 2000). El centro comercial contemporáneo asume más claramente su intención de sustituir el espacio público y juega a ofrecernos áreas de descanso, experiencias interesantes y espacios abiertos o semiabiertos para sentirse casi como en una plaza pública, véase los casos Antara en Polanco o de Andares en Guadalajara, cabe destacar, que este último, ubicado en la zona más moderna de Guadalajara, se ha convertido en un centro de vida que reúne lo más exclusivo en marcas, estilo de vida, gastronomía y entretenimiento. La diferencia está en el diseño, esa misteriosa mezcla de forma y función, calidad y estilo, arte e ingeniería.

Nombre de la marca: Los consumidores ven a la marca como una parte importante del producto y la elección de una marca puede añadir valor, estos a su vez la emplean como una especie de símbolo al que pueden reconocer, respetar y exigir. Por ejemplo, Liverpool, empresa que desde hace 30 años construye y opera sus propios centros comerciales bajo el nombre de "Galerías", tiene presencia en 17 ciudades del país y ha creado productos mercadológicos adicionales, que le permiten seguir posicionándose como marca, para tal efecto creó su propia revista (Galerías Magazine) y la "Galerías Fashión Card" tarjeta de crédito operada por la departamental que es aceptada en todos sus establecimientos. En el caso de GICSA, cuenta con las marcas: "La Isla, Fórum y Las Plazas Outlet" donde sin duda su centro comercial más exitoso es "La Isla Cancún Shopping Village", cuenta con las principales marcas nacionales e internacionales, y se ha constituido como el centro comercial más visitado de la zona hotelera de Cancún y el de mayor reconocimiento a nivel internacional en México.

La marca en centros comerciales juega un papel determinante para los dos mercados que engloban: por un lado las tiendas y locatarios que decidan establecerse al interior, y los clientes que decidan asistir realizar

sus comprar, pues en ambos casos se podrá determinar el estatus o calidad de las compras, dependiendo del lugar en el que se decida consumir. En los centros comerciales la marca es un complemento que arropa incluso la variedad de marcas que conjuntan la totalidad del centro; de tal forma que si se asiste a un centro comercial de la marca "Galerías" se intuye que se encontrará una tienda departamental Liverpool como ancla principal y variedad de locales con marcas para el nivel medio y medio alto; por el contrario si se asiste al centro comercial "La Isla" en Cancún o Acapulco se puede intuir que el nivel de tiendas y marcas al interior de este, serán en gran medida de talla internacional, pues el mercado que atienden es principalmente el extranjero.

Empaque: Muchos de los productos que se ofrecen al mercado tienen que empacarse. La propuesta del empaque como categoría que integra las cuatro P's (producto, precio, plaza y promoción) es en realidad un elemento dentro de la estrategia de producto (Kotler y Amstrong, 2001). El empaque en centros comerciales nos vincula con el diseño arquitectónico del espacio así como de su entorno urbanístico que lo rodea. En México el centro comercial ha provocado la proliferación de desarrollo residencial en la periferia de la ciudad, lugares que poco a poco se convierten en centros urbanos donde de manera alternativa se incluyen, salas de convenciones, hospedaje y servicios médicos entre otras posibilidades, que con su consolidación se fortalece también el desarrollo regional. Al interior, un centro comercial constituye la síntesis de cualquier calle, donde antes se ubicaban diversos comercios, y su concepto lo determina entre otras características el techado que protege de las inclemencias del tiempo y ofrece una agradable ambientación que el cliente valora (Ramón, 1999). Los consumidores están dispuestos a pagar un poco más por la comodidad, apariencia, funcionalidad y prestigio de los mejores empaques, también un empaque innovador puede constituir una ventaja competitiva sobre los competidores de una campaña, como ya se dijo es una balanceada combinación entre diseño y mercadotecnia.

En los servicios, la producción y el consumo son simultáneos ya que si no hay usuario, no hay servicio. Características como: la entrega, el crédito, servicio posventa, garantía o instalación, son atributos propios de un producto tangible aplicables a la variedad de comercios que alberga un centro comercial. El producto aumentado es la oferta de servicios y beneficios adicionales para el consumidor que da una solución completa para resolver sus necesidades; en esencia, los centros comerciales cuentan con las características de un producto aumentado.

Mezcla de Servicios: El primer paso para decidir qué servicios de apoyo ofrecerá es determinar los aspectos que valoran los clientes y cuál es su importancia relativa. No todos los clientes asignan el mismo valor a los diferentes servicios. Algunos dan importancia al crédito y a los servicios de financiamiento o a un sistema de entrega rápido y fiable, o a una instalación inmediata. Otros ponen mayor énfasis en la información y la asesoría técnica, el entrenamiento o en el sistema de servicio y reparación después de la venta. Si en la industria inmobiliaria la ubicación es la regla de oro, en el desarrollo de centros comerciales, la fórmula para lograr el éxito es el tráfico, el tráfico es sólo la punta del iceberg, lograr y mantener la afluencia dentro de una plaza comercial es lo que da la rentabilidad. Para tener ambas se requiere una buena estrategia respaldada por una afilada inteligencia de mercado.

El conocimiento de los consumidores asegura la generación de rendimientos y las ventas. Se requiere establecer canales de comunicación para identificar con precisión al consumidor. Hay que saber combinar espacios de usos mixtos seguros y placenteros; la mezcla entre oficinas, hospitales, vivienda, espacios recreativos y comerciales es lo que los usuarios quieren. Los proyectos líderes, mixtos y novedosos aseguran el espacio comercial, una buena combinación de giros y es la clave del éxito. Hay que ser selectivos para lograr mayores beneficios. Todo locatario debe generar valor y aportar flujo a los consumidores, la fortaleza del mercado está en la selectividad, la mezcla y la localización. Las plazas deben ser incubadoras de negocios y desarrollar esquemas novedosos de ventas; los centros comerciales no tienen delimitado su ciclo de vida sólo la vida financiera del proyecto, que va de siete a diez años, pero su mayor reto es mantenerse vigentes en el gusto del consumidor y las tendencias de diseño. El mercado y el

consumidor cambian cada vez más rápido, lo que obliga a los centros comerciales a reinventarse, remodelarse, cambiar su oferta para estar vigentes. La perspectiva moderna de los centros comerciales es despojarse de todo límite entre lo privado y lo público, para ofrecer al usuario el placer de ser, de identificarse plenamente en un espacio que permite combinar el consumo, el trabajar y el habitar una vivienda en un solo inmueble que simula, armónicamente, todo un entorno urbano.

Hasta ahora se han analizado los tres niveles de producto. Sin embargo, cualidades no exploradas en ésta la perspectiva integran el cuarto nivel de producto, como género, horario, rotación y territorio, son elementos que conforman el cuarto nivel de producto, que complementa a la perspectiva antes descrita, y que no han sido considerados, atributos que ayudan a conceptualizar la mezcla que se vive al interior de los centros comerciales. Estas cualidades poseen características y aceleradores de forma singular que ayudan a crear y planear productos centrados en mercados meta y potencializar las ventas. Analizar estas cualidades en un centro comercial, ayudará a diseñas y comprender la mezcla de productos que se ofertan al interior del centro comercial.

El género define el nicho de mercado para el cual fue creado el producto; con dos características principales, género y edad; cuenta además con los aceleradores de nivel socioeconómico y segmento de mercado. La tienda "Bershka" por ejemplo, aunque cuenta con una línea para hombres, es reconocida por vender gran variedad de ropa para el mercado juvenil femenino, a precios accesibles que tienen buena aceptación en la clase media; por otro lado podemos encontrar la tienda "GNC" (*General Nutrition Center*) es la cadena de tiendas de nutrición más grande del mundo, conocida en México como "la tienda de las vitaminas" cuenta con un claro enfoque al mercado masculino aunque al igual que el caso anterior tiene una línea de productos para la mujer; en ambos casos se puede determinar fácilmente el género de producto, para el cual fueron creados.

El horario se refiere a la rotación de producto en el trascurso de un día común donde se genera el mayor número de ingresos para un negocio; esta cualidad es diferente para cada comercio, pues sus ventas son variadas dependiendo el giro comercial; si analizamos el caso de MacDonal's, se detecta con facilidad que es en los horarios de alimentos básicos (desayuno, comida o cena) tiene un mayor flujo de ingresos, y que ha creando productos específicos para cada horario como los desayunos, MacTrios, MaCafé y/o kioscos de postres. Por otro lado, el caso de las tiendas "OXXO o 7-Eleven" son productos que cuentan con otros productos inmersos al interior de estos que generan un tráfico en determinados horarios durante el día, así la venta de café en estas tiendas es favorecida por las mañanas. Estas características tienen que ver con los usos y costumbres propios de cada lugar, pues los horarios por ejemplo de alimentos, cambian constantemente en cada región o país.

La rotación mide el número de veces al año que los productos son extraídos en su totalidad del stock por haberse vendido. La rotación de productos se origina por las ventas que de los mismos se realizan es un concepto que indica el nivel de ventas en un lapso de tiempo, a diferencia de la cualidad de producto "horario" el tiempo para este indicador es anual o semestral, y para el primer caso el tiempo considerado es por día, este factor puede hacer que un producto tenga mayor aceptación cuando posea las características específicas de necesidad o temporalidad; así cuando hace frío, las ventas en artículos para el cuidado de la salud como medicamentos, ropa o alimentos aumentan por la necesidad física de estar bien; en contra parte la rotación de productos también puede darse por temporalidad, momentos que por diversas circunstancias son marcados como especiales por algún país o región, por ejemplo tenemos que el día de las madres favorece a la venta de artículos y enseres domésticos relacionados también con la cualidad del "género", otras temporadas podría ser navidad, vacaciones de verano y/o celebración oficiales de cada país. Pero esta cualidad cuenta además con un acelerador de ventas que puede eliminar las características mencionadas; "la moda" es un concepto que eleva la rotación de productos aunque no exista la necesidad o temporalidad para adquirirlos. Así, si la tendencia es usar tenis "Adidas, Nike o Puma" los consumidores guiados por la mercadotecnia compran estos artículos independientemente de la necesidad o temporada.

El territorio se refiere al lugar donde se comercializa el producto, cuenta con las características de zona de influencia y producto, estas a su vez cuentan con los aceleradores de cercanía comercial y posicionamiento de marca. Siguiendo con el ejemplo de las tiendas "OXXO y/o 7-Eleven" son los casos donde las zonas de influencia (generalmente dictado por un número mínimo de colonias que se pretende que atiendan) determinan la territorialidad, esto quiere decir que donde existe un mercado potencial es donde se ubican estos comercios, pues contarán con el acelerador de cercanía comercial para contar con una optima rotación de productos. En el segundo caso, el producto marca la territorialidad pudiendo ser de carácter local, regional, nacional o internacional; citemos de nueva cuenta el caso de las tiendas de ropa "Bershka" aunque su producción no se realice necesariamente en el lugar donde se comercializa, esta cuenta con el acelerador de "posicionamiento marca" que le ayuda a ser reconocida internacionalmente y por tanto consumida en diversos puntos alrededor del mundo; su territorialidad es internacional.

Con este panorama se entiende que el centro comercial como producto, fue creado para albergar a más productos dentro de él (comercios o tiendas) que necesariamente tendrán cualidades únicas de género, horario, rotación y territorialidad que provocaran el éxito o fracaso del producto en general. Es importante destacar que desde la perspectiva del cuarto nivel, es posible planear y crear productos, combinando estas cualidades centrándonos en características específicas de mercado, que ayudarán a potencializar las ventas esperadas. Así cuando el producto este creado será posible proponer mejoras en alguna de las cualidades que beneficien al negocio y cuando se creen nuevos productos, podremos manejar todas estas cualidades a nuestro favor; con esta metodología, es posible analizar a las tiendas establecidas dentro de los centros comerciales y de cualquier tipo de negocio, promoviendo la creación de productos antes que negocios y más aún: crear productos que sean negocio.

CONCLUSIONES

Los centros comerciales, se caracterizan por ubicarse en grandes superfies de alta densidad demográfica. Cuando se ubican fuera de la ciudad se construyen en las principales vialidades, detonando el desarrollo regional con proyectos comerciales y/o de servicios en los terrenos baldios que se encuentran a su alrededor, ocasionando   el aumento de la plusvalia del lugar. El impacto en el empleo y los multiplicadores de inversión en infraestructura contribuye a formar aglomeraciones de empresas proveedoras y con ello se fortalece en desarrollo regional. Como arguellos que proyectaron el negocio como un producto, los constructores, Los que financiaron el proyecto, los arrendares de los lugares, los comercios, Los que generaron el empleo, los trabajadores, los suministradores de servicios de mantenimiento, energía, agua etc. y los proveedores de las mercancías. Además de los impuestos que generan y que provocan un impacto economico. De acuerdo a la mezcla de negocios, se puede definir un cuarto nivel de producto según el género, edad y sus necesidades, impactan en la rotación y consumo de los productos y servicios en un territorio de influencia para su consumo. Con este panorama se observa en la totalidad, que el centro comercial es un producto y fue creado para albergar a mas productos y servicios de diversa indole que necesariamente tendrán cualidades de género, horarios, rotación y territorialidad los cuales en su conjunto detonan un mayor desarrollo regional.

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INNOVACIÓN Y DESARROLLO REGIONAL EN MÉXICO

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RESUMEN

En este artículo se analiza la relación entre innovación, empresa y desarrollo regional para México. Se estudian los principales factores que determinan la capacidad de innovación en la firma, y se analizan dos Programas Públicos emblemáticos de apoyo a la innovación de la empresa para mostrar su relación con la innovación y el desarrollo regional. El programa de Estímulos a la Innovación del Consejo Nacional de Ciencia y Tecnología y el de Fomento Empresarial que maneja la Secretaría de Economía. Los resultados muestran impactos diferenciados de acuerdo al tamaño de la empresa, la empresa mediana y grande puede utilizar estrategias de gestión empresarial para acceder a los recursos públicos, puede apoyarse en grupos de asesores especializados, reestructurar la organización de empresas y acceder a los recursos de programas públicos y destinarlos a la inversión en capacidad de innovación, no así la pequeña empresa. Sin embargo, los programas públicos orientados a fortalecer las capacidades de innovación de la empresa tienen poca cobertura en empresas pequeñas y microempresas y no modifican los patrones existentes de innovación en el tejido empresarial mexicano. Poca cobertura de los programas públicos, limitados recursos y complicados procedimientos de acceso limita fuertemente la incidencia del gasto público sobre los principales factores que fortalecen la capacidad de innovación de la firma.

PALABRAS CLAVES: Innovación, Empresa, Clusters, Desarrollo Regional, México

INNOVATION AND REGIONAL DEVELOPMENT IN MEXICO

ABSTRACT

This article discusses the relationship between innovation, enterprise an regional development for Mexico. The main factors that determine the capacity for innovation in the firm, and investigated two emblematic public programs in support of the innovation of the company to show its relation to innovation and regional development studies. The Stimulus program to the Innovation of The National Council of Science and Technology and Bussines Development Programs which manages the Sectretariat of Economy. Results show differentiated impacts according to the size of the firm, the medium and large enterprise can use business management strategies for access to public resources, can rely on expert groups, restructure the organization of companies and access resources from public programs and allocated to investment in innovation capacity, not so small business. However, the public programmes aimed at strengthening the capacities of innovation of the firms have little coverage in small and micro-enterprises and do nor modify existing patters of innovation in the Mexican business. Little coverage of public programs, limited resources and complicated procedures of access limits strongly the incidence of public expenditure on main factors the strengthen the innovation capacity of the firm.

KEYWORDS: Innovation, Business, Regional Development, Clusters, Mexico

JEL: D020, 01, O10, 03, O30, O32

INTRODUCCIÓN

Los grandes cambios tecnológicos ocurridos en la sociedad actual hacen que los desafíos de innovación en la empresa sean impostergables. Superar las barreras para la adopción de tecnologías digitales y encontrar mecanismos de financiamiento apropiados son dos aristas de los múltiples retos que hoy enfrenta la empresa. El objetivo del presente artículo es realizar una primera aproximación a las condiciones y factores que permiten realizar innovaciones a las empresas. El artículo se organiza de la siguiente manera. En un primer apartado se pasa revista a los mecanismos y factores que influyen en la innovación, y de algunos resultados empíricos sobre los determinantes de la innovación, en una segunda parte se analiza la estructura y dinámica del tejido empresarial de la industria y de la empresa de cara al desarrollo de innovaciones y la tercera parte, se destina a revisar los programas públicos de estímulos a la innovación, básicamente los de orden federal. En el último apartado se encuentran las reflexiones a manera de conclusiones.

REVISIÓN DE LITERATURA

La experiencia internacional muestra que existen muchos modelos de éxito que articulan la innovación, productividad y aglomeraciones de empresas. Los estudios de las empresas que la literatura especializada ha destacado al estudiar el éxito de las pequeñas empresas y sus formas de organización y cooperación en regiones importantes de Europa, sugieren posibles rutas de innovación. Flexibilidad, dinamismo y mayor y más rápida respuesta a los cambios en el medio, son ingredientes básicos que se acompaña de mecanismos de subcontratación para atender las modificaciones en las condiciones de mercado, en particular los cambios en los precios y en la demanda. La importancia de las redes de cooperación, la interacción entre familiares y proveedores; el elevado grado de especialización flexible que permite reducir incertidumbre y costos de transacción para aumentar su productividad, y la gran capacidad de adaptación para generar innovaciones y cambio tecnológico. Las características anteriores, les ha permitido aumentar sensiblemente la productividad, competir con otras empresas de mayor tamaño y desarrollar agrupaciones de empresas familiares con impactos claros y positivos en el desarrollo regional, modelos de éxito conocidos como distritos industriales (Becattini 2012).

Estas formas de organización especializada y concentrada en el territorio han superado las desventajas tradicionales asociadas a la falta e insuficiencia de recursos financieros y de crédito, de recursos tecnológicos y de conocimiento de gestión moderna, sendos aspectos que muchas veces condenan a la empresa al aumento de costos derivado de recurrir a mercados informales de crédito, trabajo y producto, que provocan los círculos viciosos de baja productividad y poca adopción de tecnología e innovaciones.
Las empresas innovadoras se adaptan y responden con mayor celeridad a los cambios en el entorno que las empresas que no innovan. Al interior de la firma existen grandes diferencias en la gestión de la innovación entre empresas pequeñas y grandes, y registran distintos resultados. La empresa grande tiene una estructura burocrática más rígida, mayor número de niveles jerárquicos y organizativos, y en algunos casos cuentan con un departamento de investigación y desarrollo, por lo que la integración de las innovaciones en los distintos niveles de la empresa grande adquiere mayor complejidad, aspectos que escapan a la pequeña empresa. Sin embargo, la pequeña empresa al carecer de burocracia administrativa le permite tomar decisiones con mayor rapidez, aprovechar los canales informales de comunicación interna y desarrollar relaciones sólidas con clientes, empleados y proveedores, en las pequeñas firmas la figura del empresario y ciertas variables estratégicas cobran mayor relevancia de cara a la innovación.

La innovación a nivel de la firma es un fenómeno multifactorial, influye un conjunto de factores externos derivados de su entorno, y factores internos asociados al perfil del empresario, a la cultura y a la organización de la empresa. Los factores externos se relacionan con el sector y la localización de la empresa, destacan la intensidad de la innovación en la industria, medido muchas veces como los gastos en Investigación y Desarrollo (I+D), gastos que realiza el estado y la empresa, permiten a las empresas crear,

explotar y transformar conocimiento nuevo en procesos y productos, además de atraer colaboradores y absorber nuevas tecnologías en el mercado (se espera una relación positiva entre gastos en I+D y capacidad de innovación), también influye el ciclo de vida de la tecnología y grado de madurez del mercado, medido como la tasa de crecimiento del sector que indica su grado de madurez (mayor tasa de crecimiento del sector se espera que esté asociada a un mayor grado de innovación). La internacionalización de la empresa y su capacidad exportadora son también factores que se consideran ejercen un impacto positivo en la innovación, ente otros componentes del entorno.

La causa fundamental schumpeteriana que da origen a las innovaciones consiste en la destrucción creativa que se deriva de la búsqueda de rentas monopólicas y del poder de mercado de las empresas en la carrera interminable por obtener ganancias extraordinarias, búsqueda que motiva y perpetúa el esfuerzo innovador. Al parecer, este grupo de factores son más importantes para las empresas medianas y grandes que mantienen una relación directa entre innovación y tamaño de la empresa (Hadhri, et al 2016). Entre los factores internos, de mayor importancia para las empresas pequeñas, destaca el perfil del empresario, sus habilidades y capacidades personales y otras variables de carácter cultural, financiero y organizativo, como la modalidad de organización de la empresa y su flexibilidad, la cultura empresarial y la motivación; es decir, características del empresario o los directivos de la empresa y las variables internas de las firmas (Benito et al, 2012). El capital humano es un aspecto clave a la hora de desarrollar las capacidades de innovación, mayor formación y capacitación de los empresarios, de los gerentes y trabajadores de la firma, ejercen un impacto directo en la innovación, no sólo a través de sinergias, la creación de equipos de trabajo y de absorber la tecnología, sino además por su impacto directo e indirecto en muchas variables internas de la empresa. En las variables personales de mayor importancia, destacan edad y nivel de formación académica. La edad establece una relación inversa con la innovación, supone que a mayor edad menor actividad emprendedora y capacidad de innovación, con la edad se asocia la pérdida de habilidades tecnológicas y la falta de adaptación al cambio (Aubert y Roger, 2006). La formación académica de los empresarios influye positivamente en la capacidad de innovación, los empresarios con niveles formales de estudios más elevados tienden a ser gestores más innovadores (Haussman, 2005, Levenburg et al, 2006).

Por su parte, entre las variables internas que influyen en la innovación, destacan la estructura financiera de la empresa y algunas decisiones estratégicas y de comportamiento de la firma. La influencia positiva del grado de financiamiento interno (se espera que las empresas con mayor coeficiente de financiamiento interno sean más proclives a innovar porque tienen menos endeudamiento y menos problemas de crédito). La cultura organizativa tiene una incidencia directa en la innovación, concepto multifactorial que incluye muchos aspectos no visibles constituidos por valores, creencias, percepciones, significados y entendimientos pertenecientes a una colectividad. Ante la imposibilidad de recogerla en una sola variable muchos estudios empíricos han optado por incorporar como aproximación una variable de síntesis que incluye numerosos aspectos de la organización: la Responsabilidad Social Corporativa (RSC). La influencia de la cultura organizativa mediante la RSC, supone una mayor tendencia a la innovación asociada a la capacidad de establecer compromisos con la comunidad de conservar el empleo, de proteger el medio ambiente, de resolver conflictos internos y participar activamente en resolver problemas asociados a su entorno. Los mecanismos de cooperación empresarial influyen directamente en la innovación.

La cooperación permite el acceso a la información y al portafolio de contactos de proveedores, clientes y otras empresas, un indicador frecuente consiste en la pertenencia a Redes Empresariales (RE). La participación en RE permite reducir los costos de transacción, las redes de cooperación y pertenencia a grupos y las alianzas empresariales, favorecen la innovación, ejemplo tradicional es la colaboración con los proveedores y clientes y otros empresarios del ramo y sector. A la par, el uso de tecnología puede mostrar conductas innovadoras, la utilización de las Tecnologías de la Información y Comunicación (TICs) como el uso de internet y sistemas informáticos de inventarios y contables son muestra de la intensidad innovadora, en particular, la utilización del internet permite aumentar la productividad de las empresas al

reducir el riesgo y los costos de transacción, al mejorar la eficiencia en la cadena de valor y facilitar la comunicación (Dewett y Jones 2001, Dibrell et al 2008).

Otro elemento interno que se considera importante en el proceso innovador es relativo a la experiencia de la empresa en la industria, la idea fuerza consiste en reconocer que las necesidades de innovación de la empresa son mayores cuando se tiene menos experiencia, por las necesidades inherentes a las condiciones de rivalidad que impone el mercado o de diferenciarse del resto de competidores. Se espera que las empresas con mayor antigüedad en el mercado sean menos proclives a innovar. Un aspecto adicional que influye en la conducta innovadora al interior de la firma, consiste en el grado de diversificación de la empresa, aquellas que tienen presencia en varios sectores o regiones, presentan mayor grado de diversificación, tienen conductas más innovadoras.

METODOLOGÍA

En este trabajo se utiliza la metodología cualitativa de estudios de caso para destacar la importancia de la política pública en la innovación. Se utilizan dos grupos de programas públicos que se orientan a mejorar la capacidad de innovación de la empresa e incidir en el desarrollo regional. La metodología de estudios de caso permite utilizar un relativamente pequeño número de programas públicos para analizar la incidencia de la política pública sobre la innovación de la empresa (Starr, 2014). La colección de datos de fuentes distintas nos permite realizar una aproximación a la política pública de innovación para ilustrar ciertos patrones empíricos y presentar una interpretación a los fenómenos observados, y así determinar el grado de incidencia de los programas públicos en la capacidad real de innovación de las empresas mexicanas. Se analizan dos programas públicos: El programa de Estímulos a la Innovación que maneja el Consejo Nacional de Ciencia y Tecnología (CONACYT), y de los 22 programas que concentra la Secretaría de Economía con "México Innova", para mejorar la innovación, se revisa el Fondo Nacional Emprendedor, en su convocatoria de Capacidades y Adopción de Tecnología de 2014.

En principio, es necesario destacar algunos puntos clave que caracterizan a la estructura del tejido empresarial mexicano. Tejido que registra una dualidad económica en la que coexisten, un gran número de microempresas dispersas en sectores y regiones con un reducido número de empresas grandes, empresas con un importante poder de mercado por su elevado grado de monopolio. De acuerdo a la estratificación de empresas publicada en el Diario Oficial de la Federación el 30 de junio de 2009, las microempresas disponen de hasta 10 trabajadores y reportan ventas hasta un máximo de 4.6 millones de pesos, las empresas pequeñas en el sector comercio de 11 a 30 trabajadores, en la industria y los servicios de 11 a 50 trabajadores, con un máximo de ventas hasta 93 millones de pesos, las empresas medianas en comercio y servicios de 31 a 100 trabajadores, las de industria de 51 a 250 trabajadores y con un máximo de ventas hasta 250 millones de pesos, las empresas grandes emplean más de 100 trabajadores en comercio y servicios y más 250 trabajadores en industria. Las microempresas representa representan el mayor número de empresas que existen en el país, 92.95% de los establecimientos reportados de acuerdo al Censo Económico de 2009. En contraste las empresas grandes apenas representan el 0.7% del total de establecimientos. En el tejido empresarial mexicano la empresa privada tiene un aporte importante en la creación de empleo, aunque los datos varían mucho según la fuente, año y sector.

De acuerdo a los Censos Económicos de 2009, las microempresas contribuyen con 45.7% del personal ocupado y 14.8% de la Producción Bruta Total (INEGI, Censos Económicos 2009). En cambio el empleo ofrecido por la gran empresa representa apenas   24.7% y casi la mitad del valor de la Producción. En conjunto existe una fuerte articulación entre desarrollo regional y dinámica empresarial por los impactos directos e indirectos a través de sus encadenamientos productivos y multiplicadores de empleo e ingreso y en ello, es muy importante la micro y pequeña empresa (MPYMES).

RESULTADOS

En México las empresas registran distintas condiciones según su tamaño. Las microempresas se caracterizan por ser unidades familiares, con poco nivel de innovación, y de acceso a crédito, de subsistencia y de autoempleo, de baja atención a la gestión empresarial, con fuertes problemas de productividad, y sólo en algunos casos están integradas al sector moderno como parte del tejido empresarial innovador. Las diferencias de productividad entre empresas es muy elevada, la empresa grande registra una productividad promedio de 6.3 veces la productividad de la microempresa, y la tendencia registrada en los últimos años es ampliar la brecha de productividad porque en tanto la empresas grandes representan aumentos en su tasa de productividad de casi 6% entre 1999 y 2009, las microempresas registran caídas de la tasa de crecimiento de la productividad de hasta 6% durante el mismo periodo.

La empresa grande tiene mecanismos y condiciones que le permiten acceder al crédito y al financiamiento de programas especiales. Los datos de acceso al crédito indican que las microempresas pagan elevadas tasas de interés y les exigen elevadas garantías (más de dos veces el crédito solicitado), 70% que solicitan crédito no lo obtienen, y 74% no dispone de cuenta bancaria, ni tiene historial crediticio, los socios, prestamistas y familiares proveen los recursos que requiere, los bancos tienen muy poca participación de cobertura de crédito a las microempresas (Censos Económicos 2009). Por su parte, los datos sobre permanencia temporal en el mercado de las microempresas, muestran un elevado índice de fracaso, 75% cierra antes de dos años, 80% muere antes de los cinco años, 90% no llega a los 10 años y únicamente 10% de las microempresas madura, los datos anteriores sugieren que existe un elevado índice de mortalidad de las microempresas. En las pequeñas empresas el coeficiente de innovación es muy bajo, medido con cualquiera de los indicadores e índices de innovación. Las innovaciones en cualquiera de los ámbitos reconocidos de innovación, son prácticamente ausentes, sea productos, procesos, mercados u organización de la empresa, al parecer el espíritu y atmósfera de innovación que recorre el país no se derrama en las pequeñas empresas.

La desigualdad en el acceso a los recursos, crédito y tecnología entre las empresas grandes y pequeñas, limita a los pequeños su acceso al conocimiento, tecnología y recursos humanos calificados. A la par, la formación y consolidación de redes de colaboradores, de clientes y de proveedores se ve limitada por las condiciones económicas que enfrenta la empresa, que en muchas ocasiones depende de las políticas de sus proveedores. Además de las deficiencias en el conocimiento y aplicación de las técnicas y metodologías de gestión moderna de empresas. Por otro lado, la articulación con la cadena de valor, entre empresas grandes consolidadas y pequeñas y de empresas con instituciones de educación superior y centros de investigación, es muy pobre. A pesar de que existen mecanismos y programas destinados a atender las empresas para superar los problemas identificados del tejido empresarial como formación de empresarios, acceso a crédito e instrumentación de mejoras en la gestión e innovación, la situación descrita persiste. Asimismo, la conexión es muy limitada con el engranaje institucional de innovación. Además de las publicaciones y de los documentos y declaraciones oficiales triunfalistas, no existen resultados claros que muestren el éxito innovador del de la empresa mexicana, persiste la baja productividad promedio y la baja capacidad de innovación de la pequeña empresa. Por todo ello, la innovación y su impacto de productividad que se espera en nuestro país, tiene alcances muy limitados.

En muchos casos las empresas desconocen los programas oficiales destinados a mejorar la innovación y gestión empresarial, y cuando disponen de información sobre el programa resulta que no pueden acceder porque no cumplen alguno de los muchos requisitos que solicita el programa. El panorama innovador del país parece no corresponder a los informes oficiales y las declaraciones triunfalistas de actores gubernamentales, el conjunto de la evidencia revisada no muestra el perfil de una economía con una sólida base de innovación que empuja la productividad y el crecimiento. De acuerdo a la Encuesta Nacional de Innovación 2006, que aplicó El Consejo Nacional de Ciencia y Tecnología (CONACYT), del tipo de innovación aplicada sólo 1.6% de las empresas pequeñas y medianas realizó algún tipo de innovación

organizacional, sólo 5.2% introdujo algún nuevo software profesional, sólo 2.6% introdujo algún nuevo método de generación de servicios, y sorprendentemente 19.3% utilizó tecnología radicalmente nueva. Para el año de 2012, la encuesta de innovación realizada en colaboración CONACYT e INEGI, reporta que las empresas que introdujeron al mercado un producto nuevo o que implementaron un proceso novedoso fue de 2,994 empresas que representan apenas 8.2% del tejido empresarial y sólo 11.7% realizaron algún proyecto de innovación, no se reporta alguna innovación en empresas de tamaño pequeño o microempresa menor a 20 trabajadores. Pero también el panorama innovador es desolador en las empresas consideradas grandes, empresas que tienen en su nómina más de 250 trabajadores, del tejido empresarial de empresas grandes, aquellas que realizaron alguna innovación en proceso o producto solo fueron 420, que representan apenas 14% de las denominadas empresas innovadoras (INEGI, 2012).

Por su parte los indicadores de financiamiento de proyectos innovadores con recursos propios muestran resultados muy pobres, las empresas que destinan recursos propios a proyectos de innovación son relativamente pocas. Del tejido empresarial mexicano sólo 3,310 empresas realizaron actividades de innovación en productos a procesos con sus propios recursos (INEGI, 2012). Los datos sobre patentes muestran claramente la escasa actividad innovadora del tejido empresarial mexicano, la mayoría de las patentes registradas pertenecen a extranjeros y apenas 3% de las patentes registradas en México son de residentes mexicanos. Por su parte la inversión pública tradicional utilizada para detonar la innovación registra órdenes de magnitud muy bajos. Los gastos de Investigación y Desarrollo en México no alcanzan las recomendaciones internacionales de al menos 1% del Producto Interno Bruto, el gasto federal en ciencia tecnología e innovación representa apenas 0.41 del PIB en 2015, lo que nos ubica entre los países que destinan menores recursos a la actividad creadora y de innovación.

El gobierno mexicano ha adoptado la política de fomento empresarial como la principal política industrial y de innovación. A partir de 2010 se configura el Sistema Nacional de Innovación que opera los principales fondos destinados al impulso de la innovación. Destacan los programas orientados a la innovación que maneja la Secretaría de Economía y el Programa de Estímulos a la Innovación que cobija el CONACYT, programas que se ha constituido en la principal política pública para atender la innovación que fomenta el gobierno federal. Para atender las empresas se han diseñado algunas políticas públicas concentradas en la innovación a través de programas que otorgan subsidios, créditos, asesoría técnica y capacitación. La creación de oficinas especializadas y el fortalecimiento del CONACYT para manejar programas de fomento empresarial. Algunos datos nos dan alguna idea del uso de recursos públicos orientados a la innovación. Si observamos detenidamente las empresas favorecidas mediante el programa de estímulos a la innovación entre 2009 y 2013, da la impresión que las barreras a la entrada al programa son de tal magnitud que las microempresas tradicionales, aquellas realmente necesitadas de apoyo gubernamental sencillamente fueron excluidas del programa. Simplemente las microempresas tradicionales no fueron susceptibles de apoyo por parte del Programa de Estímulos a la Innovación.

PROGRAMA DE ESTÍMULOS A LA INNOVACIÓN CONACYT 2009- 2013

Tamaño de Empresas	2009 En millones	2010 En millones	2011 En millones	2012 En millones	2013 En millones
Grandes	840.510	934.960	713.009	616.807	863.041
Medianas	389.694	474.860	410.206	392.572	581.040
Pequeñas	287.270	616.577	770.653	557.785	967.358
Micros	129.630	301.788	423.376	380.690	506.189
Total	1,647.106	2,328.186	2,317.245	1,947.856	2,917.629

Fuente: Elaboración propia con base en el padrón de beneficios de CONACYT

Derivado de la base de datos denominada "Padrón de Beneficiarios" que publica CONACYT en su sitio de internet, y como lo muestra la tabla anterior, los recursos destinados al programa de estímulos a la innovación entre 2009 y 2013, pasaron de 1,647 millones de pesos a 2,918 millones de pesos, es decir, los recursos tuvieron un aumento de poco más del 50%. Por tamaño de empresa se registra que las empresas grandes pasaron de 840 millones en 2009 a 863 millones en 2013, lo que representa un aumento de apenas de 2.7%, con recortes significativos en los años 2011 y 2012. Por su parte, el apoyo a las empresas medianas pasó de 390 millones en 2009 a 581 millones en 2013, lo que representa un aumento de 49%; los estímulos económicos a las empresas pequeñas pasaron de 287 millones en 2009 a 967 millones en 2013, lo que representa un aumento de 237%, y las microempresas tuvieron un aumento de los montos de apoyo de 129 millones de pesos a 506 millones entre 2009 y 2013, esto es, 289% de incremento durante el mismo período. Aparentemente el programa de estímulos a la innovación destinó más recursos a las empresas de menor tamaño. Resulta por lo menos interesante si consideramos la tipología de empresas, su giro económico y ubicación regional, parece que los recursos se destinaron a empresas ubicadas en sectores y regiones con una atmósfera de conocimiento e innovación ya generada. Por lo anterior, los programas de estímulos a la innovación probablemente consolidarán la estructura básica del oligopolio y los monopolios en México, aunque no existe suficiente evidencia sobre la influencia de los programas de innovación sobre el grado de monopolio en el tejido empresarial mexicano, ni tampoco sobre el proceso de destrucción creativa y su impacto en la innovación de las grandes empresas que operan en México.

Por ejemplo, si nos concentramos sólo en las microempresas apoyadas en el año de 2013 destaca el hecho que los apoyos otorgados fueron mayores al tope de 4 millones de pesos anuales en ventas, que marca la propia clasificación de microempresas. Entre las microempresas subsidiadas destacan: ARDITA MÉXICO, S.A. DE C.V., que ofrece servicios de programación informática personalizada, empresa declarada como pequeña y microempresa para acceder a fondos Proinnova y como empresa pequeña para acceder a fondos Innovapyme, entre todos los apoyos registrados se otorgaron a ésta empresa la nada despreciable cantidad de 88 millones de pesos en 2013, a la microempresa NATURA XALLI, S.A. de C.V. , empresa dedicada a servicios de tecnologías digitales (inteligencia artificial, electrónica, aeropespacio y energías renovables) se le otorgaron 58 millones de pesos en 2013, otras microempresas apoyadas ese año, al amparo del Programa de Estímulos a la Innovación destacan: PROBAYES AMÉRICAS S.A DE C.V. empresa dedicada a los servicios especializados de informática, con 14 millones de pesos, ZENTENO PRODUCTOS, S. A. de C.V. (farmacias y cosméticos, con 8.92 millones de pesos), ALCOHOLES PROCESADOS S. A. de C. V (con 9 millones de pesos), MODUTRAM, México, SA de CV (es un consorcio que desarrolla, integra y comercializa soluciones de transporte, 8.2 millones), Comercializador DITEC S.A. de C.V. (bienes informáticos y tecnologías de la información, con 8.62 millones), PRECISA SCIENCE S.A. de C.V. (desarrollo de dispositivos VIH, 10 millones de pesos), Tecnologías DAAT S.A. de C.V. (biomedicina e ingeniería de tejidos, con 8.5 millones), AGAVIOTICA S.A. de C.V. (Ingredientes

para la industria alimentaria y suplementos alimenticios, con 9 millones), MEGAINNOVADOR S.A. de C.V. (dedicada al campo de la biología molecular, polimorfismos asociados al cáncer, servicios de consultoría y venta de servicios tecnológicos, con 9 millones), TECNOCIENCIAS APLICADAS (biotecnología en medicina, con 9.6 millones de pesos).

Una hipótesis que se adelanta para explicar esta situación es que las empresas grandes y medianas ya existentes en el mercado y conocedoras de las reglas de operación del programa, realizaron una estrategia empresarial de gestión y de creación de microempresas para acceder a los recursos públicos derivados del programa de Estímulos a la Innovación, crearon microempresas en áreas estratégicas de innovación que demanda el CONACYT, como biotecnología, biología molecular, farmacias, cosméticos, bienes informáticos, transporte, tecnologías de la información, atención a cáncer o VIH, para fortalecer sus unidades de trabajo donde se abren oportunidades de negocios, y aprovechar los recursos públicos destinados a la innovación mediante el Programa de Estímulos a la Innovación. Estrategia empresarial que permite captar recursos, reducir el capital de riesgo y la incertidumbre, se canalizan a sus sucursales los recursos públicos y atienden a la par problemas nacionales. Por otro lado, las políticas públicas que promueven conductas innovadoras y desarrollo empresarial también se realizan a través de la Secretaría de Economía. La estrategia de desarrollo empresarial adoptada intenta formar empresarios para ampliar y profundizar el tejido empresarial, parte de apuntalar la actitud de emprendedor con las iniciativas individuales de emprendimiento hasta llegar, en una etapa madura, a la integración de cadenas productivas y la consolidación internacional de las unidades empresariales que operan con la lógica del mercado. La Secretaría de Economía opera 22 programas para fortalecer el tejido empresarial. 1. Asesoría Financiera Pyme, 2. Centros México emprende, 3. Promoción exportaciones, 4. Sistema Nacional de Garantías, 5. Proveedores y Contratistas de Pemex, 6. Innovación Tecnológica, 7. Mercado de deuda para empresa, 8. Parques industriales, 9. Parques Tecnológicos, 10. Premio Nacional de Calidad, 11. Premio Nacional de Exportación, 12. Premio Nacional de Tecnología e Innovación, 13. Apoyo a Mipmes siniestradas por desastres naturales, 14. Benchmarking, 15. Capacitación y Consultoría, 16. Competitividad logística y centrales de abasto, 17. Desarrollo de intermediarios financieros, 18. Empresas integradoras, 19. Proyectos productivos, 20. Empresa Gacela, 21. Pymexeporta, 22. Sistema nacional de orientación al exportador. El modelo consiste en transitar por cinco etapas. De la formación de individuos nuevos emprendedores, que se espera se conviertan en microempresas y luego pymes, las que maduran serán Gacelas, en esa condición reciben apoyo de entidades denominadas Aceleradoras de Negocios pueden acceder al Fondo de Innovación y pueden llegar a ser Empresas Tractoras (gran empresa) que deseablemente se transforman en cadenas de proveedores o pymes exportadoras. En todas las etapas de la cadena existen programas específicos de atención para conducir el proceso de creación de empresarios.

Se revisa un caso para ilustrar la asignación de recursos públicos, el Fondo Nacional Emprendedor, la convocatoria 5.2 denominada Capacidades y Adopción de Tecnología de 2014, tiene un diagnóstico de una población objetivo de poco más de 545 mil empresas, 491,460 empresas ubicadas en sectores estratégicos, poco más de 53 mil empresas cuentan con capacidad de innovación y 296,523 empresarios pueden atenderse como emprendedores. Se recibieron solicitudes por un monto de 1,040 millones de pesos, se aprobaron sólo 31 proyectos, y tan sólo 80 millones de pesos, menos del 1% de las necesidades sociales capturadas por la convocatoria, parece ridículo la distancia entre necesidades identificadas con la cobertura y capacidad de atención del programa, además de que se accede al programa después de pasar por un complicado seguimiento operativo que implica trámites y procesos del diseño del programa. Un aspecto interesante que muestra las fallas de coordinación y de información asimétrica es justamente la operación de programas por la Secretaría de Economía y del CONACYT, sendas instituciones que manejan los recursos federales orientados a fortalecer la empresa y la innovación, no parecen establecer mecanismos de coordinación que permitan crear las sinergias necesarias para hacer más eficiente el uso de recursos públicos, por el contrario los recursos se dispersan y pierden eficiencia. Sin embargo, a pesar de los recursos destinados al impulso de la empresa no parece haber modificado ni la estructura ni el comportamiento innovador de la empresa.

CONCLUSIONES

La empresa ejerce efectos multiplicadores importantes en el empleo y producto además de los encadenamientos productivos por lo que tiene impactos directos en el desarrollo regional. El problema de mayor importancia que la empresa enfrenta es la baja productividad promedio, que se explica por razones de financiamiento y falta de gestión empresarial. Los programas públicos destinados a la innovación no han modificado ni la estructura, ni las pautas de comportamiento de la empresa tanto en productividad como en capacidad de innovación. Al parecer los errores de diseño de los programas públicos de atención a la innovación son mayores a lo esperado, dejan fuera del programa a muchas empresas que reúnen todas las características y atributos, y que fueron las que motivaron el diseño del programa. Los recursos que se han destinado vía Conacyt a fortalecer la capacidad de innovación en especial a las microempresas, parecen ser resultado de una estrategia empresarial de creación de microempresas por parte de empresas medianas y grandes para aprovechar los recursos públicos destinados a fomento.

La innovación en las pequeñas empresas es un fenómeno complejo y de difícil alcance, porque los factores externos de atmósfera del conocimiento no les incorpora y porque muchos de los factores internos asociados al perfil del empresario y a la organización de la empresa tiene baja incidencia en su empuje emprendedor y de innovación. Por su parte, en las variables internas que determinan la innovación, tanto el grado de financiamiento interno como la cultura organizativa, el grado de cooperación empresarial, y el uso de tecnologías de la Información y Comunicación, son de alcance muy limitado al empresario. Sin embargo, el uso de internet y sistemas informáticos de inventarios y contables, muestra de la intensidad innovadora, parece que muchas empresas pequeñas, medianas y grandes ya las incorporan en su operación cotidiana. La experiencia de la empresa en la industria medida por su antigüedad en el mercado, muestra que muchas empresas tienen una duración muy corta en el mercado y no son innovadoras. Por su parte, existe una ventana de oportunidad para las empresas diversificadas que empujan la conducta innovadora. Lo anterior abre grandes oportunidades de investigación del tejido empresarial mexicano, para analizar por un lado los temas de productividad de la empresa y sus posibilidades de desarrollar modelos de éxito, así como la realización de estudios sobre los determinantes de la innovación en la firma considerando todos los factores explicativos que modifican las conductas innovadoras.

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LA INFLUENCIA DE LA COOPERACIÓN EN LAS CAPACIDADES TECNOLÓGICAS E INNOVACIÓN Y EN LA GESTIÓN DEL CONOCIMIENTO, UNA REFLEXIÓN TEÓRICA

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RESUMEN

Entre los grandes retos que enfrentan las pequeñas y medianas empresas mexicanas, para ser atractivas como proveedoras de la industria automotriz y autopartes, es demostrar que poseen capacidades tecnológicas. En esta dirección, la innovación es considerada como un factor estratégico para lograr ventajas competitivas y se ha convertido en un proceso dinámico, sistémico e interactivo, que ha llevado a las empresas pequeñas y medianas, a la necesidad de cooperar o a colaborar entre sí y con otros agentes del entorno. Por otra parte, el capital intelectual es el activo intangible más importante en cualquier organización y se basa en el conocimiento disponible en la empresa. La estrategia empresarial para lograr mejores resultados, consiste por lo tanto, en gestionar ese conocimiento. El objetivo principal de este trabajo consistió en hacer una reflexión teórica, sobre la influencia de la estrategia de cooperación interempresarial en la acumulación de las capacidades tecnológicas, entre ellas la capacidad de innovación, como fuentes generadoras de gestión del conocimiento. La metodología consistió en una intensa búsqueda documental y revisión bibliográfica en diferentes bases de datos, encontrando que los aspectos indagados sobre innovación en México, desde la dimensión regional no profundizan sobre los vínculos en cuanto a las modalidades de colaboración y cooperación, entre los agentes de los sistemas de innovación. Es necesaria la integración entre estrategia, capacidades tecnológicas, de innovación y gestión del conocimiento, para obtener mejor desempeño empresarial, pero a pesar de su comprensión, no está claro cómo lograrlo, por la complejidad del problema. Los sistemas de gestión de la innovación, deben desempeñar un papel preponderante, siempre que respondan a la situación propia de cada organización, rama industrial, región o país, para la cual se concibe el sistema. En este sentido, los resultados obtenidos demuestran que se logró integrar un marco de referencia suficiente, para fundamentar un modelo conceptual e identificar las variables y dimensiones necesarias para diseñar un instrumento de medición que permita aplicarlo en una segunda fase a las pequeñas y medianas empresas proveedoras de la industria automotriz y autopartes de la región sureste del Estado de Coahuila, México, por ser el sector más dinámico en la actualidad.

JEL: O32, O33, Q55

PALABRAS CLAVES: Cooperación, Pymes, Capacidades Tecnológicas, Capacidad de Innovación, Gestión del Conocimiento

INFLUENCE OF COOPERATION IN TECHNOLOGICAL CAPABILITIES AND INNOVATION AND IN THE KNOWLEDGE MANAGEMENT, A THEORETICAL REFLECTION

ABSTRACT

Among the big challenges that small and medium-sized Mexican companies deal with, to be attractive as suppliers of automotive and auto parts industries, is to demonstrate that they possess technological capabilities. In this way, innovation is evident as a strategic factor to achieve competitive advantages and has become into a dynamic, systemic and interactive process, which has led small and medium enterprises to cooperate or collaborate with each other and with other agents in the environment. On the other hand, intellectual capital is the most important intangible asset in any organization and is base on the knowledge available in the company. The business strategy to achieve better results, therefore, is to manage that knowledge. The main objective of this work was to make a theoretical reflection on the influence of the strategy of intercompany cooperation in the accumulation of technological capacities, among them the capacity for innovation, as generating sources for knowledge management. The methodology consisted of an intense documentary research and bibliographic review in different databases, finding that the aspects researched about innovation in Mexico, from the regional dimension do not deepen the links in terms of the collaboration modalities and cooperation among the agents of innovation systems. It is necessary to integrate strategy, technological capabilities, innovation and knowledge management, to obtain better business performance, but despite their understanding, it is not clear how to achieve this, because of the problem complexity. Innovation management systems must perform a preponderant role, provided that they respond to the specific situation of each organization, industry, region or country, for which the system is conceived. In this sense, the results obtained demonstrate that a sufficient reference framework has been integrated to support a conceptual model and to identify the variables and dimensions necessary to design a measurement instrument that will allow the small and medium-sized suppliers to apply it in a second phase of the automotive industry and auto parts of the southeastern region of the Coahuila State, Mexico, being the most dynamic sector today.

JEL: O32, O33, Q55

KEY WORDS: Cooperation, Smes, Technological Capabilities, Innovation Capacity, Knowledge Management.

INTRODUCCIÓN

De acuerdo con Anlló (2008), para lograr un mejor posicionamiento en el mercado, las empresas tienen más probabilidades de éxito, en función del conocimiento disponible en la organización. La empresa genera y utiliza conocimiento, a partir de dos fuentes: Una asociada al desarrollo y aplicación de I+D, a partir de la sistematización y aplicación del conocimiento científico, (la cual está muy desarrollada por la literatura actual) y la otra fuente que es menos tratada, es la que se relaciona al conocimiento generado desde ambientes y relaciones informales (internas o externas a la organización) entre los distintos actores del sistema productivo. A este entorno se refiere la presente investigación. El objetivo principal de este trabajo es por lo tanto, hacer una reflexión teórica, sobre la influencia de la estrategia de cooperación interempresarial en la acumulación de las capacidades tecnológicas, entre ellas las capacidades de innovación como fuentes generadoras y de gestión del conocimiento. Los resultados obtenidos demuestran que se logró integrar un marco de referencia suficiente, para fundamentar un modelo conceptual e identificar las variables y dimensiones necesarias para diseñar un instrumento de medición que permita aplicarlo en

una segunda fase a las pequeñas y medianas empresas proveedoras de la industria automotriz y autopartes de la región sureste del Estado de Coahuila, México, por ser el sector más dinámico en la actualidad.

REVISIÓN LITERARIA

De acuerdo con Demuner, Carbajal y Nava (2016), entre los grandes retos que enfrentan las pequeñas y medianas empresas mexicanas, proveedoras de la industria automotriz y autopartes para ser atractivas a la industria automotriz, es demostrar que poseen capacidades tecnológicas. Por otra parte, Feria Cruz (2016), argumenta que en el nuevo escenario global, la capacidad endógena técnico-productiva de los agentes y el grado de desarrollo del territorio en el que actúan, se ha convertido en los elementos clave para la construcción de ventajas competitivas. Las empresas por lo tanto, deben formular constantemente estrategias que les permitan adaptarse a los cambios que exige el ambiente externo, lo cual ha llevado a un buen número de estudios a analizar los distintos elementos que integran el entorno y que pueden influir en las decisiones estratégicas de las empresas. Demuner et al (2015), mencionan que el capital intelectual es el activo intangible más importante en cualquier organización y se basa en el conocimiento disponible que posee la empresa (el cual debe de ser capitalizado y transferido a aquellos trabajadores que participan en el proceso); la estrategia de la empresa consiste por lo tanto, en gestionar ese conocimiento. Ahora bien, para lograr una adecuada gestión del conocimiento, que sea una fuente de creación de valor para la empresa, el punto de partida es identificar el conocimiento que se genera en su interior, así como el que proviene del exterior, para después sistematizarlo y compartirlo entre todos los miembros de la organización. El conocimiento es una mezcla fluida de experiencia estructurada, valores, información contextual e internalización experta que proporciona un marco para la evaluación e incorporación de nuevas experiencias e información (Davenport y Prusak, 2000); es creado por las personas para determinar nuevas formas de hacer las cosas o desarrollar conocimientos técnicos (Abbas y Mitra 2007). El conocimiento es un proceso dinámico que justifica la creencia personal en busca de la verdad y se centra en los niveles de las entidades creadoras. Su flujo se produce mediante la formulación e implementación de políticas que van del nivel individual, al grupal, organizacional e interorganizacional, lo que le agrega valor al conocimiento inicial (Nonaka y Takeuchi, 1995).

El conocimiento puede ser explícito, cuando puede transmitirse de manera estructurada en forma de documentos así como ser almacenado y distribuido; y tácito, cuando está representado por la experiencia propia de cada persona, sus estudios, reflexiones, observación, forma de comportarse, cultura de las organizaciones a las que pertenece o ha pertenecido, actitudes y relaciones personales. Cuando ambos tipos interactúan, surge una espiral del conocimiento. La gestión del conocimiento es la función que planifica, coordina y controla los flujos de conocimientos que se producen en la empresa en relación con sus actividades internas y externas, con el fin de crear competencias esenciales (Bueno, 2000). En términos de productividad, es el desafío más importante del siglo XXI (Drucker, 2000), ya que debería ser explotado por la organización con el propósito de que ésta sea capaz de cumplir con su misión estratégica.
Bueno et al. (2003) resaltan la importancia de que la organización entienda cuál debe ser el ciclo básico de la gestión del conocimiento, de tal forma que se cree un proceso dinámico de generación de flujos que vayan a la par de las actividades estratégicas, cuyo objetivo final sea la incorporación a los productos, servicios, sistemas y procesos para convertirlo en determinadas competencias distintivas.

La gestión del conocimiento, puede contribuir a un mejor desempeño en un gran número de procesos empresariales, tales como la implantación de mejores prácticas y la mejora continua (Drucker, 2000), la resolución de problemas operativos (Dutta y Van, 2000), la integración funcional y en los procesos de innovación tecnológica (Nonaka y Takeuchi, 1995). Armenteros (2014) señala que la innovación es considerada como un factor estratégico para la competitividad empresarial. Barrera y Hernández (2013), por su parte, mencionan que la generación, gestión, difusión y aplicación de la innovación tecnológica, tiene una implicación fundamental para la economía de una región. Sin embargo, la innovación es un proceso complejo, sistémico, multidisciplinario, dinámico, no lineal, es decir, interactivo. Como resultado

actual del acelerado proceso de innovación, ha llevado a las empresas principalmente pequeñas y medianas, a la necesidad de cooperar o colaborar entre sí. (en ocasiones la empresa no innova sola, sino a partir de su entorno). Schumpeter (1912, 1939 y 1942) planteó que es atribuible a los entrepreuner el hecho de que las innovaciones sean posibles, ya que la implementación de una innovación, no se puede dar de manera espontánea, sino que se distribuyen en el tiempo.

La innovación por lo tanto, se incrementa en función de la concentración y tamaño de mercado y favorece la importancia de las empresas para crecer. De acuerdo con estos argumentos se entendía una relación lineal entre innovación, tamaño de la firma y mercado. Más adelante, Bernal (1939) planteó de carácter social al conocimiento que el sector científico genera, además de que su uso debe ser bien planeado y gestionado, puesto que de ello depende que un país se desarrolle. Arrow (1962), difundió la idea de la importancia de que la sociedad posea conocimiento y lo traduzca en producción mediante el learning by doing, puesto que la relación lineal "generar conocimiento-producir-innovar" es lo que estimula y produce el cambio tecnológico. Posteriormente Rosenberg (1982), asevera que el conocimiento también se adquiere por la vía del learning by using es decir, que el conocimiento y su aplicación dependerá de la oferta y la demanda del mismo. Y Lundvall (1988), argumenta que los dos postulados anteriores no son lineales, por ello propone el learning by interacting, donde las relaciones entre actores involucrados deberán sentar las bases para que el conocimiento y las tecnologías, así como las innovaciones, tengan un buen uso, mismo que favorecerá la competitividad. Landes (1969) mencionaba que los países de primer mundo deben su desarrollo al catch up de la organización productiva y a la gestión de los recursos por parte del Estado para la introducción de esquemas institucionales y productivos que permiten la creación de nuevas técnicas y tecnologías.

En esta vía de formar regions that using & interacting, Nonaka & Tekeuchi (1999) y Casalet (2001), indican que, las regiones que aprenden generan procesos de aprendizaje al interior, los cuales consisten en la continua aplicación de la experiencia y conocimiento acumulado por parte de los actores, ya sea de manera aislada o en la vinculación con otros actores para lograr una mejora en la producción, e incluso en la generación de nuevo conocimiento que conlleve a la innovación tecnológica de manera estructural, organizada y a distintos niveles geográficos Lundvall (1988, 1992, 2004). Fernádez Lucio (2007) observa que la generación de conocimiento, el progreso tecnológico y la innovación, que son factores determinantes del crecimiento de una economía, se encuentran estrechamente ligados al territorio. Respaldando esta afirmación, Teixido (2013) concluye que el territorio no solo es un espacio geográfico determinado, sino una dimensión espacial y social, donde conviven distintos actores que se relacionan entre sí, de acuerdo a leyes, pautas de comportamiento, confianza, cultura, capacidades de conformar alianzas, generación de poder, detección de oportunidades y otros elementos que circulan en el territorio y determinan tanto el espacio, como los actores que viven en el mismo.

El concepto había sido propuesto anteriormente por Lundvall (1995), como un Sistema Territorial de Innovación y lo definía como una red interactiva de empresas de distintos tamaños integradas en un clúster o agrupamiento sectorial, las relaciones entre dichas empresas dentro del clúster, las instituciones de educación superior e investigación vinculadas al sector productivo, los laboratorios de I&D (públicos y privados) y los centros de transferencia de tecnología, las cámaras y asociaciones empresariales y los departamentos gubernamentales. Barrera y Hernández (2013), mencionan que hay evidencia teórica de los procesos que propician el desarrollo regional, desde la perspectiva del territorio, los cuales permiten la generación, difusión y aplicación de la innovación tecnológica. Becattini (1992), profundizó en lo que denominó distrito industrial, en especial la zona históricamente conformada, la cual se refiere a fundir los intereses de una comunidad con una red de empresas, hasta que ambos intereses no puedan separarse de los atributos de dicha comunidad, distinguiendo 2 instancias:

Al conjunto de conocimientos y habilidades especializadas que se denominan know how y En los distritos industriales es común, si no es que obligatoria, la cooperación entre empresas sin disminuir o ir en decremento de la competencia, ya que los actores principales además de competir deben trabajar en

conjunto con las instituciones generadoras de conocimiento para ofrecer información sobre nuevos métodos productivos, creación de nuevos centros de investigación e innovación tecnológica o mejorar los existentes, creación de alianzas o prestación y generación de bienes y servicios específicos. De acuerdo con Armenteros (2014), la teoría de los sistemas de innovación -basada en un concepto holístico- plantea la creación de sinergias debido a la interacción entre sus agentes, que a su vez, generan un proceso de aprendizaje colectivo, y la cooperación aparece como uno de sus mecanismos.

Por ello, la innovación es reconocida hoy como una actividad de cooperación, realizada en colaboración con otras empresas, universidades o centros de investigación y desarrollo, Barañano, (2003, 2006) Heijs (2002), Tsipouri (2000), Tmlinson, (2000), citados por Armenteros, con lo cual las redes de innovación y los clúster adquieren importancia como instancias para dinamizar la innovación y su impacto. En el mismo sentido, Alburquerque (2008) argumenta que la creciente importancia de los factores intangibles aumenta la relevancia de las actuaciones territoriales ya que la eficiencia productiva y la competitividad están basadas en la calidad de los recursos humanos, la capacidad de aprender y la incorporación de innovaciones a partir del valor agregado de conocimiento en cada ámbito territorial.

Armenteros (2014) puntualiza la significación del análisis de la relación causal de la colaboración y cooperación con la innovación. Además menciona que existe evidencia empírica que demuestra que las empresas más innovadoras son las que tienen un mayor comportamiento cooperativo. Sintetizando lo anterior, se puede concluir que la cooperación y las redes de empresas e instituciones de apoyo son esenciales para la innovación y la competitividad, y esto es una actividad que sólo puede construirse de forma eficaz y eficiente a escala territorial. Bakaikoa, Begiristain, Errasti y Goikoetxea (2004) refieren que en el Libro Verde sobre la innovación elaborado por la Comisión Europea (1995), se establece que un proceso de innovación no es un proceso lineal, con un orden bien delimitado y un encadenamiento automático, sino un sistema de interacciones, de idas y venidas, entre los participantes cuya experiencia y conocimientos se refuerzan mutuamente y se acumulan. De ahí la importancia cada vez mayor que se concede en la práctica a los mecanismos de interacción de la empresa (colaboración entre las distintas unidades y la participación de los empleados en la innovación de organización), así como a las redes con las que la empresa se asocia a su entorno (otras empresas, laboratorios de investigación).

Bakaikoa et al, (2004) argumentan que la primera clave necesaria en el proceso de innovación, sugiere la importancia de las redes empresariales como factor determinante. Se puede decir que la cooperación es la característica más significativa de una organización en red, puesto que las redes permiten organizar las relaciones entre empresas que, sin dejar de competir cada una por su lado, establecen la cooperación como parte de su estrategia con el objetivo de mejorar sus posiciones competitivas. Por medio de estas redes, las empresas consiguen compartir recursos, reducir riesgos y realizar proyectos conjuntos, manteniendo sus ventajas competitivas. Así mismo, dichas redes abarcan otros ámbitos de la producción, ya que "también la ciencia y la tecnología están globalizadas en redes de comunicación y cooperación, estructuradas en torno a los principales centros de investigación universitarios y empresariales" (Castells, 2001). García Canal (1991), define la cooperación interempresarial como un conjunto de acciones conscientes y deliberadas realizadas por dos o más empresas, entre las que no existe una relación de subordinación, que optan por coordinar sus interdependencias a través de mecanismos que vinculan a las empresas en mayor medida que la relación de mercado, sin que se instaure entre ellas una relación jerárquica como la existente dentro de una empresa.

Para Hitt, Ireland y Hoskisson (2008) la estrategia de cooperación empresarial, consiste en que dos o más empresas trabajan juntas para lograr un objetivo común. Por consiguiente, cooperar con otras empresas, es otra de las estrategias que las empresas utilizan con el fin de crear un valor para los clientes superior al costo de proporcionar dicho valor y establecer una posición favorable frente a la competencia. Araiza y Velarde (2008) mencionan que se define a la cooperación interempresarial como la interacción de las pequeñas y medianas empresas, independientes con un propósito específico, que les permiten intercambiar

recursos que mutuamente las benefician. De acuerdo a Ojeda Gómez (2009), el estudio de la cooperación empresarial ha sido tradicionalmente abordado desde tres enfoques: la teoría de los costos de transacción; la teoría de la organización y el enfoque estratégico. Por su parte, González del Campo (2009), sintetiza las aproximaciones al proceso de cooperación interempresarial, desde distintos enfoques y presenta la siguiente tabla.

Tabla 1: Aproximaciones al Fenómeno Cooperativo Desde Distintos Enfoques

Aproximaciones al Fenómeno Cooperativo Desde Distintos Enfoques	
Enfoque	Síntesis
Economía de redes	La diversidad existente en una red aumenta las habilidades globales de los socios, presenta nuevas oportunidades de cooperación y reduce la incertidumbre.
Enfoque Organizacional	Las alianzas combinan activos complementarios de diversas organizaciones con el fin de explotar oportunidades de negocio y garantizar su supervivencia.
Teoría de la Dependencia de Recursos	Estudia los incentivos y beneficios que pueden obtener los socios en la cooperación en función de su grado de dependencia.
Perspectiva evolutiva	A través del aprendizaje cambian las rutinas interorganizativas de los socios de la alianza, por lo que la cooperación tiene una dimensión dinámica.
Enfoque del valor Transaccional	Las decisiones de asignación de recursos deben basarse en la maximización del valor transaccional (diferencia entre beneficios y costes).
Teoría Institucional	Las organizaciones adoptan sus estrategias, estructuras y prácticas en función del entorno donde operan para obtener apoyo y legitimidad y conseguir sobrevivir.
Teoría de Juegos	Basada en la iteración en las acciones entre los socios de la alianza. Necesidad de cooperación para maximizar beneficios conjuntos.
Teoría de la Agencia	Las alianzas poseen ventajas de trabajo en equipo, pero hay que estructurar y controlar el acuerdo para equilibrar el cumplimiento de los distintos objetivos de todos los agentes.
Teoría del Poder del Mercado	A través de los acuerdos cooperativos las empresas incrementan su cuota de mercado y, por tanto, su poder de mercado.

Fuente: *González del Campo (2009)*

Asimismo, (Martín y Gaspar, 2005; Montoro, 2005), citados por Ojeda Gómez (2009), señalan que las relaciones de cooperación también pueden ser un medio a través del cual se desarrollan sinergias. Estas sinergias se obtienen al compartir, acceder o complementar recursos, capacidades, conocimiento, experiencia y del acceso o transferencia de tecnología, que incrementan el potencial estratégico para lograr los objetivos comunes de las empresas en el vínculo. Por otra parte, Molina y López (2016) mencionan que determinar la eficiencia de operación en una empresa en el sector manufacturero, radica en el nivel de experiencias de las capacidades que se van adquiriendo a través de los procesos de aprendizaje, capacidades que pueden ser de tres tipos; empresariales, gerenciales y tecnológicas. Ahora bien, las capacidades tecnológicas, señala García A. (2005), citado por Molina y López (2016), se pueden definir como la facultad genérica intensiva del conocimiento para movilizar conjuntamente distintos recursos científicos y técnicos, lo cual permite a la empresa el desarrollo de productos y procesos innovadores de éxito al servicio de la implantación de estrategias competitivas creadoras de valor, ante condiciones medioambientales. Demuner, Carbajal y Nava (2016), destacan que Bell y Pavitt (1993), basados en el trabajo de Lall (1992), construyeron una taxonomía representada mediante una matriz, que permite clasificar las capacidades tecnológicas a partir de cuatro funciones técnicas: dos básicas:

Actividades de inversión y
Actividades de producción y dos de apoyo:
El desarrollo de vínculos con empresas e instituciones y
La producción de bienes de capital.

Así mismo, definen niveles de capacidades tecnológicas por el grado de dificultad de las actividades: niveles más básicos de las capacidades de producción rutinaria, niveles de profundidad de las capacidades de innovación: básico, intermedio y avanzado. Finalmente y de acuerdo con Feria (2016), en general, se puede asumir que el proceso de innovación en la pequeña y mediana empresa en México, no es resultado de actividades formales de investigación y desarrollo, sino de aprendizajes informales acumulados que se expresan en el desarrollo de competencias que les permiten asimilar, adaptar y/o mejorar nuevas tecnologías y acercar la producción de la empresa a las demandas del mercado. En este sentido, los niveles de competitividad de una firma van a depender de su capacidad para establecer estrategias que le permitan alcanzar, ampliar o conservar una posición sustentable en el mercado. La estrategia competitiva puede así, ser vista como la interacción entre las oportunidades que la empresa advierte que el mercado le presenta y las posibilidades concretas de explotar esas oportunidades. Las posibilidades, a su vez, estarán condicionadas tanto por los factores endógenos a la firma (como, por ejemplo, las capacidades tecnológicas y organizacionales acumuladas), como por los aspectos exógenos (estructurales o sistémicos) correspondientes al entorno en el que se desenvuelva la empresa.

METODOLOGÍA

La metodología consistió en una intensa búsqueda documental y revisión bibliográfica en diferentes bases de datos como Redalyc, Scielo, libros electrónicos e impresos, repositorios de tesis doctorales, de memorias de congresos nacionales, ACACIA (Academia de Ciencias Administrativas, A.C.), CUMEX (Consorcio de Universidades Mexicanas) e internacionales como el GCBF (Global Conference on Business and Finance) del IBFR (Institute for Business and Finance Research), Revistas RIAF (Revista Internacional de Administración y Finanzas) y RGN (Revista Global de Negocios).

RESULTADOS

Los resultados obtenidos demuestran que se logró integrar un marco de referencia suficiente, para fundamentar un modelo conceptual e identificar las variables y dimensiones necesarias para diseñar un instrumento de medición que permita aplicarlo en una segunda fase a las pequeñas y medianas empresas proveedoras de la industria automotriz y autopartes de la región sureste del Estado de Coahuila, México, por ser el sector más dinámico en la actualidad.

CONCLUSIONES

En este nuevo entorno, la innovación tecnológica requiere de una adecuada gestión, para el logro de la competitividad. Es por ello, la necesaria integración entre estrategia, gestión de la innovación tecnológica y el desempeño empresarial.   Sin embargo, a pesar de la comprensión de esta realidad, no está del todo claro cómo lograrla. Difícil resulta por la complejidad del problema y la gran diversidad en la que se puede presentar, dar una fórmula única para su solución. Es en este sentido, que los sistemas de gestión de la innovación tecnológica tienen que desempeñar un papel preponderante, siempre que respondan a la situación propia de cada organización, rama industrial, región o país, para la cual se concibe el sistema, es decir, debe responder a un enfoque estratégico y a su vez el enfoque que se adopte debe ser capaz de integrar las tendencias modernas en materia de gestión.

Los aspectos indagados por diversos estudios de innovación en México, desde la dimensión regional, no profundizan sobre los vínculos en cuanto a las diferentes modalidades de colaboración y cooperación, y su reflejo en la complementariedad científica y tecnológica existente en los proyectos concertados entre los agentes de los sistemas de innovación a nivel regional. Derivado de esta situación, se intenta proponer un modelo conceptual sobre la influencia y relación del fenómeno cooperativo, con la generación de las capacidades tecnológicas y de innovación, en la gestión del conocimiento. Con esta reflexión y revisión teórica, se tienen identificadas las variables y los factores influyentes para diseñar en una siguiente fase, un

instrumento de medición sobre las dimensiones mencionadas y el cuál será aplicado a las pequeñas y medianas empresas proveedoras del sector automotriz de la región sureste del Estado de Coahuila, México, con el objetivo de diseñar una propuesta de mejora en la toma de decisiones estratégicas de las empresas, para que fortalezcan sus recursos y capacidades y gestión del conocimiento y hacer una propuesta de política pública que impulse la gestión tecnológica y por lo tanto, la generación de las capacidades de innovación.

Limitaciones

Las capacidades tecnológicas tienen un espectro muy amplio, puesto que se refieren a las capacidades de Inversión, Capacidades de Producción y Capacidades de Soporte, (Bell y Pavit, 1995). En las primeras se consideran las capacidades de innovación y en las últimas las capacidades de vinculación o de cooperación, cuya relación es materia de este trabajo. Sería interesante profundizar en el estudio de la relación de las demás capacidades con la gestión del conocimiento.

Futuras Lineas de Investigacion

Los resultados de esta investigación, abren la oportunidad para actuar en nuevas líneas de investigación, como son; la cultura de la innovación y su relación con la gestión del conocimiento y los resultados empresariales.

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TRANSFERENCIA DE TECNOLOGÍA Y SU RELACIÓN CON LA PRODUCTIVIDAD DE LAS INCUBADORAS DE EMPRESAS EN LAS UNIVERSIDADES TECNOLÓGICAS DE MÉXICO

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RESUMEN

La presente investigación es parte de una tesis doctoral y pretende mostrar la relación que tiene la transferencia de tecnología que se utiliza en las incubadoras de empresas de las Universidades Tecnológicas de México con su productividad. Estudio realizado mediante una investigación de tipo cuantitativa, descriptivo y correlacional, para lo cual se diseñó un instrumento de medición que cumplió con la validez requerida para su cometido. Cuestionario fundamentado en 25 obras que determinaron la medición del constructo Transferencia de Tecnología y 22 escritos para la variable productividad. Mismo que fue aplicado a las 60 incubadoras registradas a nivel nacional, con una tasa de respuesta del 70% o 42 incubadoras, que representaron un grado de error del 8%. El resultado obtenido muestra una relación lineal entre la Transferencia de Tecnología y la Productividad de las Incubadoras.

PALABRAS CLAVE: Transferencia de Tecnología, Productividad, Incubadoras de Empresas, Universidades Tecnológicas

Technology Transfer and its Relationship with the Businesses Incubators productivity at the Technological Universities of Mexico

ABSTRACT

This research is part of a doctoral thesis and aims to show the relationship of the technology transfer used in businesses incubators at the Technological Universities of Mexico with its productivity. Research study conducted by a quantitative, descriptive and correlational, for which a measuring instrument that met the validity required for its mission was designed. Questionnaire based on 25 works that determined the measurement of the Technology Transfer construct, and 22 writings for productivity variable. The same that was applied to the 60 incubators registered nationally, with a response rate of 70% or 42 incubators, representing a degree of error of 8%. The result shows a linear relationship between the Technology Transfer and Productivity Incubators.

JEL: A12, M13, 012, 022, L21, L26

KEYWORDS: Technology Transfer, Productivity, Businesses Incubators, Technological Universities

INTRODUCCIÓN

Los avances científicos y tecnológicos, son indicadores de progreso y un patrimonio que se traduce en oportunidades de desarrollo. En artículo publicado por López, Mejía, & Schmal (2006) se analizan las etapas del conocimiento como generadoras de cambios científicos, citando a Duran *et al.* (2003) al hacer

referencia a la misión que se le ha otorgado a las universidades y centros de investigación como promotoras del saber. De igual forma, diversas investigaciones han identificado estructuras de desarrollo mediante proyectos colaborativos entre el gobierno, sector productivo y universidades. De acuerdo a lo anterior, se puede apreciar a las universidades como un eslabón básico en el impulso a la innovación y desarrollo productivo de un país. El contexto descrito sirve de plataforma para el desarrollo del sistema de incubación en sus diferentes modalidades, así como las *spin-offs* académicas (Empresas creadas por investigadores o profesores vinculados a instituciones académicas a partir del conocimiento desarrollado en su labor investigadora (Morales, 2008)) y otras formas de vincular el sector productivo con las IES mediante un apoyo gubernamental. Esta vinculación ha tenido diversos objetivos, además de aprovechar el conocimiento que se genera en las áreas de investigación universitarias. Aporta también beneficios económicos a las universidades, siendo uno de sus medios la obtención de ingresos por concepto de licencias y dividendos. Contribuye además a mantener un equilibrio dentro del sistema económico de un país, al generar riqueza y convertir el conocimiento en innovación (Morales, 2008). Lo anterior lleva al estudio de las incubadoras de empresas como herramientas que fortalecen y dan soporte al desarrollo y puesta en marcha de empresas de nueva creación.

Estos puntos, direccionaron la investigación a identificar la relación existente entre la transferencia de tecnología que impulse la productividad de las incubadoras ubicadas en las Universidades Tecnológicas a nivel nacional, mismas que se conforman mediante una red que crea el subsistema universitario bajo las siglas RISUT (hoy incluye también a las Universidades Politécnicas, RISUTyP). La investigación fue de tipo cuantitativa mediante un análisis descriptivo y correlacional de los datos. Para lo cual se diseñó un instrumento de evaluación acorde a indicadores identificados en diferentes modelos. Considerando en forma prioritaria la Metodología de Monitoreo y Evaluación de Incubadoras de Empresas, utilizado por la Secretaria de Economía en México (SE) como herramienta para obtener información que permita valorar mediante un análisis comparativo a las incubadoras que forman parte del Sistema Nacional de Incubadoras de Empresas (SNIE). Para dicho fin, se elaboró un cuestionario que fue sometido a estudios de validación sobre contenido, constructo y confiabilidad. Mismo que se aplicó en una encuesta poblacional a 60 incubadoras distribuidas en 27 estados de la República Mexicana, habiendo obtenido una tasa de respuesta del 70%. Los resultados responden afirmativamente a las preguntas de investigación sobre la relación existente entre la transferencia de tecnología con la productividad de las incubadoras de la RISUT.

REVISIÓN LITERARIA

Para definir la operatividad de la variable independiente Transferencia de Tecnología, se revisaron obras sobre teoría, modelos, estudios y hallazgos. Destacando el Modelo de Triple Hélice de Etzkowitz y Leydesdorff cuyos componentes son: la participación Universidad-Empresa-Estado. De igual forma y como una de las bases de estudio sobre las que se desprendieron diferentes modelos y conceptos se encontró el Modelo Lineal de Siegel *et al.* (2004) que involucra los Centros de Transferencia Tecnológica (CTT) y estudia desde el descubrimiento científico hasta el licenciamiento a empresas. De igual forma el Modelo dinámico de transferencia de tecnología estudia la organización que contempla recursos personales y tecnológicos encaminados a la transferencia, así como programas de incentivos y capacitación para desarrollar habilidades (Siegel *et al.*, 2004). Y otros más que han destacado en el estudio del tema. Con el fin de conceptualizar los términos utilizados en el presente estudio, se parte de un estudio efectuado por Pirela, Rengifo, Arvinitis, & Mercado (1991), en el que analizan diferentes áreas de la tecnología empresarial vinculada con los centros de investigación, se considera importante el concepto que muestran sobre cultura tecnológica (CT), al definirla como la "cristalización en conductas y representaciones de un conjunto de prácticas y procesos que se dan al interior de una unidad de producción (bienes, servicios, y conocimientos) para crear, reproducir, usar y difundir la tecnología*"*.

Se identifica a la vez, la definición de tecnología por la Real Academia Española (2009), misma que la describe como: "conjunto de teorías y técnicas que permiten el aprovechamiento práctico del conocimiento

científico". En este sentido Castro *et al*. (2008) menciona que lo que caracteriza a la tecnología es la capacidad de transformar el saber, no el hecho de ser una ciencia De acuerdo a lo anterior, se puede decir que la CT se da al interior de una organización mediante un proceso científico-industrial que genere resultados prácticos.

Sin embargo, la transferencia de tecnología abarca además del proceso que caracteriza a la CT, la transferencia y protección de la invención. Sobre este término se encontraron diversos enfoques, bajo los cuales se percibe su definición, tal es el caso de Roessner (2000, en Castro *et al*. (2008) quien define la transferencia de tecnología como "el movimiento de know-how tecnológico o de tecnología, de una organización a otra", a lo que el autor comenta que, este término es definido en base a la disciplina en que se desarrolla la investigación, ya sea del aérea social, económica, administrativa o antropológica, entre otras. En tanto que, Becerra, (2004) define la transferencia de tecnología como *"el movimiento y difusión de una tecnología o producto desde el contexto de su invención original a un contexto económico y social diferente"*. Mientras que la Organización Mundial de la Propiedad Intelectual (OMPI) unifica criterios de los países miembros en base a la definición que da EE.UU, que dice: "la transferencia de tecnología es una serie de procesos destinados a compartir ideas, conocimientos, tecnologías y capacidades con otro particular o institución*"* (OMPI, 2010).

De igual forma se analizaron estudios y hallazgos para determinar la medición de las variables, como son: el estudio realizado por Rothaermela & Thursbyb (2005), quien investiga redes de colaboración en las incubadoras de empresas, se analiza la transferencia de tecnología de las universidades a empresas incubadas mediante licenciamientos, evaluando su impacto con un resultado positivo en la inclusión de este proceso. De igual forma Hansen *et. al*. (2000) hace referencia al estudio realizado por Judith Sedaitis en documento denominado Transferencia de Tecnología en Transición, aplicando tres modelos en los que se analizan la intervención del estado, gobierno y organización, concluyendo que el proceso de transferencia se puede dar mediante una red intermedia. Otro estudio, es el de Aceytuno & Cáceres (2012) quienes analizan diferencias entre subsistemas empresariales y dan seguimiento a una muestra de 4,687 empresas, considerando únicamente las que han desarrollado algún tipo de innovación o adquirido tecnología. Los resultados muestran grandes diferencias entre las firmas de estos dos modelos, siendo las más relevantes: el tipo de financiamiento, información para innovar, obstáculos, relación con universidades, derechos de autor.

A la vez se estudiaron más de 35 obras con el fin de medir el constructo Transferencia de tecnología. La teoría vista, así como trabajos de investigación sobre el tema y modelos reconocidos en el área de TT, dan una perspectiva de la operatividad de esta variable. De tal manera, las dimensiones que conforman la medición de este constructo, determinando estas en base a los elementos teóricos relacionados con el entorno de las incubadoras de la RISUT y características del modelo, son: La innovación, participación del gobierno, participación de la universidad y sistema de transferencia. Para la medición de la variable dependiente Productividad de las Incubadoras, se analizaron indicadores utilizados en diferentes criterios de medición que evalúan la productividad de las incubadoras de empresas a nivel nacional e internacional. Encontrando que hay diferentes tipos de productividad y diversas formas de medir los resultados de una incubadora en base a otras del mismo tipo. Sobre el tema y en términos de incubación de empresas se refieren al: éxito, rendimiento, desempeño y mejores prácticas, entre otros. En especial, cambia la manera de medir la productividad de una incubadora cuando los recursos obtenidos se gestionan en base a resultados, que es el caso de los sujetos de estudio y de muchas otras incubadoras que trabajan con recursos del gobierno. Una de la fuentes principales consideradas para la medición de dicho constructo es "La Metodología de Monitoreo y Evaluación de Incubadoras de Empresas" manejada por la Secretaría de Economía (SE) para identificar las mejores prácticas realizadas por las incubadoras del SNIE en México (Secretaria de Economía, 2010). Esto debido a que las incubadoras en estudio son controladas y apoyadas por dicho organismo, quien basa su productividad en los resultados obtenidos dentro del proceso de incubación y que se define en esta evaluación.

De acuerdo a división mencionada, el concepto productividad desde el enfoque técnico, se define en base a la relación que tiene la cantidad de producto con los recursos utilizados durante un tiempo determinado. Desde el punto de vista económico, la productividad sigue la relación descrita: insumos-producto, condicionado a la situación que prevalece en el entorno: factores del mercado y políticas públicas, así como la obtención de mayores resultados con los mismos recursos. Y las definiciones humanísticas, presentan a la productividad como un fenómeno humano en el que se consideran elementos como: aptitudes, actitudes, esfuerzo, calidad y nivel de vida, entre otras (STPS, 1985) De tal forma, los criterios utilizados para evaluar la productividad (en algunos casos en función al rendimiento o éxito de las incubadoras) dentro de las fuentes citadas en el presente capitulo, han sido valorados en base a: definiciones, conceptos, modelos y criterios de evaluación relacionados con el enfoque de las incubadoras de la RISUT y el criterio utilizado por la SE (hoy INADEM), que es el organismo que decide los recursos a otorgar y la conveniencia de la permanencia o reconocimiento de las incubadoras. En base a ello se definió la medición de la productividad de las incubadoras de acuerdo a: Cultura emprendedora, Proceso de Selección, Proceso de incubación, Proceso de graduación, Gestión de recursos, Operatividad (en base a las metas operativas), Comportamiento de empresas graduadas (en relación a resultados).

METODOLOGÍA

Al tratarse de una investigación que se desprende del conocimiento científico, se ubica en las Ciencias Administrativas. Definiendo el método a seguir como hipotético-deductivo, que de acuerdo a Rodríguez & Gutiérrez-Cillan (2013, p 34-35) "sigue un proceso de deducción de conclusiones a partir de un conjunto de hipótesis o enunciados contrastables sobre un aspecto de la realidad". A la vez se considera un enfoque cuantitativo-mixto, ya que combina elementos cualitativos al inicio del estudio, como son la investigación documental y entrevistas semi-estructuradas, realizadas, siendo preponderantemente cuantitativo (Hernández et al, 2010). Clasificándose también como no experimental, que de acuerdo a Hernández *et al.* (2010 p.149-163) "son estudios que se realizan sin la manipulación deliberada de variables y en los que solo se observan los fenómenos en su ambiente natural para después analizarlos" en este caso se observa el fenómeno como se desarrolla normalmente.

Y el tipo de diseño no experimental a utilizar es el transaccional o transversal, que en base a obra citada, se utiliza cuando los datos se recolectan en un solo momento, analizando la incidencia e interrelación de las variables. De igual forma se define como exploratoria, puesto que abre un ámbito del conocimiento en vista de que no hay trabajos previos al respecto (Rivas, 2006). Descriptiva, puesto que busca describir los fenómenos de productividad y transferencia en las incubadoras de acuerdo a sus propiedades, características y rasgos de importancia para la investigación, especificando las tendencias del grupo de estudio Hernández *et al.* (*op.cit.*). Y correlacional debido a que medirá el grado en el que se relaciona la TC y TT con la productividad de las incubadoras de empresas. La investigación fue poblacional, mediante una tasa de respuesta del 70%, con lo cual se determina una muestra de 42 incubadoras. Esta representa un grado de error de 8% de acuerdo a fórmula de extrapolación de la muestra a la población (ver figura 4.1). Considerada aceptable al haber sido determinado mediante un nivel de confianza de 1.96 que abarca el 95% de los casos y una probabilidad a favor p=.50 y en contra de q=.50, que es la máxima varianza poblacional. El objetivo de la investigación es: Identificar el tipo de relación que existe entre la productividad de las incubadoras de empresas de la RISUT y las actividades de transferencia de tecnología llevadas a cabo. La hipótesis de investigación: Hi: La transferencia de tecnología y conocimiento vía incubación de empresas en las UT's de México, lleva una relación directa con la productividad de las incubadoras. Fórmula para determinar el margen de error al extrapolar de la muestra a la población

$$(1)$$

$$e = \sqrt{\frac{(pqz^2)(N-n)}{n(N-1)}} \quad e = \sqrt{\frac{(.9604)(18)}{42(59)}}$$

e=error
p=probabilidad a favor=.5
q=probabilidad en contra=.5
N=población=60
n=muestra=42
z=nivel de confianza=1.96 (con el 95% de casos)

Mediante dichas condiciones se determinó un grado de error = 8%

Fuente: (Morales P. V., 2012) Tomando en cuenta una población de 60 y que la muestra fue de 42 incubadoras, de acuerdo a la respuesta real sobre una encuesta poblacional, se trabajó con un grado de error del 8%

RESULTADOS

Con el fin de mostrar la situación actual de las incubadoras, se presenta a continuación algunos elementos de identificación y factores que describen su estructura. Información vigente al momento de contestar la encuesta y que forma parte del análisis descriptivo. Para iniciar se calculó la media, mediana, moda y para el análisis por etapa se realizaron baremos por percentiles en cinco puntos de corte, preguntas. En base a ello, se determinó un promedio de 42 proyectos en etapa de captación y selección, 39 en etapa de pre-incubación, 26 proyectos incubados y 29 en etapa de pos-incubación (ver tabla1).

Tabla 1: Proyectos por etapa de incubación

		Proyectos en captación y selección	Proyectos en Pre-incubación	Proyectos en Incubación	Proyectos incubados-etapa Post incubación
N	Válido	42	42	42	42
	Perdidos	0	0	0	0
	Media	42.39	38.64	25.57	29.12
	Mediana	25.00	24.50	17.00	18.50
	Moda	0	0	0	0

Fuente: Elaboración propia a partir del análisis de la encuesta. Se obtuvo una moda de cero, debido a que gran parte de ellas no presentan movimiento en alguna de las etapas del periodo evaluado, siendo la cantidad típica de proyectos por etapa de 25 o menos.

De igual forma se agruparon los tipos de incubadoras de acuerdo al Instituto Nacional del Emprendedor (INADEM). En el proceso de la investigación surgieron cambios en la clasificación de las incubadoras debido a que al inicio del periodo analizado (2011-2012) eran seccionadas en: básica, tecnología intermedia y alta tecnología, habiéndose encontrado que las incubadoras de la RISUT estaban registradas en su gran mayoría ante la SE en tecnología intermedia. Mientras que al levantamiento de la encuesta, el INADEM las clasificó en básica y de alto impacto, las que calificaban y las que no en: transición y no calificó.
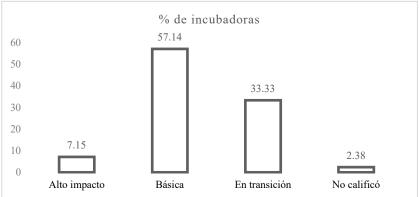
Figura: 1: Clasificación de las incubadoras de acuerdo al INADEM

Fuente: Elaboración propia, en base a resultados de encuesta y análisis con software SPSS. Se identifica que se registraron como básicas el 57.14% y solo el 7.14 de alto impacto. En tanto, que el 35.71% no fue aceptado, para quienes se creó la categoría de "en transición" clasificando en esta el 33.3% y solo el 2.4% no calificó

Con el fin de preparar los datos para valorar los resultados, se clasificaron las respuestas parciales y totales mediante baremos, de acuerdo a variables y dimensiones definidas previamente. Dichos baremos se elaboraron considerando parámetros de medición unificados en: malo, regular, bueno y excelente, con escalas e intervalos acordes a cada elemento de la variable dependiente: productividad de las incubadoras de empresas y variable independientes transferencia de tecnología. A partir del baremo Productividad de las Incubadoras y mediante análisis de frecuencias, se observa que 19 de las 42 incubadoras son excelentes, representando un 45.2% del total. Se identifican como buenas el 42.9% y un 11.9% como regulares. No calificando ninguna de ellas en el rango de malas. Mientras que En base a baremo transferencia de tecnología, se llevó a cabo un análisis de dimensiones, en donde se observa que en el tema de innovación el 11.9% es excelente, un 47.6%, buena, 35.7% regular y 4.8% mala. Al considerar la participación de la universidad el 16.7% es excelente, 38.1% buena, 35.7% regular y 9.5% se clasificaron en el rango de malas. Mientras que en relación a la participación del gobierno el 26.2% es excelente, un 66.7% es buena y 7.1% mala, no habiendo quedado ninguna en el rango de regular. A la vez se identifica en sistema de transferencia de tecnología que el 2.4% de las incubadoras son excelentes mientras que el 28.6% se considera buena, 31% regular y queda en el rango de malas para esta dimensión el 38.1%.

En el tratamiento de los datos, además de la descripción anterior se requiere de un análisis inferencial para identificar si existe una diferencia en la productividad de las incubadoras de las diversas regiones de México, para tal efecto se realiza el análisis de la varianza (ANOVA). Mediante este, se compara la productividad en la región norte, centro y sur del país (ver tabla 2).

Tabla: 2 Análisis de varianza ANOVA sobre la productividad por regiones

Hipótesis nula (Ho):

Anova: Factor individual				μnorte=μcentro=μsur	
Resumen					
Grupos	*Cuenta*	*Suma*	*Promedio*	*Varianza*	
Norte	12	1713	142.75	568.3864	
Centro	23	3603	156.6522	582.0553	
Sur	7	1079	154.1429	1158.81	

ANOVA						
Origen de las variaciones	*Suma de cuadrados*	*G. de libertad*	*MS*	*F*	*Probabilidad*	*V. Crítico para f*
Entre Grupos	1553.795	2	776.8973	1.164883	0.322576	3.238096
Dentro de los grupos	26010.32	39	666.9314			
Total	27564.12	41				

1.16<3.23

Fuente: Elaboración propia, en base a resultados de encuesta y análisis con software SPSS
En base a resultados de la tabla 4.21, el estadístico F= 1.16 es menor que el valor crítico del mismo f=3.23, por lo que se infiere que la hipótesis nula se acepta, es decir que no existe una diferencia significativa entre los resultados de productividad al

Dando seguimiento a lo anterior, se realiza una prueba de hipótesis ANOVA, con el fin de identificar si existe alguna diferencia entre la **transferencia de tecnología** utilizadas en las diferentes regiones de México (ver tabla 3).

Tabla: 3: Análisis de varianza ANOVA sobre Transferencia de Tecnología por regiones

Hipótesis nula (Ho):
μnorte=μcentro=μsur

Anova: Factor individual					
Resumen					
Grupos	*Cuenta*	*Suma*	*Promedio*	*Varianza*	
Norte	12	485	40.41667	111.3561	
Centro	23	1052	45.73913	132.9289	
Sur	7	327	46.71429	355.2381	

ANOVA						
Origen de las variaciones	*Suma de cuadrados*	*G. de libertad*	*MS*	*F*	*Probabilidad*	*Valor Crit. de f*
Entre Grupos	269.1247	2	134.5624	0.835554	0.441248	3.238096
Dentro de los grupos	6280.78	39	161.0456			
Total	6549.905	41				

0.83<3.23

Fuente: Elaboración propia, en base a resultados de encuesta y análisis con software SPSS
Considerando el análisis anterior, se puede decir que no existe diferencia significativa entre los resultados de la transferencia de tecnología que utilizan las incubadoras al clasificarlas por regiones, ya que el estadístico F=0.83 es menor que el valor crítico f= 3.23. Infiriendo en

Sobre el mismo análisis se contestó la pregunta ¿Qué tipo de relación tiene la productividad de las incubadoras de la RISUT con sus actividades de transferencia de tecnología? A lo que se dio respuesta en base a resultado de análisis presentado en tabla 4, que indica que se encuentra dentro del rango significativo, mediante una relación positiva de ρ=0.568, entre la productividad y las incubadoras que transfieren tecnología (ver tabla 4).

Tabla: 4 Contrastación de hipótesis

			VD Productividad	VI- T. de Tecnología
Spearman's rho	VD Productividad	Coef. de correlación	1.000	.568**
		Sig. (2 colas)		.000
		N	42	42
	VI-2 Transferencia de Tecnología	Coef. de correlación	.568**	1.000
		Sig. (2-colas)	.000	
		N	42	42

** La correlación es significativa al nivel 0,01 (2 colas).
Fuente: Elaboración propia, en base a resultados de encuesta y análisis de correlación con software SPSS
Mediante un nivel de confianza del 99% en que existe una correlación lineal positiva entre la productividad y la transferencia de tecnología en las incubadoras de las UT's, correlación significativa al nivel 0.01.

De igual manera, se determinó el nivel de correlación que guardan las dimensiones de la variable independiente transferencia de tecnología con la productividad. Los resultados obtenidos muestran una correlación lineal positiva entre la productividad de las incubadoras y las dimensiones: innovación con un ρ=.378, participación de la universidad con ρ=517, participación del gobierno ρ=.499 y sistemas de transferencia tecnológica con una ρ=45, siendo innovación la más baja (ver tabla 5).

Tabla: 5 Correlación de las dimensiones de TT con la productividad

Spearman's rho		VD Productividad	Dim Innovacion	Dim Participacion de la Universidad	Dim Participacion del Gobierno	Dim Sistemas de Transferencia de Tecnologia
VD Productividad	Coeficiente de correlación	1.000	.378*	.517**	.499**	.457**
	Sig. (2-colas)		.014	.000	.001	.002
	N	42	42	42	42	42
Dim Innovacion	Coeficiente de correlación	.378*	1.000	.608**	.353*	.620**
	Sig. (2-colas)	.014		.000	.022	.000
	N	42	42	42	42	42
Dim Participacion de la Universidad	Coeficiente de correlación	.517**	.608**	1.000	.524**	.735**
	Sig. (2-colas)	.000	.000		.000	.000
	N	42	42	42	42	42
Dim Participacion del Gobierno	Coeficiente de correlación	.499**	.353*	.524**	1.000	.378*
	Sig. (2-colas)	.001	.022	.000		.014
	N	42	42	42	42	42
Dim Sistemas de Transferencia de Tecnologia	Coeficiente de correlación	.457**	.620**	.735**	.378*	1.000
	Sig. (2-colas)	.002	.000	.000	.014	
	N	42	42	42	42	42

Los análisis y pruebas efectuadas, muestran que existe una correlación lineal entre las actividades de transferencia de tecnología y de conocimiento que realizan las incubadoras de empresas de la RISUT, con su productividad.

CONCLUSIONES

Respecto a la pregunta general: ¿Qué relación existe entre la transferencia de tecnología y conocimiento efectuada por las incubadoras con su productividad? se responde mediante análisis de correlación *rho* de *Spearman* (ρ). Con el fin de interpretar los resultados, se considera que estos pueden variar de -1.0 (correlación negativa perfecta) a +1.0 (correlación positiva perfecta), en donde los valores cercanos a cero indican que no hay correlación. En base a dicho criterio, se muestra que existe una correlación lineal positiva entre la productividad de las incubadoras con la transferencia de tecnología y transferencia de conocimiento. Esto se determinó en base a que el coeficiente de correlación ρ es igual de 0.645 (ver tabla 4.24), encontrándose dentro del rango 0.5 a 0.7 que de acuerdo a Santander & Ruiz (2004, en Martínez, Tuya, & Martínez, 2009) tiende a ser significativa para muestras pequeñas. De acuerdo a relación descrita, se acepta la hipótesis de investigación H1: La transferencia de tecnología y conocimiento vía incubación de empresas en las UT's de México, tiene una relación directa con la productividad de las incubadoras, habiéndose comprobado una relación lineal positiva. Misma que se determinó en base a un nivel de confianza en que la correlación sea verdadera del 99%. Siendo significativa al nivel 0.01 de acuerdo a resultado de análisis efectuado mediante programa estadístico SPSS. Se deja abierta como propuesta una línea de investigación hacia las empresas graduadas identificando fortalezas y debilidades derivadas del proceso de incubación y situación actual en relación a cambios de políticas públicas y programas de gobierno que afecta su desarrollo.

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IMPACTO DE LA ESCOLARIDAD EN LA SATISFACCIÓN LABORAL Y EL COMPROMISO ORGANIZACIONAL EN LA INDUSTRIA MAQUILADORA DEL ESTADO DE ZACATECAS

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RESUMEN

El presente trabajo analiza cómo es que algunas condiciones de escolaridad impactan en dos factores del desarrollo organizacional, el primero de ellos es la satisfacción laboral y el segundo el compromiso organizacional. Se seleccionó una muestra de trabajadores de la industria maquiladora del Estado de Zacatecas en la que se incluyen tres niveles laborales: administrativos, supervisores y operarios. Con esta información fue posible localizar algunas condiciones que persisten en los diversos trabajadores de esta industria. Debido a que el cuestionario original es amplio se generan algunos baremos que permitan que el factor Satisfacción Laboral se reduzca a cinco indicadores y de manera similar el compromiso organizacional en otros cinco. Los resultados nos dan cuenta de que la escolaridad se relaciona positivamente con todos los indicadores que se han mencionado, lo que genera un compromiso de las instituciones educativas de apoyar a los trabajadores de este giro. Se destacan las correlaciones de las relaciones con los superiores y entre compañeros; por parte del compromiso organizacional la estabilidad laboral así como la flexibilidad son los resultados que más se encontraron dentro de los valores óptimos. Se destaca el hecho de que los estudios previos que tengan los trabajadores serán un motivador para la movilidad socioeconómica.

PALABRAS CLAVE: Clima Organizacional, Maquila, Satisfacción Laboral, Compromiso Organizacional

SCHOOLING IMPACT IN JOB SATISFACTION AND ORGANIZATIONAL COMMITMENT IN MAQUILADORA INDUSTRY IN STATE OF ZACATECAS

ABSTRACT

This paper analyzes how some conditions of schooling impact on two factors of organizational development, the first of which is job satisfaction and the second the organizational commitment. A sample of workers from the maquiladora industry of the State of Zacatecas was selected, which includes three levels of labor: administrative, supervisors and operators. With this information it was possible to locate some conditions that persist in the diverse workers of this industry. Because the original questionnaire is broad, some scales are generated that allow the Labor Satisfaction factor to be reduced to five indicators and in a similar way the organizational commitment in another five. The results show that schooling is positively related to all the mentioned indicators, which generates a commitment of the educational institutions to support the workers. Correlations of relationships with superiors and peers are highlighted; by the organizational commitment the labor stability as well as the flexibility are the results that were found within the optimal values. The fact that the previous studies that the workers have will be a motivator for the socioeconomic mobility stands out.

JEL: M140

KEYWORDS: Organizational Behavior, .Maquila, Job Satisfaction, Organizational Commitment

INTRODUCCIÓN

Es de esperarse que en la medida que se tenga más escolaridad se puede contar con más herramientas que le permitan afrontar las diferentes decisiones a lo largo de la vida y en la situación laboral. A los investigadores de este trabajo nos surgió la duda de que si esta percepción es la adecuada en los trabajadores de la industria maquiladora en Zacatecas. Aprovechamos la búsqueda de información para identificar la satisfacción laboral y el compromiso organizacional y la relación que perciben los obreros de algunas industrias y las competencias que les ha desarrollado la escuela para tener estas condiciones laborales. Se realiza entonces una búsqueda de estas condiciones para identificar si el proceso escolar es percibido de manera positiva por los trabajadores y no solamente desde la teoría de la educación que desde las instituciones desarrolla políticas que permiten mejorar estas habilidades en las personas.

En el Estado de Zacatecas, la industria Maquiladora es muy pequeña, con grandes esfuerzos gubernamentales se están logrando atraer a este tipo de empresas que poco a poco están generando una visión del desarrollo económico diferente a la tradicional agrícola y minera con valores agregados nulos a la producción estatal. Con esta nueva visión de la industrialización del Estado, es posible obtener industrias que van desde la aeroespacial, pisos y recubrimientos, elaboración de cerveza, dulces, y partes automotrices. Esta condición genera un reto organizacional que permite estudiar las condiciones organizacionales de estas empresas que traen modelos administrativos diferentes a los que ya se cuentan con los modelos tradicionales añejos que persisten en esta región. Con este fin decidimos segmentar la muestra, con ello pensamos que pueden existir diferencias de percepción de la adquisición de competencias escolares que permitan realizar acciones de trabajo desiguales conforme se tienen visiones diferentes del proceso educativo.

Objetivo

Identificar las condiciones de la escolaridad de los trabajadores de la industria maquiladora en la satisfacción laboral y el compromiso organizacional.

Hipótesis

Existe una relación positiva entre la percepción de la escolaridad y la Satisfacción Laboral y el Compromiso Organizacional en los trabajadores de la Industria Maquiladora en el Estado de Zacatecas

REVISIÓN LITERARIA

Las personas dentro de una organización pueden actuar para sostener y mejorar la seguridad de la información organizacional, sin embargo un estudio de Posey, Roberts y Lowrey (2015) expresa que nuestro conocimiento de lo que los motiva a hacerlo sigue siendo limitado. Expresan que, la mayoría de las investigaciones existentes se basa en meras partes de la teoría de la protección de la motivación (PMT) y se ha centrado en comportamientos aislados, limitando así la generalización de los hallazgos a problemas aislados, en lugar de abordar el conjunto global de comportamientos protectores de seguridad. Estos autores, investigaron las motivaciones que rodean a este conjunto de comportamiento más grande, mediante la evaluación de las recompensas maladaptativas, los costos de respuesta, y el miedo junto con los componentes tradicionales de PMT. Los investigadores citados demuestran en detalle cómo el compromiso organizacional es el mecanismo a través del cual las amenazas de seguridad organizacional se vuelven personalmente relevantes para los que ya pertenecen a la empresa y cómo los esfuerzos de la seguridad, capacitación y precaución influyen en muchos componentes basados en PMT (Posey, Roberts, Lowrey;

2015).Los autores Sothan, Baoku, y Xiang, estudiaron la relación entre el compromiso organizacional y el intercambio de conocimientos, el compromiso organizacional y creatividad de los empleados, el intercambio de conocimientos y la creatividad de los empleados y el intercambio de conocimientos que desempeña el papel de mediador en Camboya sus resultados revelaron que el compromiso organizacional tiene influencia en el intercambio de conocimientos y la creatividad de los empleados, respectivamente, el intercambio de conocimientos influye en la creatividad de los empleados y el intercambio de conocimientos también juega como mediador parcialmente entre el compromiso organizacional y la creatividad de los empleados (Sothan, Baoku, y Xiang 2016).

Por otro lado los investigadores encabezados por Reed exploran el ambiente de escucha de una organización como un mecanismo utilizado por los empleados para interpretar la información de la organización y traducir las señales en significado y relevancia, culminando en la identificación y el compromiso con la organización. Los hallazgos mencionaron que los empleados que perciben los ambientes de trabajo como facilitadores de la comunicación interactiva entre los empleados responden con mayores apegos a las organizaciones. Los resultados del estudio mencionan que los gerentes son estimulados a evaluar los mecanismos que sus organizaciones usan para facilitar un clima de escucha organizacional en el trabajo (Reed, Goolsby, Johnston; 2016).Cuando se intenta estudiar el compromiso organizacional desde la espiritualidad, Fares y Noordin (2016) investigan la mejora del desempeño de los empleados mediante la introducción de la construcción de la espiritualidad islámica en el lugar de trabajo y exploran su contribución al desarrollo general de las organizaciones modernas. Concluyen al fortalecer la investigación empírica sobre la relación entre estos constructos (Fares, Noordin; 2016).

Mientras que las investigaciones previas se han centrado en factores estructurales, demográficos y de capital humano para predecir quién es despedido, Zatzick y sus colaboradores, examinan el compromiso afectivo organizacional como un atributo adicional relacionado con las posibilidades de despido de un empleado, estudiaron la relación entre el compromiso organizacional afectivo y las posibilidades de despido de un individuo, así como si esta relación difiere entre alto y bajo desempeño. Después de controlar por numerosos predictores de despidos, los resultados demuestran que el compromiso afectivo organizacional disminuye la probabilidad de que un empleado sea despedido. Además, los efectos del compromiso afectivo de la organización en las posibilidades de despido de un individuo son mayores para los ejecutantes más bajos que para los que obtienen mejores resultados (Zatzick, Deery, Iverson; 2015).

Al estudiar los efectos de la centralización en el compromiso organizativo del personal a tiempo parcial que trabajan en tiendas de conveniencia Chien-Jung y su equipo de investigadores encontraron que cuanto mayor sea el grado de centralización, mayor será el reconocimiento a las características del trabajo, los trabajadores con un mayor grado de centralización aumentan significativamente el compromiso organizativo parcial positivo y que los trabajadores con una mejor comprensión de las características del trabajo tienen un compromiso organizativo parcial y positivo (Chien-Jung et al; 2016).

El marketing interno está creciendo en importancia recientemente con su asociación con el comportamiento positivo de los empleados. Mac y Shirley investigaron el efecto de la comercialización interna sobre el compromiso organizacional incorporando dos mediadores, a saber, la orientación al cliente y la comunicación interna. Demostraron que existe una relación directa positiva entre el marketing interno y el compromiso organizacional, pero los efectos de la mediación no son significativos. Los resultados del estudio indican que las instituciones educativas deben inculcar el concepto de marketing interno en su estrategia de gestión con el fin de mejorar el compromiso organizacional entre los empleados (Mac, Shirley; 2015).

Cuando se examinan las relaciones entre el compromiso organizacional, el apoyo de supervisión y la satisfacción laboral el equipo que conforman Bishwajit, Khumyu, Boonyanurak realizaron un estudio en un hospital público especializado en Bangladesh. El resultado del estudio mostró que las enfermeras

percibían un nivel moderado de compromiso organizacional, apoyo de supervisión y satisfacción en el trabajo. Mencionan que hubo una correlación positiva entre el compromiso organizacional y la satisfacción en el trabajo y una correlación positiva entre el apoyo de supervisión y la satisfacción en el trabajo (Bishwajit, Khumyu, Boonyanurak; 2016).

Si se conceptualiza la participación en el trabajo como un mediador y un supervisor, es decir persona y supervisor como un moderador, es posible entender el mecanismo de impacto del compromiso organizacional en la intención de la rotación del personal. Los investigadores encabezados por Jun-Cheng, probaron el modelo de moderación de efectos a través de un procedimiento de análisis de trayectorias. Los resultados indicaron que la participación en el trabajo medió parcialmente el efecto negativo del compromiso organizacional sobre la intención de la venta y que la relación negativa entre el compromiso organizacional y la intención de volumen de ventas se debilitó cuando el ajuste persona-supervisor estuvo más cerca (Jun-Cheng, 2015).

Los investigadores Shanker, Bin Sayeed mencionan que hay escasez de investigación empírica que sustente la eficacia de la inteligencia emocional en relación con el compromiso organizacional. Los datos produjeron nueve factores que definen como emocionalidad, impulsividad, autoconciencia, depresión, ansiedad, resolución de problemas, asertividad, la confianza en sí mismos y la gestión de otros. Respecto al compromiso afectivo y de continuidad del compromiso organizacional, surgió la representación de la dedicación y la continuidad de la pertenencia a la organización. Expresan que autoconciencia, resolución de problemas, asertividad, empatía, confianza en sí mismo y el manejo de otros mostraron mayor impacto en la dimensión de omisión de continuidad (Shanker, Bin Sayeed; 2015)

METODOLOGÍA

Para la realización de este estudio se tomaron varios cuestionarios que ya están probados y validados para medir el compromiso organizacional y la satisfacción laboral, a ellos se les adicionó una serie de preguntas relacionadas con el desarrollo de competencias que permitieran identificar las condiciones de escolaridad. Debido a que los cuestionarios anteriores ya estaban validados, se piloteó esta nueva estructura para validar las nuevas variables de estudio. De los cuestionarios anteriores se generaron variables sumativas con respecto a las condiciones de ciertas características que permitan medir los elementos anteriores; después de ello, se midieron las nuevas variables contra los resultados de las competencias para probar cómo es que se relacionan o no los indicadores de los que estamos mencionando. El cuestionario se aplicó de tal manera que fuera representativo de la población de estudio, buscando que las personas que respondieron fueran un elemento cuyas respuestas se puedan generalizar. La parte central del estudio tiene que ver con la situación de la escolaridad o la educación y capacitación formal recibida fuera de la organización de trabajo, es decir la escuela, universidad, etc., por lo tanto, estas condiciones no generan una variable acumulativa como sucedió con lo que se hizo con la satisfacción laboral, el compromiso organizacional, la estabilidad laboral y la flexibilidad laboral, de manera que estas variables se analizan de manera individual con las nuevas variables recalculadas. Se generan baremos parecidos a las condiciones solicitadas para cada una de las preguntas de la escala de Likert, por lo que los resultados encontrados tienen valores de 1 a 5. Para realizar el estudio se inicia con un análisis de frecuencias de las preguntas en cuestión, se procede a aplicar un análisis de correlaciones y se confirma la validez de los datos con un alfa de Cronbach para saber cuál es el grado de confiabilidad de las respuestas obtenidas.

RESULTADOS

Las frecuencias encontradas nos dan cuenta de cómo se distribuyen los resultados que podemos localizar principalmente en la parte positiva de las nuevas variables. Estos resultados los podemos localizar en la Tabla 1 donde se observa el promedio de los datos y sus correspondientes desviaciones estándar. De aquí podemos ver que las en las preguntas relacionadas con las características de la escolaridad, los valores son

más altos que a diferencia de su contraparte en las variables acumulativas, que presentan valores más cercanos al cuatro o inclusive el compromiso organizacional con respuestas mayoritarias en el medio; sin embargo, las desviaciones estándar son más cerradas en estas últimas.

Tabla 1: Estadísticos Descriptivos

	N	Mínimo	Máximo	Media	Desviación estándar
Lo que aprendí en la escuela me sirve para trabajar mejor	108	1	5	4.19	1.131
Si estudio más puedo ganar más dinero	108	1	5	4.32	1.049
Quien tiene mayor nivel de educación tiene mejores puestos en la empresa	108	1	5	3.99	1.234
La escuela me enseñó a buscar mejores oportunidades	108	1	5	4.19	1.051
Quienes van a mejores escuelas realizan mejor los procesos en su trabajo	108	1	5	3.22	1.555
Satisfacción Laboral	108	2	5	4.10	0.709
Compromiso Organizacional	107	1	5	3.44	0.849
Estabilidad Laboral	108	1	5	3.84	0.938
Flexibilidad Laboral	108	1	5	3.71	0.967
N válido (por lista)	107				

Tabla 1. Estadísticos descriptivos. Los promedios de las variables acumulativas se encuentran cerca del valor de cuatro, la más alta es la satisfacción laboral, después la estabilidad laboral, enseguida la flexibilidad laboral y finalmente el compromiso organizacional.

A continuación se presenta la Tabla 2 en la que se describe la manera en que se dispersan las respuestas de los entrevistados, se puede observar cómo para las primeras preguntas la mayoría de las respuestas se localizan en el mayor valor (expresado en negritas) y aunque existe cierta dispersión en las respuestas no lo es tanto pues para las cuatro primeras respuestas casi la mayoría se localizan en esta máxima opción. Caso especial es la pregunta cuatro que tiene que ver con la manera que se responde de la asistencia a las mejores escuelas y los mejores trabajos que tiene una respuesta casi polarizada en los extremos.

Tabla 2: Frecuencias Reportadas en las Variables

Variable	1	2	3	4	5
Lo que aprendí en la escuela me sirve para trabajar mejor	4.6	3.7	16.7	17.6	**57.4**
Si estudio más puedo ganar más dinero	3.7	2.8	13.0	18.5	**62.0**
Quien tiene mayor nivel de educación tiene mejores puestos en la empresa	6.5	7.4	14.8	23.1	**48.1**
La escuela me enseñó a buscar mejores oportunidades	1.9	5.6	19.4	18.5	**54.6**
Quienes van a mejores escuelas realizan mejor los procesos en su trabajo	23.1	11.1	16.7	18.5	**30.6**
Satisfacción Laboral	0	1.9	14.8	**54.6**	28.7
Compromiso Organizacional	.9	10.2	**41.7**	36.1	10.2
Estabilidad Laboral	.9	6.5	27.8	**37.0**	27.8
Flexibilidad Laboral	1.9	7.4	31.5	**36.1**	23.1

Tabla 2 Frecuencias reportadas en las diferentes variables. Las máximas frecuencias se presentan para las variables relacionadas con los datos escolares en el máximo, de ella podemos observar que aunque es mayor la frecuencia para el caso de las mejores escuelas hay un porcentaje cercano en la respuesta más baja. En las variables acumuladas las frecuencias están en la opción cuarta y tercera en el compromiso organizacional.

Podemos observar varias situaciones que preceden de las tablas presentadas en lo que se puede deducir que la Satisfacción Laboral se localiza del lado positivo pero se puede mejorar, el Compromiso Organizacional se encuentra en el medio y la estabilidad y la flexibilidad de manera similar a la Satisfacción Laboral en un punto positivo pero de mejora. Al hacer un análisis de correlaciones entre las variables presentadas podemos ver cómo es que se tienen alto nivel de correlaciones bajo el modelo de Spearman en todas las posibles combinaciones de variables, es decir un nivel de significación inferior al 0.019 y en todas excepto en dos una correlación inferior al 0.01, lo que varía entre ellas es el nivel de correlación. La Tabla 3 presenta un resumen de las correlaciones encontradas entre todas las variables, esta tabla se construye con los resultados obtenidos de las correlaciones de Spearman en un programa estadístico. En la columna izquierda se presenta la variable de análisis, las siguientes tres columnas son las tres principales correlaciones altamente significativas que tuvo la variable y la última columna presenta el promedio de correlación con todas las variables de estudio. Las correlaciones entre las variables muestran que existen dos grupos con características homogéneas, las correlaciones de las variables relacionadas con la escolaridad y las

correlaciones de las variables acumulativas. La Tabla 3 muestra que la variable con el mayor grado de correlación con el resto de ellas es la Estabilidad Laboral, seguida de la Flexibilidad y finalmente la Satisfacción laboral a la par del aprendizaje de la escuela.

Tabla 3: Correlaciones Más Significativas de las Variables

Variable de Análisis	Correlaciones Más Altas (Significación Inferior A 0.01)			Promedio de Correlaciones
Lo que aprendí en la escuela me sirve para trabajar mejor	Si estudio más puedo ganar más dinero	Flexibilidad Laboral	La escuela me enseñó a buscar mejores oportunidades	0.484
Si estudio más puedo ganar más dinero	Lo que aprendí en la escuela me sirve para trabajar mejor	La escuela me enseñó a buscar mejores oportunidades	Quien tiene mayor nivel de educación tiene mejores puestos en la empresa	0.461
Quien tiene mayor nivel de educación tiene mejores puestos en la empresa	La escuela me enseñó a buscar mejores oportunidades	Quienes van a mejores escuelas realizan mejor los procesos en su trabajo	Si estudio más puedo ganar más dinero	0.450
La escuela me enseñó a buscar mejores oportunidades	Quien tiene mayor nivel de educación tiene mejores puestos en la empresa	Si estudio más puedo ganar más dinero	Estabilidad Laboral	0.465
Quienes van a mejores escuelas realizan mejor los procesos en su trabajo	Quien tiene mayor nivel de educación tiene mejores puestos en la empresa	Estabilidad Laboral	Lo que aprendí en la escuela me sirve para trabajar mejor	0.447
Satisfacción Laboral	Compromiso Organizacional	Estabilidad Laboral	Flexibilidad Laboral	0.484
Compromiso Organizacional	Satisfacción Laboral	Estabilidad Laboral	Flexibilidad Laboral	0.411
Estabilidad Laboral	Satisfacción Laboral	Compromiso Organizacional	Flexibilidad Laboral	0.549
Flexibilidad Laboral	Satisfacción Laboral	Compromiso Organizacional	Estabilidad Laboral	0.542

Tabla 3. Principales correlaciones de las variables de análisis. Las variables acumulativas tienen mayor correlación entre sí, de manera similar las variables relacionadas con la escolaridad mantienen su propia correlación, aunque en ellas aparece la estabilidad y la flexibilidad en dos ocasiones.

Los valores de las correlaciones indican que la variable aprendizaje en la escuela está mayormente relacionada con la cantidad de estudio, la Flexibilidad laboral y la enseñanza de mejores oportunidades; situación que se entiende sin hacer mucha abstracción, pues hay que dedicar tiempo al estudio, se debe de buscar las mejores oportunidades y con esto se tiene la flexibilidad laboral para hacerlo en donde sea necesario.La variable *Si estudio más puedo ganar más dinero* se correlaciona con *Lo que aprendí en la escuela me sirve para trabajar mejor,* con *La escuela me enseñó a buscar mejores oportunidades*, y también con *Quien tiene mayor nivel de educación tiene mejores puestos en la empresa.* De esto podemos observar que el tiempo que se le dedica al estudio estará relacionado con lo que se aprende en la escuela, la búsqueda de mejores oportunidades y el hecho de que estudiar más proporcionará mejores condiciones de vida. El coeficiente de confiabilidad que se utiliza es Alfa de Cronbach que para todo el estudio resulta de 0.890 para nueve elementos; sin embargo cuando se tratan solo las variables no sumativas el resultado es de 0.833 con cinco elementos. Después de hacer un análisis factorial, en la Tabla 4 se puede observar que hay dos factores que son los que ya se han analizado, pero la variable quienes asisten a mejores escuelas tienen mejores trabajos está fuera de ambos factores.

Tabla 4: Matriz de Transformación Factorial

Factor	1	2
1	.741	.671
2	-.671	.741

Tabla 4. Método de extracción: máxima probabilidad. Método de rotación: Varimax con normalización Kaiser. Se presentan dos factores principales que corresponden al análisis ya realizado previamente con correlaciones y de frecuencias.

CONCLUSIONES

Las variables implicadas con el proceso escolar están altamente correlacionadas entre sí, y genera un impacto en la Satisfacción Laboral y el Compromiso Organizacional. Es correlacionalmente positivo y altamente significativa la primer relación y significativa al 0.019 para la segunda variable. Las variables de situación escolar están correlacionadas con Satisfacción Laboral pero menos correlacionadas con Compromiso organizacional. Los resultados obtenidos en la Satisfacción Laboral aunque son buenos es posible que se puedan mejorar; sin embargo los obtenidos para el compromiso Organizacional son de datos mayoritariamente del medio. La variable que pregunta que el asistir a mejores escuelas da más oportunidades laborales está fuera de rangos y relaciones con las demás, pues presenta una cantidad de datos cercana a la mayoría en la opción contraria. No hay evidencia estadística para rechazar la hipótesis de la relación positiva y la satisfacción Laboral y el compromiso Organizacional en los trabajadores de la Industria Maquiladora en el Estado de Zacatecas. Con estos datos es posible comprobar las propuestas planteadas por los teóricos citados al inicio del presente trabajo.

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COSTOS FINANCIEROS DE LA NO CALIDAD POR AUMENTO DE LA ESTANCIA HOSPITALARIA

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RESUMEN

Las Instituciones Prestadoras de Servicios de Salud requieren evaluar los impactos financieros producto de los costos de la No calidad, como una herramienta para la toma de decisiones y la mejora continua de su gestión integral. Por ello, en esta investigación se analizaron las causas y los costos de No calidad asociados a estancias prolongadas en un Hospital Universitario, durante el 2015. De acuerdo a esto, se realizó una investigación mixta de triangulación concurrente con alcance explicativo. Los datos fueron identificados por dos auditores clínicos con amplia experiencia y analizados por tres investigadores de diferentes áreas de las ciencias de la salud. Se encontraron seis fallas de calidad: demora en los procedimientos (1.3 días), infección asociada a la atención en salud (1.4 días), demora en la toma de decisión de manejo médico (0.4 días), demora en el reporte paraclínico (0.04 días) y sin evolución médica (0.01 días). Estas constituyen el 80% del total de las causas de prolongación de estancia hospitalaria. Las anteriores causas representaron un costo total de US$1.380.817. Se demostró que la mayor parte de los problemas relacionados con la calidad son multicausales y no solo dependen de la institución sino también de las condiciones socioeconómicas del paciente y de las Empresas Prestadoras de Salud.

PALABRAS CLAVE: Estancia Hospitalaria, Calidad de los Servicios de Salud, Costos de No Calidad, Costos Financieros

NO-QUALITY FINANCIAL COSTS BY INCREASING THE LENGTH OF HOSPITAL OF STAY

ABSTRACT

Service Institutions of Health require to assess the financial impact not-quality costs as a tool for decision making and continuous improvement of its overall management. Therefore, in this research the causes and No-quality associated with longer stay at the University Hospital were analyzed during 2015. Accordingly, the investigation was conduced as a mix study with concurrent triangulation desing and explanatory scope. Data were identified by two clinical auditors with extensive experience and analyzed by three researchers from different areas of health sciences. As a result, six quality failures were found: delay in the proceedings (1.3 days), infection associated with health care (1.4 days), delay in decision making medical management (0.4 days), delay in paraclinic report (0.04 days) and without medical evolution (0.01 days). These constitute 80% of the causes of prolongation of hospital stay. The above causes accounted for a total cost of US$ 1,380,817. It was shown that most of the problems related to quality are multi-causal and not only depend on the institution, but also the socioeconomic conditions of the patient and the health firms.

KEYWORDS: Length of Hospital of Stay, Quality Of Health Care, No-Quality Costs, Cost Measures

JEL: I10, I15, I18

INTRODUCCIÓN

En los últimos años la prestación de servicios de salud en Colombia evidencia una crisis hospitalaria, dada por la demanda creciente de población con problemas de salud, con una oferta de servicios que no se ha incrementado, la insatisfacción de los usuarios se refleja en las continuas quejas y demandas por la prestación de servicios, lo que obliga al sistema a cubrir gastos que desbordan los presupuestos, no obstante el sistema judicial obliga a la cobertura de servicios que deberían ser sufragados por los usuarios. La implementación de un sistema de la calidad en la institución genera altos costos, sin embargo no es suficiente para lograr la satisfacción de los pacientes, viéndose abocados a demandas, complicaciones y mayores días de estancia hospitalaria [entiéndase como el total de días que el paciente permanece hospitalizado en la institución de salud y corresponde al número de días transcurridos entre la fecha de ingreso y la fecha de egreso]. En las instituciones de salud, la cama hospitalaria es uno de los recursos centrales para la prestación de servicios. Por eso, entre las medidas globales de la eficiencia hospitalaria están aquellas que se relacionan con el uso que se le dé a este recurso. El aumento en el promedio de la estancia hospitalaria de pacientes, también aumenta los costos de la atención, el riesgo de eventos adversos y la mortalidad.

REVISIÓN LITERARIA

La literatura reporta que los principales factores causales del incremento de la estancia hospitalaria son la demora en la realización de procedimientos quirúrgicos y diagnósticos, la necesidad de atención en otro nivel de complejidad, la situación socio-familiar y la edad del paciente (Ceballos-Acevedo, Velásquez-Restrepo, & Jaén-Posada, 2014) El incremento de la estancia genera efectos negativos en el sistema de salud, entre ellos, el aumento en los costos de la atención en salud, la deficiente accesibilidad a los servicios de hospitalización, la saturación de las urgencias y el incremento del riesgo de eventos adversos (Ceballos-Acevedo, Velásquez-Restrepo, & Jaén-Posada, 2014). Los efectos negativos enunciados son considerados costos de no calidad en la atención en salud y para efecto de la presente investigación, el análisis se centró en los "costos financieros de la no calidad". Es de precisar que los costos de calidad y no calidad permiten analizar la trazabilidad del efecto de la inversión en el mejoramiento y mantenimiento de la calidad (promoción y prevención – incluidos los costos de evaluación), sobre los costos injustificados de no calidad (fallas internas y externas) (Arango, Rodríguez, & López, 2010; Arango L. , 2009).

La importancia de los costos de la No calidad radica en la medición del desempeño de los procesos de una organización, logrando identificar fallas en la calidad para posteriormente convertirlas en oportunidades de mejora (Ramírez, 2011). Varios estudios señalan que los costos de No calidad representan alrededor del 5 al 25% sobre las ventas anuales, los cuales varían según la visión que tenga la organización acerca de los costos relativos, su grado de avance y el mejoramiento continuo de los procesos. La identificación de las causas de la No calidad se puede determinar por medio de teorías como la de Taguchi, quien afirma que "la clave para la reducción de la pérdida no consiste en cumplir con las especificaciones, sino en reducir la varianza con respecto al valor objetivo" (Taguchi, 2009). Esta metodología se concentra en el consumidor, valiéndose de la "función de pérdida". Taguchi define la calidad en términos de la pérdida generada por el producto a la sociedad. Esta pérdida puede ser estimada desde el momento en que un producto es despachado hasta el final de su vida útil.

METODOLOGÍA

Se realizó una investigación mixta de triangulación concurrente con alcance explicativo. Los datos fueron identificados por dos auditores clínicos con amplia experiencia y analizados por tres investigadores de diferentes áreas de las ciencias de la salud. Esta investigación se basó en 27.324 observaciones de fallas de calidad, realizadas por el área de Auditoría Médica del hospital durante el año 2015. Esta información fue analizada y organizada de acuerdo con los parámetros del Diagrama de Pareto, con el fin de priorizar las

principales falla de no calidad. Posteriormente a través del Diagrama de Ishikawa se analizaron los factores causales de las fallas identificadas.
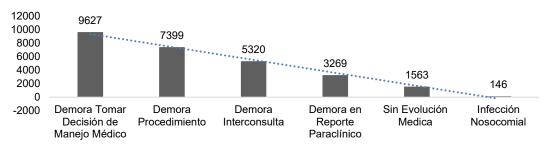
Seguido a ello, se calculó el número de días de estancia hospitalaria adicional, el número de eventos generados y los costos financieros asociados dichos eventos, agrupados en las fallas de no calidad. Para ello, se consideró la siguiente ecuación CC = Ce * Cd * Ne. Donde CC: Costo de no calidad, Ce: Costo de estancia adicional, Cd: Costo de día de Estancia = US$ 135 y Ne: Numero de eventos.

RESULTADOS

Análisis de Causas

Se tabularon los datos del informe de auditoría médica del hospital del año 2015, encontrándose que el 80% de las observaciones se encontraban en seis causas raíces tal como se evidencia en el Gráfico 1.

Gráfico 1: Fallas de Calidad

Infección nosocomial son todas aquellas infecciones asociadas a la atención en salud
Fuente: Autores (2016)

Adicionalmente se encontró que el 7.03% (de las causas asociadas al aumento de la estancia hospitalaria de los pacientes corresponden a causas externas definidas por el pagador. En la siguiente gráfica 2 se muestran las principales causas asociadas a demora en el pagador:

Gráfico 2:Causas Asocidas a Pagador

Fuente: Autores (2016)

La prolongación de la estancia hospitalaria de los pacientes es un problema complejo y multicausal, depende directamente de la interacción sistémica entre los servicios que intervienen en el proceso de prestación de servicios de salud, las EPS y los pacientes. Comprende la interrelación de muchos factores relacionados con la retroalimentación y demoras en los procesos desarrollados por una institución. En este caso es conveniente utilizar metodologías que se enfoquen en la conversión de las fallas de calidad en términos económicos, es así como la aplicación del Diagrama de Ishikawa, el cual se fundamenta en el

estudio de las causas de los problemas. En esta investigación se analizaron 27.324 observaciones distribuidas por cada falla de calidad. Se demostró que la mayor parte de los problemas relacionados con la calidad son multicausales y no solo dependen de la institución sino también de las condiciones socioeconómicas del paciente y de las Entidades Prestadoras de servicios de Salud. Impacto Financiero de las Causas De No Calidad El análisis de costos de este estudio se realizó por medio de una comparación de las causas anteriormente enunciadas con el aumento de días de estancia, como se muestra en la Tabla 1. Este dato se obtuvo de acuerdo con el promedio de días de estancia de cada paciente que presentó fallas de calidad durante la atención en salud (causas internas).

Tabla 1: Impacto en la Estancia Por Fallas de Calidad. Estancia Hospitalaria Adicional Por Cada Falla de Calidad.

Fallas no calidad	Cálculo días de estancia adicional	Cálculo Horas de estancia adicional
Demora Tomar Decisión de Manejo Médico	0.4	9.6 Horas
Demora Procedimiento	1.3	31.2 horas
Demora Interconsulta	0.01	0.24 horas
Demora en Reporte Paraclínico	0.04	0.96 horas
Sin Evolución Medica	0.01	0.24 horas
Infección Nosocomial	1.4	33.6 horas

Fuente: Estudio de Costos de auditoría médica Hospital Universitario Clínica San Rafael (2015)

Teniendo en cuenta que en promedio el día de hospitalización en el hospital tiene un costo aprox. de US\$135, el impacto a nivel económico en cada caso se obtuvo por medio de la fórmula (**CC = Ce * Cd * Ne**) descrita en el apartado de metodología. Estos resultados se presentan en la Tabla 2:
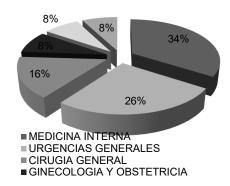
Tabla 2: Costos de no Calidad Hospital Universitario Clínica San Rafael – Fallas Internas

Fallas No Calidad	Cálculo Días de Estancia Adicional Por Evento	Número de Evento	Costos de no Calidad – Fallas Internas Estimados En Dólares US\$	Distribución Porcentual de los Costos de no Calidad -Fallas Internas
Demora Procedimiento	1.3	7399	1.298.720,3	94.05%
Demora Tomar Decisión de Manejo Médico	0.4	9627	51.993,6	3.77%
Infección Nosocomial	1.4	146	27.598,2	2.00%
Demora en Reporte Paraclínico	0.04	3269	1.765,5	0.13%
Demora Interconsulta	0.01	5320	718,3	0.05%
Sin Evolución Medica	0.01	1563	21,1	0.02%
Total		27324	1.380.817	100%

Fuente: Elaboración propia con datos de Estudio de Costos de auditoria medica Hospital Universitario Clínica San Rafael (2015)
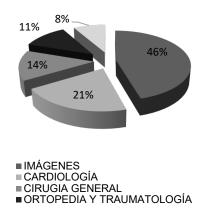
Es importante destacar que para llegar a un análisis productivo de la institución es necesaria la identificación de los procesos implicados en el aumento de costos hospitalarios, es así como de acuerdo con la tabla anterior se identificó que las demoras en tomar decisión médica, la demora en procedimientos e infecciones nosocomiales como las dos principales causas de aumento de costos y estas a su vez se redistribuyen por servicios responsables así:

Gráfico 3: Demora Tomar Decisión de Manejo Médico – Distribución Por Servicio

Fuente: Autores (2016)

Gráfico 4: Demora En Procedimiento – Distribución Por Servicio

Fuente: Autores (2016)

Por otra parte en la Tabla 3 se presenta el análisis de las causas externas asociadas al aumento del número de días de estancia hospitalaria.

Tabla 3: Porcentaje de Costos de no Calidad Hospital Universitario Clínica San Rafael – Fallas Externas

Fallas de no Calidad	Cálculo Días de Estancia Adicional Por Evento	Número de Eventos	Costos de no Calidad - Fallas Externas Estimados en Dólares US$	Distribución Porcentual de los Costos de no Calidad – Fallas Externas
Demora entrega Oxígeno	2.1	611	173.244,6	62,73%
Demora Traslado a Extensión Hospitalaria	3.1	221	92.502,4	33,49%
Demora Entrega Servicio Ambulatorio	2.7	21	7.655,7	2,77%
Demora Entrega Medicamento Ambulatorio	0.2	52	1.404,2	0,51%
Sin Evidencia de Autorización del Servicio	0.01	1017	1.373,2	0,50%
Total general		1922	276.180,1	100 %

Fuente: Elaboración propia con datos de Estudio de Costos de auditoria medica Hospital Universitario Clínica San Rafael 2015

CONCLUSIONES

Según esta investigación, se considera que el factor más comúnmente de incremento de la estancia hospitalaria es la demora en la realización de procedimientos quirúrgicos y diagnósticos, seguido de la necesidad de la demora en tomar decisiones médicas y por último las infecciones nosocomiales, siendo este un evento adverso frecuente en pacientes hospitalizados. En el escenario estudiado se encontró que las seis principales fallas internas de no calidad representaron un costo total de US$1.380.817 para el año 2015. La conversión en dinero de las fallas de calidad, facilita medir los costos para hacerlos comparables con otras instituciones, por ende la propuesta aquí presentada constituye en el campo de indicadores de la calidad en salud. Se demostró que la mayor parte de los problemas relacionados con la calidad son multicausales y no solo dependen de la institución sino también de las condiciones socioeconómicas del paciente y de las Empresas Prestadoras de Salud.

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EL FUTURO DE LAS TRANSACCIONES FINANCIERAS, CRIPTOMONEDA BITCOIN

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RESUMEN

En este artículo se investiga el inicio de las criptomonedas como medio de pago, así como su origen y aplicación desde su nacimiento y como ha venido evolucionando en los últimos años hasta llegar a convertirse en un medio de pago tradicional entre usuarios de internet. Contiene específicamente la criptomoneda conocida como "BITCOIN" que en la actualidad es la más utilizada en transacciones financieras entre empresas y particulares, ofreciendo un comercio electrónico rápido, sencillo y seguro que no ha sido regulado por bancos u organismos fiscalizadores a nivel mundial. Se concluye que la criptomoneda representa el futuro de las transacciones financieras por su accesibilidad y funcionamiento en un entorno virtual público que va evolucionando y rebasando fronteras. En un mundo globalizado, ahora existe una moneda para todos.

PALABRAS CLAVE: Criptomonedas, BITCOIN, Transacciones Financieras

THE FUTURE OF FINANCIAL TRANSACTIONS, CRIPTOMONEDA BITCOIN

ABSTRACT

This article investigates the start of the cryptononedas as a means of payment, as well as its origin and application from birth and how it has evolved in recent years to become a traditional means of payment among Internet users. It contains the cryptomoneda known as "BITCOIN", which is currently the most used in financial transactions between companies and individuals, offering a fast, simple and secure electronic commerce that has not been regulated by banks or enforcement agencies worldwide. It is concluded that the Cryptomoneda represents the future of financial transactions due to their accessibility and functioning in a public virtual environment that is evolving and passing borders. In a globalized world, there is now a currency for all.

JEL: E42, E44, E60, O30

KEYWORDS: Criptomonedas, BITCOIN, Financial Transactions.

INTRODUCCIÓN

Los avances tecnológicos han llevado a la humanidad a dar pasos agigantados en el sentido de ahorrar tiempos y esfuerzos, desde la década de los 70s con los primeros ordenadores se abrió un horizonte importante, no solo para los investigadores que utilizaban las súper computadoras, también los empresarios y universitarios tuvieron el acceso a estos equipos, llegaron a las empresas y a los hogares: Maquinas de escritorio, computadoras personales, teléfonos inteligentes, cada uno con una aceptación mayor y de menor precio en el mercado que ofrecían mayor comunicación y acceso a la información de manera pronta y fácil. El caso de las finanzas empresariales, no fue la excepción. De las tradicionales boletas del piso de remate, pasaron a los ordenadores y a las transacciones por internet de compra y venta de acciones. Pero no solo

el mercado bursátil tuvo estos cambios, también el mercado local y transacciones diarias reflejaron un avance en las formas de pago, siendo no solo el pago en efectivo el más tradicional, tuvo mucha aceptación el cheque, depósitos certificados, y poco a poco se empezó a manejar de manera más común las transferencias, el comercio electrónico, compras en línea, monederos electrónicos, etc.

REVISION DE LITERATURA

El 31 de octubre de 2008, Satoshi Nakamoto (pseudónimo de la persona o grupo de personas) libera una publicación en la lista de criptografía de metzdown.com, donde describe el protocolo Bitcoin. En un orden de ideas menciona que el comercio en internet ha llegado a depender casi exclusivamente de las instituciones financieras que actúa como terceros de confianza para procesar pagos electrónicos. En la mayoría de transacciones, el sistema de las instituciones financieras funciona bastante bien, sin embargo existen debilidades que aun golpean a este funcionamiento, tal es el caso de transacciones reversibles que no son realmente posible, ya que las instituciones financieras no pueden evitar la mediación de conflictos. Sobre todo en transacciones de importe reducido. El Bitcoin se presenta como una moneda virtual utilizada por varios usuarios en el mundo y que a diferencia de las monedas existentes, utiliza una versión "peer-to-peer" (igual a igual) que permite que los pagos en línea se envíen directamente sin tener que pasar a través de una institución financiera. Manejando firmas digitales y a través de un sistema de minería basado en la solución de algoritmos matemáticos, se soluciona el problema del doble gastos utilizando una red peer-to-peer. En donde los CPUs figuran como parte principal en el procesamiento de la generación y control de nodos.

METODOLOGIA

EN este estudio se realizó una investigación exploratoria, aplicando la herramienta de encuesta a una población muestra de personas y empresas relacionadas con el comercio electrónico, que en su desarrollo habitual realizan transacciones apoyados en las herramientas digitales. Se realizaron entrevistas a empresarios y docentes de universidades, además de realizar platicas con directivos y gerentes de casas de cambio y de instituciones financieras relacionadas con las criptomonedas.

RESULTADOS

El Bitcoin se ha convertido en la moneda digital más usada en todo el planeta, los usuarios actuales encuentran ventajas en el uso del Bitcoin sobre todo en la seguridad de las operaciones, evitando con esto fraudes o clonaciones de tarjetas de crédito generadas en compras online, afectando a muchos compradores y reflejado en grandes y cuantiosas pérdidas.

CONCLUSIONES

Una razón que pesa para usar el Bitcoin es permitir a las paginas un sistema de fideicomiso, asegurando con esto que la persona que venda reciba el pago, siempre y cuando la mercancía llegue a su destino, tal y como lo manejan algunas páginas conocidas de subasta y segunda mano. Enviar dinero a otras partes del mundo, va a acompañada de una comisión o cobro por el servicio de envió, al manejar Bitcoin se eliminan intermediarios y el dinero virtual llega íntegro y completo. Existe ya una amplia aceptación del Bitcoin en muchos países, en México es un tema que aún no tiene mucha difusión, sin embargo se empiezan ya a desprender los primeros punteros en la utilización del Bitcoin como moneda de pago.
Sin duda en un tiempo no muy lejano, enviar y recibir Bitcoins será muy similar a lo que ahora realizamos al enviar y recibir correos electrónicos de manera sencilla y segura.

ANEXOS

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RECONOCIMIENTO

BIOGRAFIA

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CONFIABILIDAD Y VALIDEZ DEL INSTRUMENTO DE MEDICIÓN DE LA RELACIÓN DE EMPOWERMENT PSICOLÓGICO CON EL COMPROMISO ORGANIZACIONAL

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RESUMEN

Este trabajo es parte de la investigación en curso sobre Gestión humana integral, que define al compromiso organizacional como la variable dependiente y al empowerment psicológico como la variable independiente; a las variables de nivel de capital humano y prácticas de alto involucramiento de empleados como variables moderadoras del modelo. Su objetivo es la validación del instrumento de medición. El instrumento se conforma originalmente de 61 ítems que evalúan la relación entre empowerment psicológico y compromiso organizacional, moderada por las variables de nivel de capital humano y prácticas de alto involucramiento de empleados. Se utilizó una muestra total de 307 trabajadores de niveles de supervisión, técnicos y operadores en empresas maquiladoras. Como resultado se eliminaron 5 ítems y se obtuvo un índice de confiabilidad de 0.95. El análisis de componentes principales comprueba la existencia de 14 factores con un KMO=0.89. Mediante SEM, usando el método Unweighted Least Squares (ULS) se determinó la bondad de ajuste del modelo con un valor de CMIN/df de 3.5, GFI=0.976, AGFI=0.963, NFI=0.964, RFI=0.952 y RMR=0.086; siendo aceptables de acuerdo con Bentler y Bonett (1980). Se concluye que el instrumento es adecuado para medir la relación entre las variables y los efectos de las variables moderadoras sobre ellas. A manera de recomendación para su mayor aporte podría ser validado en un contexto alterno al usado en este trabajo.

PALABRAS CLAVE: Empowerment Psicológico, Compromiso Organizacional, Validación, Instrumento de Medición

RELIABILITY AND VALIDITY OF MEASURING INSTRUMENT OF RELATIONSHIP BETWEEN PSYCHOLOGICAL EMPOWERMENT AND ORGANIZATIONAL COMMITMENT

ABSTRACT

This paper is part of ongoing research on integral human Management defining the organizational commitment as the dependent variable and psychological empowerment as the independent variable. The model adds the variables level of human capital and high involvement of employee practices as moderating variables. Its objective is the validation of the measuring instrument. The instrument was originally made up of 61 items that evaluate the relationship between psychological empowerment and organizational commitment moderated by level of human capital and high involvement of employee practices. A total sample of 307 workers at supervisory, technicians and labor level in maquiladoras was used. As a result, 5 items were eliminated and reliability index of $\alpha = 0.95$ was obtained. The principal component analysis confirms the existence of 14 factors with KMO = 0.89. By SEM, using the unweighted Least Squares method (ULS), the fit of goodness of the model was determined with values of CMIN / df 3.5, GFI = 0.976, AGFI = 0.963, NFI = 0.964, RFI = 0.952 and RMR = 0.086; they are acceptable according to Bentler and Bonett (1980). It is concluded that the instrument is suitable for measuring the relationship between the variables

and the effects of moderating variables on them. As a recommendation for greatest contribution could be validated in an alternative context to the one used in this work.

JEL: J24, J33**,** J53, J54, L6, L62

KEYWORDS: Psychological Empowerment, Organizational Commitment, Validation, Measuring Instrument

INTRODUCCIÓN

La validación del instrumento de medición que aborda este trabajo es parte del trabajo de tesis sobre la gestión de capital humano en las empresas maquiladoras del sector automotriz en Ciudad Juárez Chihuahua. Dentro de esa investigación el compromiso organizacional se define como la variable dependiente, estableciendo su importancia para el desempeño operativo y financiero de la empresa, ya que impacta de manera directa en los fenómenos de rotación y ausentismo, originados éstos, en los estados psicológicos del deseo, la necesidad y el deber que experimentan los individuos para permanecer y aportar en la organización (Meyer, Allen y Smith, 1993). De igual manera en esa investigación se plantea el empowerment psicológico como la variable independiente con el que se ha relacionado al compromiso organizacional (Ríos, Téllez y Ferrer, 2010). El objetivo del trabajo de investigación mencionado, es determinar la relación entre esas dos variables en el contexto de la maquiladora del sector automotriz en Ciudad Juárez, agregando al modelo la influencia del nivel de capital humano y las prácticas de alto involucramiento de empleados que desarrolla la organización y por lo tanto, en específico para este trabajo, el objetivo es la validación del instrumento de medición de la relación entre empowerment psicológico y compromiso organizacional moderada por el nivel de capital humano y las prácticas de alto involucramiento de empleados, propuesto para esta investigación. Se aborda el proceso de traducción y adaptación al español de los instrumentos de medición de las variables involucradas en el modelo que tienen su origen en el idioma inglés, su prueba de confiabilidad mediante alpha de Cronbach, validez de constructo mediante análisis factorial exploratorio y análisis factorial confirmatorio por medio de modelación estructural, confirmando el ajuste del modelo a los datos empíricos recolectados.

REVISIÓN DE LITERATURA

Compromiso Organizacional

El compromiso organizacional ha sido estudiado de manera extensa a través del tiempo (Buchanan, 1974; Mowday, Steers, & Porter, 1979) lo que ha llevado a enriquecer su definición desde diferentes puntos de vista, estableciéndola como una variable importante para entender la naturaleza del comportamiento de los individuos en el trabajo (Mowday et al., 1979). En su trabajo estos autores lo relacionan con el comportamiento del individuo en sus acciones, la toma de decisiones, así como en las actitudes que asume respecto de la organización, estableciendo tres características como factores para su definición: 1) Una creencia personal y fuerte concordancia con las metas y valores de la organización, 2) Una disposición completa a desarrollar su mejor esfuerzo para la organización y 3) Un deseo fuerte de permanecer y mantenerse colaborando para la empresa. Los estudios con este enfoque se relacionan con la retención de empleados (Mowday et al., 1979), y como predictor del esfuerzo y efectividad del empleado. Por su parte Meyer y Allen (1991) lo plantean como un estado psicológico del individuo (sentimientos y creencias respecto de su relación con la organización) que no se limita a solo la concordancia con los valores y metas de la organización, sino que debe estar reflejada en el deseo, la necesidad y la obligación de permanecer participando en la organización. Partiendo de este enfoque plantean el modelo de medición del compromiso organizacional en tres dimensiones: *Compromiso afectivo* que se refiere al que desarrolla el individuo estableciendo un estado emocional que lo hacen desear continuar en la organización porque disfruta formar parte de ella, siente orgullo ser parte de ella. *El compromiso continuo* se refiere a que el individuo valora el

tiempo invertido en la organización y percibe un costo dejarla sintiendo la necesidad de continuar en ella. *El compromiso normativo* por su parte se refiere al sentimiento del deber moral que la persona desarrolla para continuar en la organización. De acuerdo con esto, son estos estados psicológicos los que influyen en las actitudes y comportamiento de los individuos en el trabajo e impactarán en su operación y resultados (Meyer & Allen, 1991)

Empowerment Psicológico

La teoría del empowerment se aborda desde dos perspectivas: el empowerment social-estructural y el empowerment psicológico (Spreitzer, 2008). En el primero se establece que los individuos de los niveles bajos de la organización percibirán el empowerment si tienen acceso a las herramientas de poder que se identifican como oportunidades, información, soporte y recursos (Spreitzer, 2008). Esto es, que en la medida que las estructuras organizacionales con sus políticas y procedimientos de operación proporcionen acceso a oportunidades de crecimiento y desarrollo al trabajador, la información e instrucción adecuada para el desarrollo de sus tareas, el soporte organizacional y técnico para la solución de problemas y aquellos recursos necesarios para su correcta ejecución, entonces se tienen las condiciones estructurales para que el trabajador sienta el poder de control y autodeterminación sobre su trabajo (Conger & Kanungo, 1988; Spreitzer, 2008). En la segunda perspectiva Conger y Kanungo (1988) mencionan que no es suficiente el establecimiento de las condiciones estructurales de la organización para lograr que el individuo o los grupos de trabajo sientan el empowerment ya que este tiene orígenes en la psicología de los individuos. Este se asocia al estado psicológico necesario para que el individuo sienta la sensación de control en relación a su trabajo (Spreitzer, 1995). Es esencial que los individuos logren sentir el poder de la auto-determinación (Conger & Kanungo, 1988). Para ello mencionan que aquellas barreras y obstáculos que inhiben esa sensación deben ser removidos y eliminados. Para Thomas & Velthouse (1990) el empowerment es una cuestión de motivación intrínseca que se manifiesta en cuatro estados conscientes afectados por el ambiente que determinan la orientación hacia el trabajo de cada persona: Sensación de impacto, competencia, significancia y alternativas.

Prácticas de Alto Involucramiento de Empleados

De acuerdo con Lawler (1994) a partir de los años 70s emergen investigaciones que abordan el estudio de las prácticas de alto involucramiento de empleados, como una nueva e innovadora forma de administrar los recursos humanos en las organizaciones. En su trabajo menciona que estas incluyen diferencias respecto de la administración tradicional principalmente en los procesos de selección de personal, sistema de compensaciones, seguridad en el empleo, diseño del trabajo, estructura organizacional, entrenamiento y liderazgo. Marín-García y Conci (2009) definen estas como un sistema de prácticas que generan en los empleados las habilidades, información y motivación que lo lleven a intervenir en la toma de decisiones dentro de su área de control y en ese proceso, convierten la mano de obra en una fuente de ventaja competitiva sostenible. Se relacionan con bajos niveles de ausentismo, rotación, costos de producción bajos y alta satisfacción laboral en los empleados (Lawler, 1992). Aunque existen diferentes y variadas prácticas en los estudios académicos, son cuatro las que prevalecen de acuerdo con el modelo presentado por Lawler en 1991: Participación, Formación, Recompensa y Comunicación (Marín-García y Conci, 2009), sin embargo en la revisión teórica de su estudio exploratorio (Marín-García y Conci, 2009) encontraron 27 prácticas relacionadas con la participación, formación, compensación, comunicación y gestión de conocimiento, pero como resultado de los datos obtenidos, propusieron 7 escalas en lugar de las cinco identificadas en los estudios previos, sin embargo esa propuesta hasta ese momento no fue confirmada por el análisis factorial confirmatorio. En un segundo trabajo y mediante análisis confirmatorio (Marín-García y Conci, 2013) concluyen que solo los constructos de comunicación y formación, retirando ítems conflictivos presentan buen ajuste. No así los constructos de participación y recompensa, que no presentaron ajustes adecuados en el modelo reflectivo, por lo que sugieren la modelización formativa para resolver el problema y se pueda representar mejor la estructura del fenómeno observado.

Nivel de Capital Humano

EL capital humano es la capacidad que adquieren los individuos por acumulación de conocimientos y habilidades, como producto de la inversión en educación y la experiencia en el trabajo (Becker, 1962;1964). Aunque los elementos principales de la definición siguen presentes a través del tiempo, algunos términos y enfoques en su estudio se han agregado, como resultado de su abordaje desde la teoría de recursos y capacidades, (Barney, 1991; Peteraf, 1993; Castillo, 2012) agregan elementos que son la forma en que estos son adquiridos, además de la educación, las experiencias sus relaciones y la inteligencia propias del individuo. De esta forma la teoría del capital humano establece que el individuo acumula conocimientos y adquiere habilidades por medio de la educación formal, la práctica de tareas generales y específicas de sus actividades en el trabajo que lo llevan a adquirir y mejorar sus capacidades como persona y trabajador (Becker, 1962; Barney, 1991; Becker, 1964; Alama, 2008; Cardona, 2009; Castillo, 2012). Es por medio de las experiencias en el trabajo que adquiere competencias generales y específicas (Becker, 1964; Barney, 1991; Castillo, 2011). Así como por medio de la capacitación y el entrenamiento que recibe bajo programas específicos de desarrollo (Becker, 1964; Cardona, 2007; Alama, 2008; Madrigal, 2009) que incrementan sus capacidades y destrezas para la ejecución de las tareas y la solución de problemas, haciéndolo más productivo (Cardona, 2007; Castillo, 2012), generando de esta manera mayor valor para la empresa y convirtiéndose en una ventaja competitiva (Barney, 1991; Peteraf, 1993; Castillo, 2012)

METODOLOGÍA

Los instrumentos de compromiso organizacional (Meyer, Allen & Smith, 1993) y empowerment psicológico (Spreitzer, 1995) fueron traducidos del inglés al español (Harkness & Schoua-Glusberg, 1998). Los ítems del instrumento de nivel de capital humano y prácticas de alto involucramiento de empleados, fueron redactados a partir de los instrumentos originales de Bueno (2011) y Lawler (1991) respectivamente. Se sometieron a una validación de contenido, evaluando la claridad y la pertinencia de cada ítem con respecto al constructo a medir. Para ello, se utilizó el método de juicio de expertos, calculando el porcentaje de acuerdo entre jueces y el índice de la V de Aiken.

La variable compromiso organizacional arrojó un porcentaje de acuerdo entre jueces y el índice de la V de Aiken de 93% y .95 respectivamente para la pertinencia y un 97% y .96 respectivamente para la claridad siendo estos adecuados (Escurra, 1988), por lo que se conservaron los 18 ítems con cambios sugeridos por los expertos en algunas palabras en los ítems 7 y 14. Se cambió el sentido negativo de los ítems 3, 4, 5 y 13 para evitar confusión en los encuestados. Los resultados para la variable empowerment psicológico fueron 94% y .93 respectivamente para pertinencia y 92% y .90 para claridad, manteniéndose los 12 ítems con cambios sugeridos por los expertos en algunas palabras en los ítems 3, 8 y 10. Para la variable de prácticas de alto involucramiento de empleados se obtuvieron un 93% y .95 respectivamente para pertinencia y un 97% y .96 para claridad, siendo adecuados (Escurra, 1988), por lo que se conservaron los 16 ítems con cambios sugeridos por los expertos en algunas palabras en los ítems 1, 2, 3, 5 y 10. En el caso de la variable de nivel de capital humano se obtuvieron un 95% y .94 para pertinencia y un 94% y .92 respectivamente para claridad siendo adecuados (Escurra, 1988), por lo que se conservaron los 15 ítems con cambios sugeridos por los expertos en la redacción de los ítems 2, 3, 13 y 14.

Mediante un estudio de corte transversal se recolectaron 312 muestras entre Marzo y Agosto del 2016, de los cuales 197 fueron recogidos de cinco empresas del ramo automotriz, química y de servicios y 115 de estudiantes en la Universidad Tecnológica de Ciudad Juárez (UTCJ) que trabajan en los niveles de supervisión, técnica y operativa en empresas maquiladoras. Cinco cuestionarios fueron eliminados por incompletos quedando una muestra final de 307 cuestionarios. El muestreo se realizó por conveniencia y disponibilidad mediante la solicitud de acceso a las gerencias de recursos humanos en las plantas maquiladoras y a la dirección de la UTCJ para la aplicación del instrumento, procurando dentro de cada

lugar seleccionar una cantidad de muestras representativa de la población y de manera aleatoria en el caso de las plantas. En la UTCJ por disponibilidad de los grupos donde se encontraban los estudiantes que trabajan en las empresas maquiladoras. El procedimiento de aplicación fue presencial dentro de las instalaciones de cada planta en grupos pequeños en sala de juntas. Se solicitó a la empresa seleccionar aleatoriamente de la lista de personal a los individuos que participarían en el estudio. En la universidad se realizó en las aulas de clase disponibles a los alumnos que cumplieran las condicionantes del nivel en la organización. Al inicio de cada sesión se expuso en que consistía el estudio y su propósito. Se solicitó el consentimiento de los participantes explicándoles sus derechos y libertad de negarse a participar.

El Instrumento de Medición

El instrumento de medición se compone de las dimensiones de *compromiso afectivo, compromiso continuo y compromiso normativo* de la escala de Meyer, Allen y Smith (1993) con 18 items redactados en forma positiva. De igual manera las dimensiones *significado, competencia, autodeterminación e impacto* del empowerment psicológico de Spreitzer (1995) con 12 items redactados también en sentido positivo. Incluye las dimensiones *principios y valores, educación y experiencia, así como habilidades y desarrollo* de capital humano del modelo intellectus (Bueno, 2011) con 15 items redactados en sentido positivo. Finalmente, las dimensiones de *participación, formación, recompensa y comunicación* de las prácticas de alto involucramiento de empleados de Lawler (1991) con 16 items redactados en forma positiva. Todos se evalúan en una escala de Likert de seis puntos que se describen como: (1) Totalmente en desacuerdo, (2) Muy en desacuerdo, (3), En desacuerdo, (4) De acuerdo, (5) Muy de acuerdo y (6) Totalmente de acuerdo. Se evita el uso del neutro para eliminar el sesgo.

El modelo de medición busca determinar la relación del Empowerment psicológico con el compromiso organizacional, moderada esta relación por las variables del nivel de capital humano y las prácticas de alto involucramiento de empleados que desarrolla la organización. Para evaluar las características psicométricas del instrumento se llevaron a cabo análisis de confiabilidad, pruebas de correlación ítem-test, análisis discriminante de los ítems, análisis factorial confirmatorio, análisis de varianza y modelación estructural para el instrumento de cada variable individualmente primero y luego del instrumento completo como un modelo de medición de la relación teórica planteada.

RESULTADOS

Descripción de la Muestra

El nivel educativo que se incluyó fue de escolaridad primaria hasta licenciatura y posgrado, representando este último un 24.8%, mientras que técnicos y preparatoria fue un 51.2%, de secundaria y primaria un 24.1%. Respecto del puesto de trabajo se consideraron las posiciones de operador hasta ingeniero nivel supervisor, estos últimos componen el 15.6% de la muestra, mientras el nivel de técnico un 30.6% y el nivel operador un 53.7% de la muestra. En cuanto a la antigüedad el 57 % tenía menos de dos años en la empresa, un 18.2% hasta entre dos y cinco años y un 14.2% entre seis y diez años.

Pruebas de Consistencia Interna de Compromiso Organizacional

Los resultados para la variable de compromiso organizacional proporcionan un alpha de Cronbach de 0.89 para escala completa. Así mismo 0.87, 0.73, y 0.82 para las sub-escalas de compromiso afectivo, compromiso continuo y compromiso normativo respectivamente. Los estadísticos descriptivos como la media, desviación típica, correlación ítem – total, así como el valor de alpha de Cronbach si se elimina el ítem se muestran en la tabla 1.

Tabla 1: Media, Desviación Típica, Correlación Iter-Item y α de Cronbach si se Elimina el Ítem

Ítem	Media	Desviación Típica	Correlación Elemento-Total Corregida	Alfa de Cronbach Si Se Elimina el Elemento
Compromiso Organizacional α= 0.893				
Compromiso Afectivo α = 0.87				
CAF1	3.62	1.412	.557	.886
CAF2	3.44	1.402	.541	.887
CAF3	3.71	1.332	.607	.885
CAF4	3.73	1.407	.626	.884
CAF5	3.88	1.400	.629	.884
CAF6	3.65	1.331	.582	.885
Compromiso Continuo α = 0.73				
CCO1	3.77	1.441	.134	.900
CCO2	3.75	1.525	.567	.886
CCO3	3.83	1.449	.606	.884
CCO4	3.22	1.383	.441	.890
CCO5	3.67	1.278	.418	.890
CCO6	3.59	1.440	.415	.891
Compromiso Normativo α = 0.82				
CNO1	3.46	1.435	.513	.888
CNO2	3.68	1.412	.516	.887
CNO3	3.07	1.503	.597	.885
CNO4	3.90	1.429	.599	.885
CNO5	3.47	1.444	.645	.883
CNO6	3.58	1.447	.562	.886

<u>Análisis Factorial Exploratorio de Compromiso Organizacional</u>

Mediante componentes principales (CP) con rotación Varimax, eliminando las cargas factoriales menores a 0.3 (Carretero-Dios, 2005) y planteando las 3 dimensiones teóricas del modelo de referencia (Meyer, Allen y Schmit, 1993), muestra un índice de Káiser Meyer Olkin (KMO) aceptable de 0.89, la prueba de esfericidad de Bartlett con un Chi cuadrado de 2341.945 y 153 grados de libertad y nivel de significancia de $p<.001$. En la tabla de comunalidades el ítem CCO1 está por debajo de 0.4 siendo bajo (Carretero-Dios, 2005). En la matriz rotada los ítems CAF6, CCO2, cargan en dos dimensiones con una diferencia menor al 10% y de acuerdo con Lloret-Segura (2014) podrían ser eliminados. De manera similar el ítem CNO1 carga en dos dimensiones, pero con mayor peso en la dimensión de compromiso continuo poniéndolo en la misma situación. Se decide mantener los ítems hasta el procedimiento de análisis factorial confirmatorio. En la tabla 2 se muestra la agrupación de los ítems en cada uno de los tres factores con sus cargas factoriales, explicando un 56.01% de la varianza. El modelo factorial confirmatorio mediante ecuaciones estructurales, asignando los ítems a cada dimensión teórica y usando el método de estimación Unweighted Least Squares (ULS) recomendado para muestras pequeñas y la suposición de falta de normalidad (Byrne, 1989; Cupani, 2012). Los índices de ajuste del modelo 1 fueron: CMIN/df de 7.51, GFI=.971, AGFI=.962, NFI=.957, RFI=.95 y RMR=.138. Los valores CMIN/df y RMR no resultaron adecuados (Cupani, 2012; Bentler y Bonett, 1980). Para mejorar el ajuste se eliminaron los ítems con bajo índice de explicación de la variable latente CCO1, CCO6 y CNO1. De la matriz de residuos estandarizados se correlacionaron las covarianzas de errores superiores a 1 dentro del mismo factor. Los nuevos índices de ajuste para el modelo 2 fueron: CMIN/df de 3.65, un GFI=0.99, AGFI=0.984, NFI=0.985, RFI=0.98 y RMR=0.088, siendo adecuados (Cupani, 2012; Bentler y Bonett, 1980).

Tabla 2: Matriz de Componentes Rotada de Compromiso Organizacional

Factores	F1	F2	F3
CAF1	.640		
CAF2	.804		
CAF3	.825		
CAF4	.825		
CAF5	.771		
CAF6	.543	.445	
CCO1			.568
CCO2	.391		.477
CCO3			.648
CCO4			.588
CCO5			.636
CCO6			.692
CNO1		.377	.568
CNO2		.601	.449
CNO3		.590	.378
CNO4		.793	
CNO5		.753	
CNO6		.718	
% de Varianza explicada	36.949	11.731	7.372
Auto valor	6.651	2.112	1.326
Alpha de Cronbach	0.89	0.73	0.82

Prueba de Consistencia Interna de Empowerment Psicológico

Para la variable de empowerment psicológico se obtuvo un alpha de Cronbach de 0.89 para escala completa. Así mismo 0.84, 0.83, 0.80 y 0.76 para las sub-escalas de significado, competencia, autodeterminación e impacto respectivamente. Los estadísticos descriptivos media, desviación típica, correlación ítem – total, así como el valor de alpha de Cronbach si se elimina el ítem se muestran en la tabla 3.

Tabla 3: Media, Desviación Típica, Correlación Iter-Item y α de Cronbach Si Se Elimina el Ítem

	Media	Desviación Típica	Correlación Elemento-Total Corregida	Alfa de Cronbach Si Se Elimina el Elemento
Empowerment psicológico α = 0.89				
Significado α = 0.84				
ESI1	4.82	1.161	.644	.880
ESI2	4.52	1.195	.581	.883
ESI3	4.59	1.243	.635	.880
Competencia α = 0.83				
ECO1	5.20	1.055	.566	.884
ECO2	5.01	1.069	.602	.882
ECO3	5.14	1.037	.565	.884
Autodeterminación α = 0.80				
EAU1	4.92	1.169	.654	.879
EAU2	4.47	1.307	.577	.883
EAU3	4.48	1.294	.625	.881
Impacto α = 0.76				
EIM1	4.67	1.278	.646	.879
EIM2	4.09	1.248	.584	.883
EIM3	4.01	1.370	.528	.887

Análisis Factorial Exploratorio de Empowerment Psicológico

Se usaron los mismos métodos que para la variable de compromiso organizacional, planteando las 4 dimensiones teóricas del modelo de referencia (Spreitzer, 1995) se obtuvo un índice de Káiser Meyer Olkin (KMO) aceptable de 0.85, la prueba de esfericidad de Bartlett con un Chi cuadrado de 1918.248 con 66

grados de libertad y nivel de significancia de p<.001. En la matriz rotada los ítems ESI1, ECO3 y EAU1 cargan en dos dimensiones, pero con una diferencia mayor al 10% por lo que se quedan en el factor de mayor carga (Lloret-Segura, 2014. De manera similar el ítem EIM1 carga en tres dimensiones con diferencias menores al 10%. Podría ser eliminado, pero se decide dejarlo en su factor teórico y evaluarlo en el análisis factorial confirmatorio. En la tabla 4 se muestra la agrupación de los ítems en cada uno de los tres factores con sus cargas factoriales, explicando un 75.02% de la varianza.

Tabla 4: Matriz de Componentes Rotada de Empowerment Psicológico

Factores	F1	F2	F3	F4
ESI1	.321	.722		
ESI2		.866		
ESI3		.837		
ECO1	.835			
ECO2	.812			
ECO3	.763	.320		
EAU1	.472		.624	
EAU2			.848	
EAU3			.830	
EIM1		.342	.496	.349
EIM2				.854
EIM3				.856
% de Varianza explicada	45.927	12.581	9.764	6.751
Auto valor	5.511	1.51	1.172	0.81
Alpha de Cronbach	0.848	0.831	0.806	0.767

Para el modelo factorial confirmatorio se asignaron los ítems de acuerdo al modelo teórico. El método de estimación usado fue el Unweighted Least Squares (ULS). Los índices de ajuste fueron CMIN/df de 6.1, GFI=.972, AGFI=.959, NFI=.958, RFI=.947 y RMR=.116. Los valores CMIN/df y RMR no resultaron adecuados (Cupani, 2012; Bentler y Bonett, 1980). Para mejorar el ajuste de la matriz de residuos estandarizados se correlacionaron las covarianzas de errores superiores a 1 dentro del mismo factor. Los nuevos índices de ajuste con el modelo 2 fueron CMIN/df de 3.27, un GFI=0.986, AGFI=0.978, NFI=0.979, RFI=0.972 y RMR=0.082 siendo adecuados (Cupani, 2012; Bentler y Bonett, 1980).

Prueba de Consistencia Interna Prácticas de Alto Involucramiento de Empleados

Para esta variable se obtuvo un alpha de Cronbach de 0.92 para escala completa. Así mismo 0.83, 0.89, 0.86 y 0.86 para las sub-escalas de participación, formación, recompensas y comunicación respectivamente. Los estadísticos descriptivos como la media, desviación típica, correlación ítem – total, así como el valor de alpha de Cronbach si se elimina el ítem se muestran en la tabla 5.

Tabla 5: Media, Desviación Típica, Correlación Iter-Item y α de Cronbach Si Se Elimina el Ítem

Ítems	Media	Desviación Típica	Correlación Elemento-Total Corregida	Alfa de Cronbach Si Se Elimina el Elemento
Prácticas de Involucramiento de empleados α = 0.92				
Participación α = 0.83				
PIP1	4.07	1.606	.381	.929
PIP2	4.43	1.385	.493	.925
PIP3	4.20	1.375	.663	.921
PIP4	4.30	1.349	.542	.924
Formación α = 0.89				
PIF1	4.04	1.388	.668	.921
PIF2	3.58	1.474	.722	.919
PIF3	3.79	1.407	.715	.920
PIF4	3.72	1.473	.675	.921
Recompensas α = 0.86				
PIR1	3.34	1.628	.588	.923
PIR2	3.38	1.505	.741	.919
PIR3	3.36	1.534	.649	.921
PIR4	3.33	1.500	.677	.921
Comunicación α = 0.86				
PIC1	3.40	1.473	.726	.919
PIC2	3.62	1.530	.736	.919
PIC3	3.83	1.419	.617	.922
PIC4	3.86	1.511	.636	.922

Análisis Factorial Exploratorio de Prácticas de Alto Involucramiento de Empleados

Se usaron los mismos métodos anteriores planteando las 4 dimensiones teóricas del modelo de referencia (Lawler, 1991) se obtuvo un índice de Káiser Meyer Olkin (KMO) aceptable de 0.91, la prueba de esfericidad de Bartlett con un Chi cuadrado de 3218.099 con 120 grados de libertad y nivel de significancia de p<.001. En la matriz rotada los ítems PIP4, PIF1, PIF2, PIF4, PIR2, PIR4 y PIC2 cargan en dos dimensiones, pero con una diferencia mayor al 10% por lo que se quedan en el factor de mayor carga (Lloret-Segura, 2014. El ítem PIC1 carga en dos con diferencia menor al 10%. Podría ser eliminado, pero se decide dejarlo en su factor teórico y evaluarlo en el análisis factorial confirmatorio. En la tabla 6 se muestra la agrupación de los ítems en cada uno de los tres factores con sus cargas factoriales, explicando un 73.57% de la varianza.

Igual que los anteriores, fueron utilizados los mismos métodos para el análisis factorial confirmatorio. Los índices de ajuste fueron CMIN/df de 5.9, GFI=.988, AGFI=.983, NFI=.984, RFI=.981 y RMR=.120. Los valores CMIN/df y RMR no resultaron adecuados (Cupani, 2012; Bentler y Bonett, 1980). Para mejorar el ajuste de la matriz de residuos estandarizados se correlacionaron las covarianzas de errores superiores a 1 dentro del mismo factor. Los nuevos índices de ajuste con el modelo 2 fueron CMIN/df de 5.5, un GFI=0.990, AGFI=0.987, NFI=0.986, RFI=0.982 y RMR=0.11 siendo muy marginales el CMIN/df y RMR (Cupani, 2012; Bentler y Bonett, 1980).

Tabla 6: Matriz de Componentes Rotada de Prácticas de Alto Involucramiento

Factores	F1	F2	F3	F4
PIP1				.784
PIP2				.847
PIP3				.798
PIP4	.462			.638
PIF1	.787			.314
PIF2	.725	.337		
PIF3	.828			
PIF4	.719	.392		
PIR1		.807		
PIR2	.402	.725		
PIR3		.774		
PIR4		.629	.432	
PIC1		.541	.637	
PIC2		.303	.725	
PIC3			.796	
PIC4			.741	
% de Varianza explicada	48.536	12.313	7.756	4.965
Auto valor	7.776	1.97	1.241	0.794
Alpha de Cronbach	0.831	0.893	0.869	0.868

Prueba de Consistencia Interna de Nivel de Capital Humano

La prueba de consistencia interna de la variable de nivel de capital humano obtuvo un alpha de Cronbach de 0.86 para escala completa. Así mismo 0.76, 0.58 y 0.80 para las sub-escalas de principios y valores, educación y experiencia y competencias y habilidades respectivamente. Los estadísticos descriptivos como la media, desviación típica, correlación ítem – total, así como el valor de alpha de Cronbach si se elimina el ítem se muestran en la tabla 7.

Tabla 7: Media, Desviación Típica, Correlación Iter-Item y α de Cronbach Si Se Elimina el Ítem

Ítems	Media	Desviación Típica	Correlación Elemento-Total Corregida	Alfa De Cronbach Si Se Elimina el Elemento
Nivel de Capital Humano α = 0.86				
Principios y Valores α = 0.76				
CHV1	4.15	1.232	.485	.859
CHV2	4.57	1.173	.647	.852
CHV3	4.72	1.227	.527	.857
CHV4	3.86	1.415	.494	.859
CHV5	4.62	1.214	.588	.855
Educación y Experiencia α = 0.58				
CHE1	3.94	1.470	.282	.870
CHE2	3.46	1.500	.381	.865
CHE3	4.63	1.160	.472	.860
CHE4	4.56	1.239	.534	.857
Competencias y Habilidades α = 0.80				
CHD1	3.65	1.738	.353	.869
CHD2	4.04	1.364	.549	.856
CHD3	4.25	1.303	.603	.854
CHD4	4.06	1.388	.569	.855
CHD5	3.98	1.395	.642	.851
CHD6	4.07	1.467	.653	.850

Análisis Factorial Exploratorio de Nivel de Capital Humano

De forma similar a los anteriores respecto a los métodos se obtuvo un índice de Káiser Meyer Olkin (KMO) aceptable de 0.87, la prueba de esfericidad de Bartlett con un Chi cuadrado de 1556.965 con 105 grados de libertad y nivel de significancia de p<.001. Los ítems CHE2 y CHD2 de la tabla de comunalidades presentan valores menores de 0.4. En la matriz rotada los ítems CHV2, CHE3, CHD2, CHD5 y CHD6 cargan en más de una dimensión, pero con una diferencia mayor al 10% por lo que se quedan en el factor de mayor carga (Lloret-Segura, 2014. El ítem CHV5 carga en dos con diferencia menor al 10%. Podría ser eliminado, pero se decide dejarlo en su factor teórico y evaluarlo en el análisis factorial confirmatorio. En la tabla 8 se muestra la agrupación de los ítems en cada uno de los tres factores con sus cargas factoriales, explicando un 52.74% de la varianza.

Tabla 8: Matriz de Componentes Rotados de Nivel de Capital Humano

Factores	F1	F2	F3
CHV1	.680		
CHV2	.626	.319	.310
CHV3	.682		
CHV4	.715		
CHV5	.447		.458
CHE1			.682
CHE2	.447		
CHE3	.438		.594
CHE4			.625
CHD1		.678	
CHD2	.381	.452	
CHD3		.485	.640
CHD4		.672	
CHD5		.719	.388
CHD6	.319	.744	
% de Varianza explicada	36.92	8.294	7.58
Auto valor	5.538	1.237	1.137
Alpha de Cronbach	0.766	0.581	0.8

El método de estimación igual que los anteriores fue el Unweighted Least Squares (ULS). Inicialmente los índices de ajuste fueron CMIN/df de 4.1, GFI=.981, AGFI=.974, NFI=.968, RFI=.961 y RMR=.10. Los valores CMIN/df y RMR son adecuados de manera marginal (Cupani, 2012; Bentler y Bonett, 1980). Para mejorar el ajuste se eliminaron los ítems CHE1 y CHD1 con baja explicación de la variable y de la matriz de residuos estandarizados se correlacionaron las covarianzas de errores superiores a 1 dentro del mismo factor. Los nuevos índices de ajuste con el modelo 2 fueron CMIN/df de 3.75, un GFI=0.986, AGFI=0.978, NFI=0.978, RFI=0.977 y RMR=0.08 siendo adecuados (Cupani, 2012; Bentler y Bonett, 1980).

Prueba de Consistencia Interna del Instrumento de Medición Completo
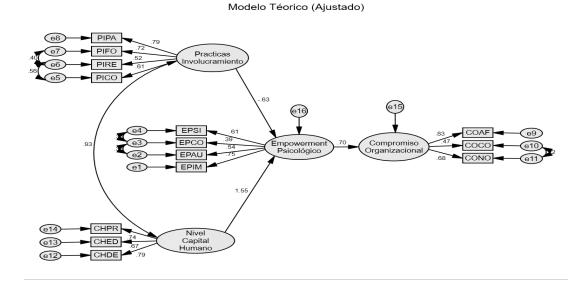
La prueba de consistencia interna del instrumento completo obtuvo un alpha de Cronbach de 0.95. En la tabla 9 se muestran los valores para cada uno de los factores. Todos ellos presentan índices de alpha de Cronbach adecuados excepto la dimensión educación y experiencia del instrumento de nivel de capital humano que es marginal con solo $\alpha = .58$.

Tabla 9: Confiabilidad de los Factores, Dimensiones y el Instrumento

Factores / Subescala	Ítems	Alpha de Cronbach
Compromiso Afectivo	6	0.87
Compromiso Continuo	5	0.74
Compromiso Normativo	5	0.82
Significado	3	0.84
Competencia	3	0.83
Autodeterminación	3	0.8
Impacto	3	0.76
Principios y valores	5	0.76
Educación y Experiencia	3	0.58
Competencias y Habilidades	5	0.81
Participación	4	0.83
Formación	4	0.89
Recompensas	4	0.86
Comunicación	4	0.86
Compromiso Organizacional	16	0.89
Empowerment Psicológico	12	0.89
Nivel de Capital Humano	13	0.87
Prácticas de alto involucramiento de empleados	16	0.92
Instrumento completo	57	0.95

El modelo factorial confirmatorio para el modelo teórico se muestra en la figura 1. El método de estimación usado fue el Unweighted Least Squares (ULS). Inicialmente los índices de ajuste fueron CMIN/df de 5.2, GFI=.962, AGFI=.945, NFI=.948, RFI=.929 y RMR=.10. Los valores CMIN/df y RMR no son adecuados (Cupani, 2012; Bentler y Bonett, 1980). Para mejorar el ajuste de la matriz de residuos estandarizados se correlacionaron las covarianzas de errores superiores a 1 dentro de la misma variable. Los nuevos índices de ajuste con el modelo 2 fueron CMIN/df de 3.5, un GFI=0.976, AGFI=0.963, NFI=0.964, RFI=0.952 y RMR=0.08 siendo adecuados (Cupani, 2012; Bentler y Bonett, 1980).

Figura 1: Modelo Estructural del Modelo Teórico

Modelo Téorico (Ajustado)

CONCLUSIONES

En base a los resultados obtenidos en las pruebas de confiabilidad y validez de cada uno de los instrumentos de medición de las variables involucradas, así como para la escala completa, se establece que son adecuadas y se extraen las dimensiones o factores de acuerdo con la conceptualización teórica. La adecuación del tamaño de la muestra arrojó índices adecuados (KMO superiores a 0.85) para todas las variables, explicando porcentajes de varianza arriba de 52%, superior al recomendado como mínimo 40% (Lloret-Segura et. Al., 2014). En el caso del instrumento de medición del compromiso organizacional, se eliminaron los ítems CC01, CC06 y CN01 por no representar una carga factorial suficiente en el modelo estructural. De la misma manera para el caso del instrumento de medición de nivel de capital humano los ítems CHE01 y CHD01 fueron retirados del instrumento, quedando finalmente el instrumento completo con 56 ítems de los 61 originales. El ajuste de bondad obtenido del análisis factorial confirmatorio para cada instrumento, así como para la escala completa es adecuado como se muestra en cada una de las tablas relacionadas. La figura 1 muestra el modelo teórico con una correlación alta entre las variables de nivel de capital humano y las prácticas de alto involucramiento de empleados, explicando el empowerment psicológico que a su vez predice el compromiso organizacional de manera significativa con un índice de 0.70 de explicación de la varianza. Con ello se presume que el modelo teórico representa una buena explicación de la realidad y puede ser usado para los fines de la investigación que pretende usarlo.

Sobre el tamaño de la muestra pudiera considerarse un poco marginal. Sin embargo, de acuerdo con algunos autores el tamaño N=200 es adecuado si se tienen comunalidades entre 0.4 y 0.7 y el número de variables por factor es de 3 a 4 ítems (Lloret-Segura et.al., 2014) y éstas consideraciones se cumplen en el trabajo realizado. La falta de certeza en la aleatoriedad al seleccionar las muestras deberá ser considerada en el caso de los estudiantes de la UTCJ ya que se obtuvo más por disponibilidad que al azar. Se advierte que los resultados obtenidos en este trabajo de investigación no son generalizables a todos los contextos y pudieran ser diferentes en otro contexto con características ajenas al de manufactura o en otro tipo de poblaciones.

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ESTUDIO A EMPLEADORES Y EXPECTATIVAS DEL MERCADO LABORAL. EL CASO DE LA FACULTAD DE CONTADURÍA Y CIENCIAS ADMINISTRATIVAS DE LA UNIVERSIDAD MICHOACANA DE SAN NICOLÁS DE HIDALGO

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RESUMEN

La Asociación Nacional de Universidades e Instituciones de Educación Superior (ANUIES, 1998) en México y, otros organismos de orden internacional como el Banco Mundial (1995), han exhortado a las Instituciones de Educación Superior (IES) a valorar y examinar el grado de pertinencia de su oferta educativa, pues las necesidades que presenta el mercado laboral se han visto modificadas como producto de las nuevas formas y sistemas de trabajo, las tecnologías de la información y la comunicación y, las tecnologías de punta. La relación entre la Educación Superior y el mercado laboral es uno de los factores clave para la mejora de la calidad y la eficiencia en las instituciones. En este sentido, los estudios a empleadores se inscriben entre las actividades institucionales ineludibles y prioritarias que toda institución de educación superior debe emprender de forma permanente, también permiten identificar la satisfacción de los empleadores respecto a la formación recibida de su personal, a la vez de captar los juicios y recomendaciones que pueden emitir sobre sus necesidades en cuanto al mercado laboral. Conocer el desempeño laboral de nuestros egresados y determinar las necesidades de formación que el mercado laboral requiere de los Licenciados en Contaduría, a fin de adecuar los programas académicos a las necesidades institucionales, es el objetivo del presente trabajo de investigación, el cual se considera de tipo descriptivo transversal con un enfoque cuantitativo, se conduce en ambientes naturales y la recomendaciones propuestas se extraen de los datos proporcionados por los empresarios que validan el desempeño profesional de los egresados de la Facultad de Contaduría y Ciencias Administrativas de la Universidad Michoacana de San Nicolás de Hidalgo.

PALABRAS CLAVE: Egresados, Empleadores, Educación Superior

EMPLOYERS STUDY A DEGREE IN ACCOUNTING AND LABOR MARKET EXPECTATIONS

ABSTRACT

The National Association of Universities and Institutions of Higher Education (ANUIES, 1998) in Mexico and other agencies international order as the World Bank (1995), have urged the Higher Education Institutions (HEI) to assess and examine the degree of relevance of its educational offerings, because the needs presented by the labor market have been modified as a result of new forms and systems of work, information and communications technology and cutting-edge technologies. The relationship between higher education and the labor market is a key to improving quality and efficiency in the institutions factors. In this regard, studies employers are enrolled among the priority inescapable institutional activities and that any institution of higher education should undertake permanently, also identify the employer satisfaction regarding the training of its staff, at a time of capture the judgments and recommendations that can deliver on their needs for the labor market. Knowing the job performance of our graduates and

determine the training needs of the labor market requires the Licensed in accounting, in order to bring academics to institutional needs programs, is the objective of this research, which is considered transversal descriptive with a quantitative approach, conducted in natural environments and proposed recommendations are extracted from the data provided by employers that validate the professional performance of graduates of the School of Accounting and Administrative Sciences of the Universidad Michoacana de San Nicolas de Hidalgo

JEL: I21,I22

KEYWORDS: Graduates, Employers, Higher Education

DESARROLLO

Para el primer trimestre del año 2016 la población económicamente activa (PEA) del país se ubicó en 52.9 millones de personas, que significan 59.2% de la población de 15 años y más. (ENOE, 2016). Los jóvenes constituyen el 73.3% de la población del país de ellos 2 millones 140 mil 020 son adolescentes y jóvenes sin empleo entre los 15 y 24 años, de acuerdo con la Encuesta Nacional de Ocupación y Empleo; con base en datos de esta misma encuesta, Michoacán de Ocampo se encuentra entre las entidades con tasas de desocupación más bajo con una tasa del 2.7%. El número de profesionistas ocupados en el estado es de 214.4 miles de personas con un ingreso mensual de $9,425.00 siendo el tercer estado con el menor ingreso mensual, según datos de la Secretaría de Educación Pública en el país las carreras con mayor número de profesionistas ocupados son: Administración y gestión de empresa con 829,880 mil personas ocupadas y en Contabilidad 738,150 mil personas, no obstante no todos los profesionistas de estas carreras se ocupan en actividades afines a sus estudios : ciencias administrativas (66.6%), contaduría (81.6%). El egresado enfrenta otro problema, el ingreso promedio mensual de los profesionistas ocupados, en el país asciende a $11,002 pesos mensuales de acuerdo con Secretaria del Trabajo y Previsión social (2016); el área de ingeniería es la que percibe los ingresos más elevados, el área con menos ingreso es la educación, Humanidades y Artes.

Para la Asociación Nacional de Universidades e Instituciones de Educación Superior (ANUIES), la calidad educativa debe construirse a partir de la eficiencia en los procesos, la eficacia en los resultados, así como con la relevancia y congruencia de procesos y resultados con las expectativas y demandas de la sociedad actual. Ante este panorama, ANUIES enfatiza que las instituciones deberán operar partiendo de una serie de indicadores y recomendaciones, que a través de su concreción en políticas educativas claras, y el diseño de proyectos de transformación de las instituciones educativas, les permita consolidarse en esquemas de calidad y pertinencia, entre otros, se señalan:

Creación de programas integrales que se ocupen del estudiante desde antes de su ingreso y hasta después de su egreso
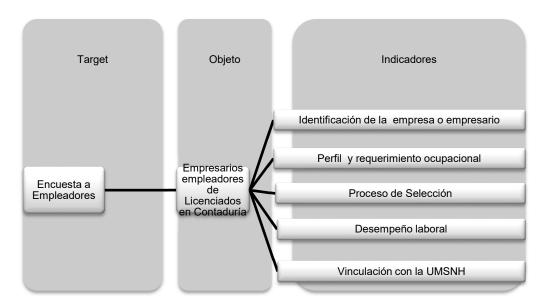
Preparar a sus egresados para el altruismo, la solidaridad social y para una participación ciudadana informada, reflexiva, activa y deseosa de fortalecer el Estado de derecho.

La Universidad Michoacana de San Nicolás de Hidalgo, consciente de la importancia que tiene la vinculación con sus egresados, contempla en su Plan de Desarrollo Institucional 2010-2020 políticas, programas y ejes estratégicos, objetivos, metas y acciones, estructuradas en seis ejes; específicamente dentro del eje dos, el cual se refiere al de estudiantes y egresados, tiene como objetivo; hacer del estudiante el centro del proceso educativo mejorando su selección orientación, atención y participación académica, en beneficio de su aprendizaje y fortalecer la vinculación con los egresados. Por tanto este trabajo busca coadyuvar en la creación de una vinculación con el mercado laboral y asi medir la satisfacción laboral de los empleadores con el servicio profesional que ofrecen los egresados de la Facultad de Contaduría y

Ciencias Administrativas.

Existen diferentes metodologías para realizar este tipo de estudios y cada una de las instituciones que los lleva a cabo elige la que considera más conveniente. Las variables e indicadores empleadas difieren en forma relevante. La gran heterogeneidad de las instituciones de educación superior en el territorio nacional y las enormes diferencias entre estudios de egresados no permite comparar resultados y conclusiones obtenidos. En muchos estudios se observan niveles de estratificación distintos (institución, campus, facultad, carrera) o mezclan diferentes intereses de información, lo que hace aún más difícil un análisis comparativo (ANUIES, 1998).

Figura 1: Estructura del Instrumento de Encuesta

Aquí se presenta el informe final de los resultados obtenidos al aplicar una encuesta a una muestra de empleadores de egresados de la Licenciatura en Contaduría con el objetivo de conformar una base de datos que permita mantener un vínculo entre la administración de esta institución educativa y los empresarios que requieran de los servicios prestados por los egresados de esta licenciatura, además de proveer a las academias de información relevante sobre la realidad operativa planteada por los egresados en base a sus experiencias y requerimientos encontrados en el momento de integrarse a la vida productiva o desempeño profesional.

METODOLOGÍA

La metodología utilizada en el presente trabajo de investigación se considera de tipo descriptivo transversal con un enfoque cuantitativo, se conduce en ambientes naturales y la recomendaciones propuestas se extraen de los datos proporcionados por los empresarios que validan el desempeño profesional de los egresados de la Facultad de Contaduría y Ciencias Administrativas de la Universidad Michoacana de San Nicolás de Hidalgo. La estructura y diseño de cuestionarios proporcionan información amplia y precisa que permite organizar, tabular y analizar la información con rapidez; incluyó cuatro indicadores principalmente se identificó la empresa o empresario, el perfil y requerimiento ocupacional, su proceso de selección de personal y la opinión del empleador sobre el desempeño laboral del profesionista en contaduría, además de medir el interés de la empresa para vincularse con la institución educativa, como se plasma en la siguiente ilustración.

Análisis de la Información Obtenida

Actualmente se cuenta con una base de datos de empresarios empleadores de egresados de la Facultad de Contaduría y Ciencias Administrativas, los cuales se caracterizan por contar o haber contado dentro de su entorno laboral con ex alumnos de esta institución. La muestra es de 71 empleadores los cuales se eligieron al azar. Por lo que respecta al indicador *identificación de la empresa o empresario* Grafica que muestra el sector al que pertenece la empresa encuestada

Tabla 1: Identificación del Sector de la Empresa

SECTOR DE LA EMPRESA (¿En que sector se encuentra la enpresa?)		
	Frecuencia	*Porcentaje*	*Porcentaje acumulado*
Público	47.57	67	67
Privado	23.43	33	100
Tatal	71		

Como se puede observar en la tabla anterior la mayor parte de los contadores son requeridos en el sector público, por lo que se recomienda tomar en cuenta este dato en la modificación de planes de estudios específicamente en los contenidos programáticos. Por lo que respecta al indicador*: Perfil y requerimientos de personal*

Tabla 2: Empresas Que Cuentan Entre su Personal Con Egresados de la FCCA-UMNAH

¿LA EMPRESA TIENE PROFESIONISTAS EGRESADOS DE LA FCCA?		
	Frecuencia	*Porcentaje*	*Porcentaje acumulado*
Si	53	74.65	75
No	18	25.35	100
Tatal	71		
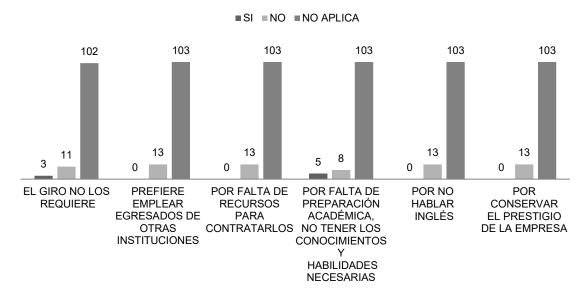
Del total de empresarios encuestados 53 cuenta con profesionistas egresados de la facultad de contaduría y ciencias administrativas y el 18 no cuentan con profesionistas egresados de nuestra facultad. Los resultados pueden ser confiables ya que la mayor parte de los empresarios conocen el desempeño de los egresados.

Tabla 3: Representatividad de la FCCA-UMSNH en el Recurso Humano de la Empresa

¿CUANTOS EGRESADOS DE LA FCCA PROFESIONISTAS SON EN SU EMPRESA?			
	Frecuencia	*Porcentaje*	*Porcentaje acumulado*
De 1 a10	50	70.42	70.42
De11 a 50	4	5.63	76.06
De 51-100	1	1.41	77.46
mas de 100	1	1.41	78.87
N/A	15	21.13	100.00
Tatal	71	100.00	

La mayoría de las empresas encuestadas cuentan con egresados de la facultad y la mayoría tiene de 1 a 10 egresados laborando en su empresa

Figura 1: Justificación Por la No Contratación de Egresados de la FCCA-UMSNH

La mayoría de los empresarios encuestados no manifestaron los motivos por los que no contratan egresados en su empresa, nadie de los encuestados manifestó preferir a egresados de otras instituciones en vez de los egresados de la UMNSH, no es tampoco por falta de recurso. Los empresarios no temen dañar el prestigio de su empresa por contratar a egresados de la UMSNH, sin embargo algunos empresarios los rechazan porque les hace por falta preparación académica y por no tener los conocimientos y habilidades necesarias. A los empresarios no les interesa que dominen el idioma inglés. Se recomienda revisar los planes de estudios y considerar el desarrollo de habilidades y conocimientos que requieren los empresarios.
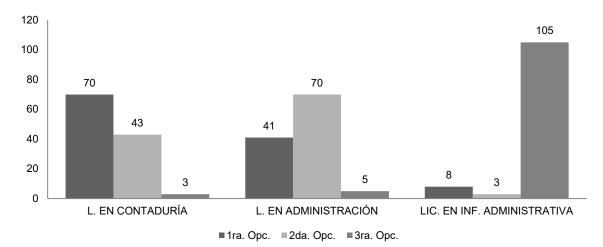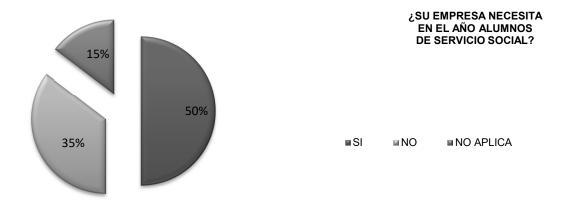
Figura 2: Gráfica Que Muestra la Carrera Que Más le Importa Para Su Empresa
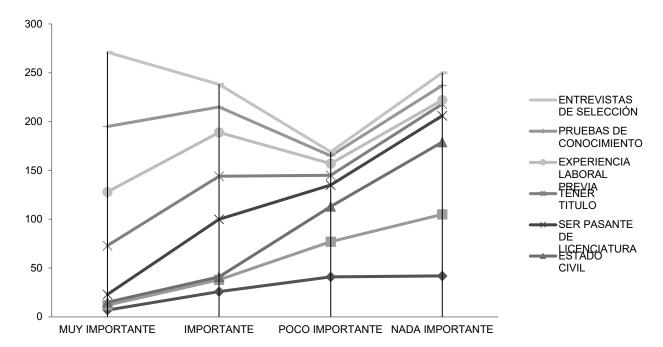
Los empresarios consideran como primera opción la licenciatura en contaduría; como segunda opción la licenciatura en administración y como tercera opción la licenciatura en informática administrativa. La carrera con más demanda laboral en la FCCA es la de contaduría.

Figura 3: Gráfica Que Muestra si la Empresa Necesita en el Año Alumnos de Servicio Social
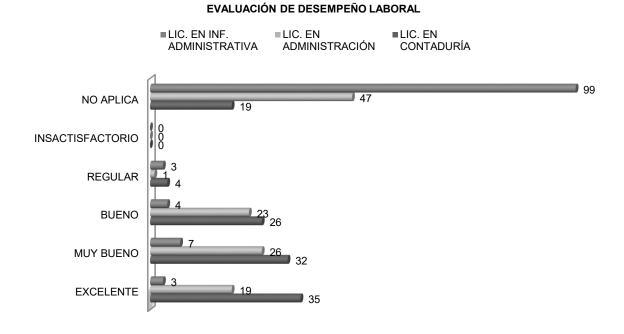
La mitad de los empresarios encuestados manifiesta requerir alumnos de servicio social de la licenciatura en contaduría. Los empresarios requieren pasantes de la licenciatura en contaduría para liberar servicio social. Por lo que respecta al indicador: *proceso de selección*

Figura 4: Gráfica Que Muestra los Principales Aspectos Valorados en el Proceso de Selección de los Egresados
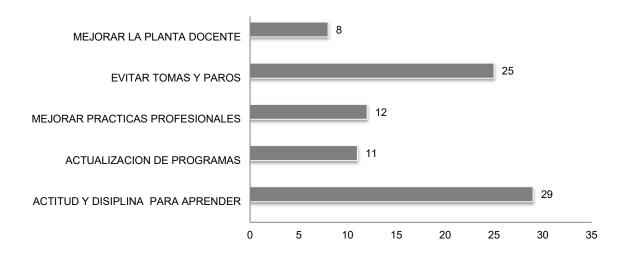
Para la mayor parte de los encuestados la técnica de selección más utilizada es la entrevista sin embargo muchos aplican pruebas de conocimiento y aproximadamente la mitad exigen experiencia laboral previa, algunos requieren el título profesional para poder contratar a egresados. Otro dato importante es que no les importa el sexo del egresado ni el estado civil. Los egresados de la licenciatura en contaduría, deben salir preparados para ser entrevistados y manejar un vocabulario adecuado a sus conocimientos adquiridos, además de controlar que sus prácticas profesionales les sean de utilidad laboral. Por lo que respecta al indicador: *desempeño laboral*

Figura 5: Grafica Que Muestra el Desempeño Laboral de los Contadores en su Empresa

EVALUACIÓN DE DESEMPEÑO LABORAL

■LIC. EN INF.   ■LIC. EN   ■LIC. EN
  ADMINISTRATIVA   ADMINISTRACIÓN   CONTADURÍA

Categoría	LIC. EN INF. ADMINISTRATIVA	LIC. EN ADMINISTRACIÓN	LIC. EN CONTADURÍA
NO APLICA	99	47	19
INSACTISFACTORIO	0	0	0
REGULAR	3	1	4
BUENO	4	23	26
MUY BUENO	7	26	32
EXCELENTE	3	19	35

La gran mayoría opina que el desempeño de los egresados en contaduría es excelente, muy bueno y bueno.
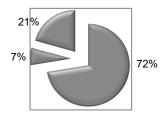
Figura 6: Grafica Que Muestra las Sugerencias Para Mejorar a los Próximos Profesionistas

Sugerencia	Valor
MEJORAR LA PLANTA DOCENTE	8
EVITAR TOMAS Y PAROS	25
MEJORAR PRACTICAS PROFESIONALES	12
ACTUALIZACION DE PROGRAMAS	11
ACTITUD Y DISIPLINA PARA APRENDER	29

La mayoría de los encuestados opinan que se debe mejorar la actitud y disciplina en los egresados

Figura 7: Grafica Que Muestra la Satisfacción de los Empleadores con los Servicios Profesionales de los Egresados
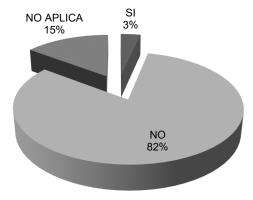
Usted como empleador
Esta satisfecho con los conocimientos
Que le fueron impartidos por la fcca de la umsnh
(finanzas, contabilidad, fiscal, presupuestos, auditoría
y administración

21%

7%

72%

La gran mayoría de los encuestados opina estar satisfecho con los conocimientos que los egresados demostraron en su desempeño laboral Por lo que respecta al indicador*: vinculación con la UMSNH*
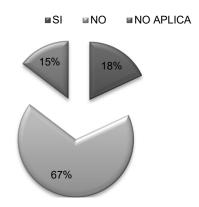
Figura 8: Gráfica Que Muestra si Existe Algún Programa de Vinculación o Convenio Entre su Empresa y la FCCA de la UMSNH

**EXISTE ALGÚN
PROGRAMA DE VINCULACIÓN O CONVENIO ENTRE SU EMPRESA Y LA FCCA DE
LA UMSNH?**

NO APLICA
15%

SI
3%

NO
82%
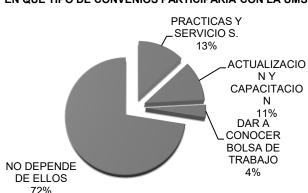
La mayoría de los encuestados no cuenta con un programa de vinculación con la FCCA
Ilustración 7: Grafica Que Muestra si la Empresa Está Dispuesta a Desarrollar Algún Proyecto Conjunto con la UMSNH

EN CASO DE SER
NEGATIVA LA RESPUESTA ANTERIOR,
¿ESTARÍA DISPUESTO
A DESARROLLAR ALGÚN
PROYECTO CONJUNTO
CON LA UMSNH?

Más de la mitad de los encuestados está interesado en firmar algún tipo de convenio con la FCCA.

Figura 9: Grafica Que Muestra En Qué Tipo de Convenios Participaría con la UMSNH

EN QUE TIPO DE CONVENIOS PARTICIPARIA CON LA UMSNH

RECOMENDACIONES

Por lo que respecta al indicador identificación de la empresa o empresario debido a que la mayor parte de los contadores son requeridos en el sector público, se recomienda tomar en cuenta este dato en la modificación de planes de estudios específicamente en los contenidos programáticos. Por lo que respecta al indicador del perfil y requerimientos de personal, se garantiza la confiabilidad de los resultados ya que la mayor parte de los empresarios conocen el desempeño de los egresados, pues han manifestado contar actualmente o haber contado en el pasado con por lo menos algún egresado de la Facultad de Contaduría y Ciencias Administrativas, y también la mayoría tiene de 1 a 10 egresados laborando en su empresa.

Se detectó que la carrera más demandada de la FCCA es la de contaduría, por lo que se sugiere tomar las medidas necesarias para fortalecer las competencias en esta licenciatura. Los empresarios requieren pasantes de la licenciatura en contaduría para liberar servicio social, se propone contemplar un sitio web para el registro de bolsa de trabajo y oportunidades de servicio social y prácticas profesionales. Por lo que respecta al indicador, proceso de selección, los egresados de la licenciatura en contaduría, deben salir preparados para ser entrevistados y manejar un vocabulario adecuado a los conocimientos adquiridos, se recomienda considerar en la modificación de planes de estudio la comunicación verbal y escrita.

La mayoría de los encuestados opinan que se debe mejorar la actitud y disciplina en los egresados, se sugiere considerar en la modificación de planes de estudio las competencias relacionadas con estos aspectos. La

gran mayoría de los encuestados opina estar satisfecho con los conocimientos que los egresados demostraron en su desempeño laboral, por lo tanto se propone realizar campañas de difusión entre los alumnos, a fin de motivar aún más su desempeño. Por lo que respecta al indicador, vinculación con la UMSNH, la mayoría de los encuestados no cuenta con un programa de vinculación con la FCCA, Más de la mitad de los encuestados está interesado en firmar algún tipo de convenio con la FCCA, es un dato que se debe considerar en el área de vinculación.

CONCLUSIONES

Por lo que respecta a la Licenciatura en contaduría se ha conocido el desempeño laboral de los egresados de la FCCA desde la perspectiva de los empleadores, determinando que las necesidades de formación son suficientes, pero requieren actualización constante en los programas de estudio, los cuales deben incluir el desarrollo de diversas habilidades como el mejor manejo de comunicación verbal y escrita, así mismo manifiestan su interés por participar en la conformación de bolsa de trabajo de esta facultad. Así mismo se manifestaron los encuestados en participar en programas de vinculación con la institución educativa lo a fin de fomentar apoyos de gestión e intercambio profesional.

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BIOGRAFIA

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INNOVAR EN EL SECTOR AGRÍCOLA COMO ALTERNATIVA DE DESARROLLO A LAS EMPRESAS FAMILIARES EN EL ESTADO DE MICHOACÁN, MÉXICO

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Mario Chávez Zamora, Universidad Michoacana de San Nicolás de Hidalgo

RESUMEN

Conscientes de los diversos problemas que enfrentan día a día el sector agrícola, entre los cuales se destaca el hecho de que los costos y gastos que se originan son demasiado gravosos en proporción de los márgenes de producción por área cultivada, asimismo el suelo sufre un deterioro que se refleja en menor producción y la falta de apoyos financieros también repercute en restricciones de capital para realizar inversiones y limitaciones de cobertura que los proteja de malas cosechas, sequias y otros riesgos, ocasionando desmotivación a realizar esta actividad productiva. En el presente trabajo se plantea la necesidad de cambiar los modelos tradicionales de producción agrícola utilizados en la mayoría del suelo cultivable del estado de Michoacán de Ocampo, para que las empresas familiares, que son el modo general de organización de los agricultores, puedan logra un desarrollo económico aplicando técnicas y procedimientos de agricultura protegida. Es por ello que se analiza si existen beneficios en su aplicación que logren el desarrollo económico en la región y por ende en el país.

PALABRAS CLAVES: Desarrollo Económico, Empresas Familiares, Agricultura Protegida

INNOVATION IN THE AGRICULTURAL SECTOR DEVELOPMENT AS AN ALTERNATIVE TO FAMILY BUSINESS IN THE STATE OF MICHOACAN, MEXICO

ABSTRACT

Aware of the various problems faced daily the agricultural sector, including the fact that the costs and expenses arising are too burdensome in proportion of production margins by acreage stands also the ground is deteriorating which is reflected in lower production and lack of financial support also affects capital constraints for investments and limitations of coverage that protects them from poor harvests, drought and other risks, causing lack of motivation to make this productive activity. In this paper the need to change traditional agricultural production models used in most of the arable land in the state of Michoacan de Ocampo, poses for family businesses, which are the general organization of farmers, they can achieve a economic development applying techniques and procedures protected agriculture. That is why we analyze whether there are benefits in their application to achieve economic development in the region and therefore in the country.

JEL: E23,L97,R11

KEYWORDS: Economic Development, Family Businesses, Protected Agriculture

INTRODUCCIÓN

El presente trabajo de investigación surge, en primera instancia, para tratar de proponer una alternativa que permita la integración de sectores rurales del estado de Michoacán para lograr su desarrollo, partiendo en primera instancia de la conceptualización del marco teórico y posteriormente detectando factores que permitan la incorporación de las empresas a la modernidad de sus actividades productivas en el sector agrícola.   En los últimos años, se vienen realizando fuertes inversiones privadas y con apoyos públicos para la instalación y operación de estructuras con el fin de practicar algún tipo de agricultura protegida, llámese invernaderos, macro túneles y malla anti-insectos o casa sombra. Las personas se encuentran cada vez más y mejor informadas acerca del origen de los alimentos que van a consumir, la forma en que se obtuvieron, sus propiedades nutritivas, y de manera especial toman en cuenta los procesos de inocuidad empleados para su producción y, además, la población consume alimentos todos los días independientemente de que la producción agropecuaria ocurra por ciclos.

Así, en un mundo cada vez más poblado, con menor superficie disponible para la agricultura, con suelos degradados, con problemas de escasez de agua y contaminación, en un entorno de fuertes alternaciones climáticas, es que la producción de alimentos con agricultura protegida, dada sus características especiales de alta producción por unidad de superficie y control de buena parte de los factores adversos, representa una de las opciones que posibilita solventar la paradoja del crecimiento poblacional y su necesidad siempre creciente de alimentos. Los resultados de estas acciones en materia de agricultura protegida han sido muy diversos: desde casos muy exitosos con altos niveles de productividad en los que se obtienen productos de excelente calidad, así como la posibilidad de conseguir buenos precios y una alta demanda del producto, hasta casos en que no se logran las expectativas y terminan por ser estructuras abandonadas, carteras vencidas y productores decepcionados. De acuerdo con especialistas en agricultura protegida, algunos de los principales factores de éxito consisten en identificar adecuadamente el mercado, la ubicación de las instalaciones, la tecnología que debe aplicarse, así como la escala del proyecto.

Agricultura Protegida y Desarrollo

La agricultura protegida es aquella que se realiza bajo estructuras construidas con la finalidad de evitar las restricciones que el medio impone al desarrollo de las plantas cultivadas. Así, mediante el empleo de diversas estructuras y técnicas se reducen al mínimo algunas de las condiciones restrictivas del clima sobre los vegetales. A través de varios años pero sobre todo en las últimas décadas se han desarrollado varios tipos de estructuras para la protección de las plantas, que plantean diferentes alternativas para recrear condiciones ambientales óptimas para el desarrollo de los cultivos, de acuerdo a los requerimientos climáticos de cada especie y en concordancia con los factores climáticos de cada región, que han afectado gravemente a la agricultura. La horticultura protegida se define como el sistema de producción que permite modificar el ambiente natural en el que se desarrollan los cultivos hortícolas, con el propósito de alcanzar un crecimiento óptimo y con ello, un alto rendimiento. Este sistema permite ofrecer productos de alta calidad, con mejores precios de venta y con mayores niveles de inocuidad. La horticultura protegida contribuye a sustentar y fomentar el desarrollo agroindustrial, a generar divisas y empleo para el país y una vida más digna entre la gente del medio rural.

Partiendo de la idea que desarrollo sugiere o se trata de incrementar, agrandar, extender, ampliar o aumentar alguna característica de algo, entenderemos que el desarrollo económico es un proceso donde las condiciones de bienes y servicios se encuentran en estado creciente y al alcance de todos los grupos sociales que conforman la comunidad. Una sociedad donde existe un buen desarrollo económico presenta características de integración económica y social y tendría menos personas viviendo en la marginalidad. Elías (2004) propone un modelo de desarrollo económico, social y político basado en cinco importante factores que proporcionan calidad de vida a través del desarrollo sustentable:

a). Legitimar la participación ciudadana: La gestión urbana debe radicar en el sistema democrático, en el que el consenso ciudadano legitime en último término las políticas urbanas de mediano y largo plazo.
b) Asegurar la Gobernabilidad de la ciudad. Para la creación de las condiciones de una buena *gobernabilidad* que asegure estabilidad de las políticas urbanas y, en consecuencia, de las inversiones pública y privada; se requiere de un gobierno metropolitano democrático que cuente con las atribuciones políticas, las competencias técnicas y las fuentes de financiamiento necesarias para abordar la planificación de un modo integral.

c) Mejorar la calidad y seguridad del espacio público: Una ciudad que pretende competir con otras, requiere de un liderazgo económico, turístico o cultural, por lo que estratégicamente hablando, es más importantes la calidad del espacio público, ya que ahí se expresa la identidad de dicha ciudad.

d) Modernizar los instrumentos de planificación: Resulta pertinente su modernización, ya que al actualizar los mecanismos de regulación del crecimiento urbano, desde una visión estratégica de la planeación, se incorpora al mismo tiempo en el mercado la participación ciudadana, impidiendo que la planificación territorial sea solamente ocasional.

e) Renovar la infraestructura urbana: Es imprescindible la renovación de la red de infraestructura vial, sanitaria, de agua potable y energética, que sea capaz de absorber las demandas de crecimiento y el ordenamiento territorial en la región de que se trate. La inmensa mayoría de los productores, trabajan en un ambiente familiar, cultivando la parcela que poseen o en algunos casos que rentan, por ello la empresa familiar adquiere una importancia significativa en el entorno territorial de México y en particular del Estado de Michoacán de Ocampo, una empresa familiar es una organización controlada y operada por los miembros de una familia (Balausteguigoitia, 2012).

Las diferentes regiones, según Trápaga (1990), citada por García, O. (2014), han marcado un comportamiento muy especifico: Estados Unidos, Canadá, la Unión Europea, Australia y Nueva Zelanda han mantenido por décadas una política de protección al campo, obteniendo autosuficiencia en varios productos y son exportadores de alimentos, productores hegemónicos de cereales, carne y leche, lo que les permite controlar los mercados y la fijación de los precios. Por su parte los países que hasta 1990 funcionaron en el esquema socialista y que con su incorporación a la economía de mercado, al desplomar sus ingresos tras la eliminación de los subsidios, tuvieron que retomar a la protección del agro. América Latina y África y los países asiáticos sin considerar a Japón, Corea del Sur y Singapur, corresponden a países con bajos niveles de productividad y por lo tanto los precios son determinados por los países consumidores, además de fijar las características del producto y del proceso productivo. Lo más preocupante es que estos países son los que reúnen el mayor número de habitantes del planeta, así como la mayoría de los pobres y de los campesinos sin tierra o con pequeñas parcelas sin recursos para poder explotarlas, entre los que se encuentra México.

Según datos de Banco Mundial, para el 70% de los pobres del mundo que viven en zonas rurales, la agricultura es la principal fuente de ingresos y de trabajo. Pero el agotamiento y la degradación de la tierra y del agua afectan gravemente la capacidad de cultivar alimentos y otros productos necesarios para sustentar los medios de vida en estas zonas y satisfacer las necesidades de la población urbana. la población rural en el mundo ha disminuido claramente, así en el año 2005 era del 51% y para el año 2013 es del 47% del total, en México es del 21%, pero el indicador de empleo en la agricultura para el año de 2013 fue del 13%, lo que indica que son pocas las personas que se dedican a esta actividad productiva.
Señala Moreno, R. (2011) que en México, las hectáreas protegidas han evolucionado desde 1998 a 2008 a una tasa media de crecimiento anual de 34.5%, existiendo diferentes versiones de su inventario. Los invernaderos de mediana tecnología han proliferado en la región del bajío y los de baja tecnología se han instalado, preferentemente, en los estados de Baja California y Sinaloa.

De acuerdo con la Secretaria de Agricultura, ganadería, Desarrollo Rural, Pesca y Alimentación (SAGARPA), la diferencia entre producir a cielo abierto y con agricultura protegida es de un incremento que puede llegar a ser hasta del 1250 porciento. Adicionalmente a este sustancial incremento en la producción se tiene el valor agregado de que genera ocho empleos por hectárea. La superficie en hectáreas de agricultura protegida según el censo agropecuario del 2011 en el estado de Michoacán fue de 1003.53 de las cuales corresponden a 859 unidades de producción, indicadas en la Tabla 1, observándose que la mayor superficie es de macro túnel, seguido por los invernaderos, de los 113 municipios en que se divide el estado, Zamora es el municipio que aprovecha el mayor espacio, contando con 319.16 Ha representando el 31.80 % del total de la superficie.

Tabla 1: Superficie de Agricultura Protegida en el Estado de Michoacán, México

Tipo de Agricultura Protegida	Ha. en Activo	Ha. Inactivas	Total de Ha. de Instalaciones	Porcentaje (%)	Unidades de Producción
Casa sombra		0.04	0.04	0.003	1
Invernadero	271.83	131.47	403.3	40.19	729
Macro túnel	453.91	136.66	590.57	58.84	112
Micro túnel	0.06		0.06	0.005	1
Techo sombra	0.17	0.28	0.45	0.04	2
Vivero	2.07	7.04	9.11	0.90	14
Total	728.04	275.49	1003.53	100.00	859

Fuente: elaboración propia en base a los datos del censo agropecuario del 2011 de la Secretaria de Agricultura, Ganadería, Desarrollo Rural, Pesca y Alimentación (SAGARPA), donde se indica el número de Ha cultivadas en agricultura protegida y las unidades de producción en el Estado de Michoacán de Ocampo, México.

CONCLUSIONES

La agricultura protegida es radicalmente diferente a la tradicional, ya que a diferencia de los cultivos a cielo abierto con esta técnica se puede calendarizar la producción y aprovechar las ventanas de oportunidad que tiene los mercados locales, regionales, nacionales e internacionales, y que los productores del estado de Michoacán saquen provecho a esa ventaja competitiva. En Michoacán el invernadero resulta una inversión rentable, y aunque tiene como desventaja su alto costo inicial, se calcula que en un periodo de seis años el productor recupera la inversión. Una estructura casa-sombra produce unas 160 toneladas por hectárea de tomate. La causa principal para la construcción de invernaderos son los cambios climáticos, pero con el tiempo se ha demostrado que se acelera la floración y madurez de los frutos, aumenta la calidad y el rendimiento de los cultivos, se produce fuera de época, ahorra agua y fertilizantes, mejora el control de los insectos y las enfermedades y la posibilidad de obtener más de un ciclo de cultivo al año.

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MUNICIPALIZACIÓN DE LA GESTIÓN EDUCATIVA EN EL PERÚ: UNA EXPERIENCIA DE CAMBIO

Esterfilia Alama Sono, Universidad César Vallejo

RESUMEN

Este artículo presenta una investigación sobre la influencia de los aspectos Geográficos, Socio económicos, Educativos y Municipales en el desarrollo de un Plan piloto de Municipalización de la Gestión educativa en el Perú, la cual se llevó a cabo en instituciones educativas de la ciudad capital y del interior del país. Asimismo, pretende evaluar las políticas de descentralización que se plantean frente al campo educativo, con la finalidad de difundir su eficacia o mejorar su planteamiento. La investigación tuvo un enfoque cualitativo, y se enmarcó dentro de los diseños etnográfico y fenomenológico. La población estuvo constituida por los municipios distritales de Lima y Lambayeque y la selección de la muestra fue Intencionada no Probabilística. Las técnicas empleadas para la recolección de información fueron la observación participante y la entrevista.Los resultados muestran que los factores Geográficos, Socio económicos, Educativos y Municipales influyen de manera significativa en el desarrollo del Plan Piloto de municipalización de la gestión educativa. Y se concluye, que el desarrollo del Plan Piloto resultó favorable en los municipios de Lima, ciudad capital, pero los aspectos socioeconómicos, educativos y municipales influyeron de manera negativa en los municipios de las provincias, además, la aplicación del Plan Piloto como estrategia de descentralización daría mejores resultados si antes, se contemplaran éstos y otros aspectos.

PALABRAS CLAVES: Descentralización, Municipalización, Gestión Educativa, Plan Piloto

MUNICIPALISATION OF EDUCATIONAL MANAGEMENT IN PERU: A CHANGE EXPERIENCE

ABSTRACT

This article presents an investigation about the influence of the Geographical, Economic, Educational and Municipalities aspects in the development of a Pilot Plan for Municipalization of Educational Management in Peru, which was carried out in educational institutions of the capital city and Of the interior of the country. Likewise, it aims to evaluate the decentralization policies that arise in the educational field, in order to disseminate its effectiveness or improve its approach.The research had a qualitative approach, and was framed within the ethnographic and phenomenological designs. The population was constituted by the district municipalities of Lima and Lambayeque and the selection of the sample was Intended non Probabilistic. The techniques used for the collection of information were participant observation and interview.The results show that the Geographic, Economic, Educational and Municipal factors influence in a significant way the development of the Pilot Plan of municipalization of the educational management. It is concluded that the development of the Pilot Plan was favorable in the municipalities of Lima, capital city, but the socioeconomic, educational and municipal aspects had a negative influence on the municipalities of the provinces, in addition, the implementation of the Pilot Plan as a Decentralization would give better results if before, these and other aspects were considered.

JEL: I2, M2, P1

KEYWORDS: Decentralization, Municipalization, Educational Management, Pilot Plan

INTRODUCCIÓN

El constante cambio de la sociedad, la ciencia y la tecnología, así como la apertura global del sistema mundial, involucra de algún modo a los sistemas educativos de los países del mundo, haciendo que estos se reformulen estructural y administrativamente con el propósito de optimizar y alcanzar la ansiada calidad educativa que es característica de los países desarrollados. En tal sentido, cumpliendo con los lineamientos de política educativa en el marco de la Constitución, el Perú mediante el Ministerio de Educación (MINEDU) inició el proceso de entregar la conducción de la educación a los gobiernos regionales y locales, denominado "Municipalización de la Educación" en Instituciones de la Educación Básica Regular (EBR), en concordancia con los acuerdos de desarrollo nacional y las comisiones que se consolidaron en el Proyecto Educativo Nacional al 2021 (PEN), dicha iniciativa compartida por el especialista en educación: León Trahtemberg (2003 p. 23) en su obra "Educación para el Tercer Milenio", en el país urge emprender, un proceso de regionalización y descentralización en la gestión educativa y en la administración estatal en general. La investigación se presenta organizada como sigue; en la parte de revisión de literatura se muestra el sustento teórico de la variable en estudio así como alcances del Plan Piloto de Municipalización. Luego se presenta la metodología, donde describe el tipo, diseño de investigación, población y muestra de estudio. Seguidamente se presentan los resultados que por ser de enfoque cualitativo no presenta análisis estadístico, los mismos se centran en una discusión de los hechos con la teoría y la experiencia y apreciación del investigador.

REVISIÓN DE LITERATURA

En la literatura de descentralización y transformación educativa está el aporte de Minedu (2005), Foro educativo (2007), Ley General de Educación Nº 28044, Berrio (2007) Palomino, & Montes (1993) y Ramos (2007) abordan la descentralización como una perspectiva democrática y de reforma global del Estado que en el campo de la educación, se enfoca a la mejora sostenida en la calidad y la reducción de las desigualdades en los aprendizajes, del mismo modo significa impulsar un proceso político y pedagógico de ampliación de poder a actores relegados o excluidos de las decisiones (autoridades regionales y locales, padres, docentes, profesionales calificados, estudiantes) con el fin de ejercer una mayor autonomía. La literatura de municipalización menciona a Chiroque (2005) quien la define como el proceso de descentralización de la administración educacional, en todas sus dimensiones que hasta entonces corresponde directamente al Ministerio de Educación la asistencia para su efectivo cumplimiento. Finalmente el marco teórico del Plan Piloto de Municipalización de la Gestión Educativa en el Perú está expuesto por el Acuerdo Nacional (2006) y el Decreto Supremo Nº 078-2006- PCM qua autoriza al Ministerio de Educación, con la participación de las Municipalices, llevar a cabo un Plan Piloto de Municipalización de la Gestión Educativa de los niveles educativos de inicial y primaria. En general, los estudios empíricos previos o antecedentes de descentralización y municipalización educativa (Burbules & Torres, 2000; Stromquist, 2002; Hevia, 1991; Panadero, 1999; entre otros),

METODOLOGÍA

El estudio corresponde a un enfoque cualitativo de investigación con diseño etnográfico (clásico-procesal) y fenomenológico porque en él, se describen patrones culturales sobre la base de aspectos diversos que tienen influencia en la municipalización. Las técnicas de recolección de datos empleadas fueron la observación participante y entrevista cualitativa; los instrumentos: cuestionario, guía de entrevista, guía de observación, fichas bibliográficas y fichas de comentarios. La población estuvo constituida por las municipalidades de las provincias de Lima y Lambayeque de Perú, que participaron en el Plan Piloto de Municipalización, tal como se aprecia en la Tabla 1

Tabla 1: Población de estudio

Provincia	Municipios	Distritales
Lima	Los Olivos	
	Miraflores	
	Surco	
	Surquillo	
	La Molina	
Lambayeque	Olmos	
	Motupe	

En esta tabla se muestran los municipios de Lima y provincias que participaron del
Plan Piloto de la Municipalización de la Gestión Educativa, MINEDU – Perú (2006).
Fuente: Elaboración propia.

Tabla 2: Muestra de estudio

Provincia	Municipios Distritales	% de la Población Total
Lima	Los Olivos	20%
Lambayeque	Olmos	50%

La tabla presenta los municipios que conformaron la muestra de la investigación y el porcentaje en relación a la población total.
Fuente: Elaboración propia.

RESULTADOS

El aspecto demográfico poblacional muestra que Olmos alberga 38,350 habitantes en un área de 5,335.25 Km2, mientras que el distrito de los Olivos 318 mil 140 habitantes en un área de 18.25 Km2, hecho que permitió reflexionar sobre la situación de hacinamiento que se vive en Lima y la urgencia de plantear estrategias de descentralización para evitar la migración de los pobladores de provincias a la ciudad capital. Las altas temperaturas y las intensas lluvias en determinados meses del año en Olmos, evitan la regularidad de las clases en las escuelas lo que implica el atraso en el quehacer educativo. El aspecto económico influye en el desarrollo del Plan Piloto sobre todo en la provincia de Olmos donde, no obstantes la escasez de agua, la agricultura y la ganadería son las principales actividades económicas, buena parte de la población también se dedica al comercio a menor escala y la remuneración percibida es un sueldo mínimo mensual de S/.750 soles o $ 300 equivalente a dólares.

Esta situación ubica al distrito de Olmos en un nivel socioeconómico bajo inferior y, marginal para el caso de los caseríos, pueblos jóvenes y asentamientos humanos, situación que impide, entre otros aspectos, la presencia de los padres de familia en las escuelas para tratar asuntos concernientes a la administración educativa. Situación adversa se presenta en el distrito de Los Olivos, ya que la población económicamente activa (PEA) se encuentra en condición de empleado, es decir trabaja como personal dependiente y otros se dedican al comercio y emprendimiento de Pequeñas y Medianas Empresas (PYMES); se estima que el ingreso mensual es S/.1052 soles o $ 450 dólares, ello ubica al distrito en un nivel socioeconómico de clase media – emergente, lo que permite que sea menos vulnerable al fracaso no solo en el campo de la educación. Con respecto a los medios de transporte y comunicación la población del distrito de los Olivos cuenta con acceso a automóviles en su mayoría de uso particular y con servicios permanentes de luz, cable e internet, factor poco favorable para al distrito de Olmos ya que los lugares más pobres y alejados ni siquiera cuentan con electrificación; esto imposibilita la comunicación dentro y fuera del distrito.

La influencia del factor educativo se puede medir por el número de Instituciones educativas (IIEE) en relación al número de población escolar a atender, el distrito de Olmos cuenta con 99 IIEE estatales, las que deben atender una población estudiantil aproximada de 4,302, mientras que en Los Olivos 31 IIEE estatales atiende a una población de 8,928, hecho que justifica la creación y proliferación de IIEE privadas. La influencia del factor municipal se apreció con situación de ventaja en el distrito de Los Olivos ya que contaban con la infraestructura y el personal idóneo para el desarrollo de la Municipalización. Finalmente podemos señalar que la presencia de los organismos centrales de regulación y directamente responsables del Plan piloto como MINEDU, DRE Dirección Regional de Educación y UGEL Unidad de Gestión Educativa, fue importante pero su participación fue escasa en el distrito de Olmos.

CONCLUSIONES

Es marcada la diferencia en cuanto al tamaño de la población escolar a atender por parte del Municipio de los Olivos con respecto a Olmos, ambos comprometidos con el Plan Piloto de municipalización de la gestión educativa. La información de la situación socioeconómica de ambos distritos permite analizar la disponibilidad de recursos que cada uno de ellos puede aportar para la educación y por ende al Plan piloto de Municipalización, constituyendo una ventaja para el distrito de Los Olivos la mayor recaudación de tributos municipales por el número de sus pobladores. Las condiciones de infraestructura e implementación de las escuelas y los municipios se presentan favorables para el distrito de Los Olivos. En el caso Olmos aún no se determina en la totalidad por el difícil acceso a todas ellas. Con respecto a la gestión de los directores del distrito de Olmos se observa ausencia de liderazgo lo que conlleva muchas veces a una mala organización y un clima institucional negativo, situación adversa a la gestión eficiente que desempeñan los directores de las IIEE de los Olivos. Finalmente diremos que el aspecto político también juega un papel importante en este proceso, lamentablemente muchos de los pobladores de la provincia Olmos han perdido la confianza en el gobierno central lo cual se refleja en la falta de apoyo a las autoridades municipales de turno.

Limitaciones

Una de las limitaciones de la investigación fue la obtención de antecedentes, ya que la municipalización de la gestión educativa fue una dinámica no antes dada en el Perú, lo que, lo convierte en un estudio exploratorio. Otra limitación, fue el difícil acceso al recojo de información de las instituciones educativas de la zona rural de la provincia de Olmos (Lambayeque), además el tiempo y la ubicación de las autoridades de ambos municipios para acceder a las entrevistas.

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MODELO PEDAGÓGICO EN LA PERCEPCIÓN DE LOS ESTUDIANTES DE LOS PROGRAMAS DE ADMINISTRACIÓN DE EMPRESAS DE LAS UNIVERSIDADES DEL CAPITULO CENTRO DE LA ASOCIACIÓN COLOMBIANA DE FACULTADES DE ADMINISTRACIÓN

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RESUMEN

En el presente artículo se describe un proceso de investigación sobre el modelo pedagógico que perciben los estudiantes de los programas de administración de empresas del capítulo centro de la Asociación colombiana de Facultades de Administración (ASCOLFA), la cual agrupa seis universidades en siete sedes diferentes en el país. El modelo percibido se describe a través del procesamiento de información mediante análisis factorial de 307 encuestas a estudiantes de los últimos semestres, con lo cual se logra la agrupación de variables fuertemente correlacionadas y se asocian a un factor que representa variables de una característica común. Esta agrupación permite definir un grupo de factores que agrupan variables características de un modelo en particular. Posteriormente se determina la concentración de los resultados en el nivel de percepción de los estudiantes y se termina identificando el modelo que prevalece en la percepción de los estudiantes. Los resultados de la investigación muestran que existe una fuerte evidencia de un modelo pedagógico mixto, en el cual se incorporan variables del modelo heteroestructurante y del modelo interestructurante.

PALABRAS CLAVE: Modelo Pedagógico, Variables, Factores, Análisis Factorial, Docente, Discente.

PEDAGOGICAL MODEL IN THE PERCEPTION OF THE BUSINESS ADMINISTRATION STUDENTS OF THE CENTER CHAPTER OF THE COLOMBIAN ASSOCIATION OF FACULTIES OF BUSINESS ADMINISTRATION

SUMMARY

This article describes a research process on the pedagogical model that perceive students of the business administration program of the center chapter of the Colombian Association of Faculties of Business Administration (ASCOLFA), which brings together six universities in seven different venues in the country. Perceived model described by processing information through factor analysis of 307 surveys to students in the last semesters, which the grouping of strongly correlated variables is achieved and associated with a factor representing variables of a common feature. This group allows you to define a group of factors that group variables of a particular model. Then the concentration of the results at the level of perception of students is determined and concludes by identifying the model that prevails in the perception of students. The research results show that there is strong evidence of a mixed pedagogical model, in which heteroestructurante model variables and model incorporated interestructurante

JEL: I21, I23

KEY WORDS: Pedagogic, Model, Variables, Factors, Factor Analysis, Teaching, Discente.

INTRODUCCIÓN

En los programas de Administración de Empresas de las Universidad no se ha logrado identificar los lineamientos de un modelo pedagógico en aras del mejoramiento continuo de las funciones sustantivas; tarea que se antepone como imperativo, toda vez que la Institución desde su "Autonomía Universitaria" y su Proyecto Educativo Institucional-PEI, expresa un vínculo indisoluble con la región y concurrente con el pensamiento crítico implícito en su misión. Esta investigación se ha estructurado de la siguiente manera. La revisión de literatura expone los modelos pedagógicos que servirán de referente para el análisis de las variables incorporadas en el proceso de investigación. Posteriormente se presenta la metodología desarrollada, en la cual se hace descripción de un modelo de análisis de factores que permitirá la agrupación de variables fuertemente correlacionadas, que se agrupan de una forma característica o con significado común. Esta agrupación evidenciará características de un modelo en particular, para terminar identificando el modelo que prevalece en la percepción de los estudiantes. Seguidamente se presentan los resultados de la investigación y finalmente las conclusiones.

REVISIÓN DE LITERATURA

Las instituciones de educación superior han dedicado esfuerzos para identificar el modelo pedagógico que se ajuste a sus objetivos intencionales de formación. De ahí que describir el verdadero modelo que predomina, ha sido un trabajo que de manera juiciosa se ha ejecutado en muy pocas instituciones. Cortes (2007) plantea que el modelo pedagógico es una representación de las formas socio históricas en que se expresan las interacciones entre la enseñanza intencional y el aprendizaje. Comprende principios de carácter axiológico, antropológico, epistemológico, sociopolítico, psicológico, didáctico, metodológico, evaluativo y de gestión curricular. Como tal, orienta todo el quehacer universitario hacia el cumplimiento de la misión y la visión histórica, de los fines y las funciones establecidas, en este caso, en el Plan Global Institucional y los planes estratégicos de las Facultades, Centros, Sedes y Unidades Académicas.

Para Díaz (2003), un modelo pedagógico permite tanto especificar teóricamente sus objetos, como proporcionar un reconocimiento y descripción empírica. Es la materialización del discurso pedagógico que a su vez reproduce los principios culturales dominantes. Un modelo pedagógico puede considerarse entonces como la manifestación de un código educativo. Los modelos pedagógicos se pueden distinguir **según la relación social** (relaciones entre las formas del conocimiento y la división social del trabajo creada para su reproducción) y la **organización en la escuela** en**: modelo pedagógico agregado y modelo pedagógico integrado,** los cuales pueden expresar el mantenimiento de un orden tradicional (control social), o la posibilidad de transformación (cambio social).

De Zubiría (1998) plantea que el problema de toda educación es resolver el interrogante en torno al tipo de hombre y de sociedad que se quiere contribuir a formar. En este aspecto cada modelo pedagógico lleva implícita o explícitamente una concepción de hombre, de sociedad y de cultura. En este sentido no se puede hablar de pedagogías neutras, sino de pedagogías comprometidas con intereses y necesidades de determinados grupos de la población. Entonces, son tres los modelos pedagógicos que el autor presenta en su obra: pedagogía tradicional y modelos instruccionales; escuela nueva y modelo activista; y pedagogía conceptual. Según Not (1983 y 1992), transversalmente en la historia han existido dos grandes modelos pedagógicos: el heteroestructurante y el autoestructurante, no obstante, se debe reconocer las diversas perspectivas teóricas que gravitan alrededor del tema. Empero, emergen en hora buena, las metodologías interestructurantes, asociadas al diálogo y a la valoración del proceso de aprendizaje (Feuerstein, 1992).

Modelo Pedagógico Heteroestructurante

El enfoque tradicional reduce la finalidad educativa al aprendizaje de conocimientos específicos a través de la acción "repetición y corrección", por parte del docente y de la "imitación y copia" por parte del estudiante; por tanto, se colige que la reiteración es factor crítico de éxito del acto de aprender y retener el conocimiento, de allí su denominación de "escuela en tercera persona", Not (1992) y de manera análoga Ausbel (2001) la categoriza como la antítesis del aprendizaje significativo y Feurstein (1998) como de intrascendente. Así las cosas, es necesario recalcar que conceptualmente, la escuela tradicional es rutinaria, mecanicista y concentrada en un aprendizaje insulso que no logra modificar las representaciones mentales ni el pensamiento de los estudiantes. Empero, nada de lo expuesto hasta aquí significa que se debe soslayar la memoria ya que todo aprendizaje, por su dimensión debe perdurar en ella; ahora bien, la barricada que establece el aprendizaje tradicional es que únicamente quedan guardados en la memoria de corto plazo.

Modelo Pedagógico Autoestructurante.

Considerado como una revolución pedagógica, con una posición explícitamente centrada en el estudiante; asiente que el discente es el sujeto que tiene un aprendizaje autónomo y se autorregula. Es por este argumento que sus teóricos focalizan a la educación en la dirección de privilegiar los intereses, necesidades y motivaciones del alumno. Razón por la cual la escuela activa es la expresión de un avance representado en el favorecimiento de la humanización de la enseñanza y permite reivindicar, como la afirma Wallon (1987) a la dimensión socioafectiva. Ahora bien, el rechazar el absolutismo del profesor, la operatividad infecunda y al automatismo que caracteriza a la escuela tradicional, se garantiza que a través de la pedagogía activa se logre generar un impacto sensible en los contenidos y en el alcance de la transposición didáctica. De manera puntual, se pretende hacer referencia al error de dar como un hecho que la innovación metodológica per se, generaría cambios trascendentales en los procesos de enseñanza y aprendizaje. De esta manera, su impacto se limitó a la formación de los conceptos cotidianos, según la connotación dada por Vygotsky (1992), mas no al desarrollo de un pensamiento abstracto hipotético y lógico en los estudiantes como lo plantean teóricos contemporáneos como Merani (1969) y Reich (1993).

Modelo Pedagógico Dialogante (Interestructurante)

Como respuesta a la pedagogía tradicional y a la activa, en los escenarios de la pedagogía de cara al siglo XXI, se está blandiendo el modelo dialogante e interestructurante, que si bien no tiene su génesis precisamente en los albores del nuevo milenio, es una alternativa pertinente que reconoce el papel activo del estudiante y el rol preponderante de los mediadores en los procesos de enseñanza y aprendizaje que facilitan la configuración de una síntesis dialéctica. En cuanto a los modelos heteroestruncturantes, dicha síntesis, debe habitar en un recinto académico que reconozca que el conocimiento es una construcción externa al aula y que la reiteración cumple una función determinante en la transposición didáctica; a pesar de que los aspectos aludidos suelen ser negados por los modelos autoestructurantes. De cualquier modo, la síntesis tendrá que disentir del rol dominante que dichos enfoques magistrocentricos le conceden a los procesos rutinarios y mecánicos; y especialmente deberán cuestionar el papel a ultranza pasivo que desempeña el estudiante, especialmente en el proceso de aprendizaje. Simultáneamente, se tendría que reconocer en la pedagogía activa y en el enfoque constructivista, el rol activo del estudiante en el proceso de aprendizaje; no obstante, sus postulados deben resignificar el papel del docente en el ejercicio de la transposición didáctica.

METODOLOGÍA

La investigación planteada exhortó a implementar una metodología de carácter mixta, en razón que el objeto de investigación requiere representar un conjunto de procesos sistemáticos, empíricos y críticos que

ameritan recolección y el análisis de datos cuantitativos y cualitativos, así como su integración y discusión conjunta, para realizar inferencias producto de toda la información recabada y lograr un mayor entendimiento del fenómeno bajo estudio. En este sentido, para sustentar la relevancia del paradigma elegido es oportuno citar a Hernández (2013) en donde afirma que "La meta de la investigación mixta no es emplazar la investigación cuantitativa ni a la investigación cualitativa, sino utilizar las fortalezas de ambos tipos de indagación combinándolas y tratando de minimizar sus debilidades potenciales".

El primero, en razón que a permitirá a los investigadores comprender e interpretar el constructo del modelo pedagógico en una realidad concreta como es el ámbito de los programas curriculares de Administración de Empresas del Capítulo Centro de la Asociación Colombiana de Facultades de Administración, ASCOLFA. La investigación se desarrolla a través de un proceso Hermenéutico, válido para sustentar el presente estudio, toda vez que permite, como lo cita Gadamer (1992), categorizar la realidad construida con base en el discurso y los actos henchidos de significado, por lo tanto, cita que "Todas las estructuras concebidas como textos […] son susceptibles de interpretación […] Ningún marco interpretativo es arbitrario ni, menos aún, objetivo […] la reflexión hermenéutica demuestra que hay en él unos presupuestos ocultos que son decisivos". Conjuntamente, se propone el tipo de investigación descriptiva, explicativa y concluyente, puesto que se busca especificar características, establecer comportamientos y comprobar asociación entre variables del estudio, así como encontrar relaciones entre las variables contenidas en el instrumento de recolección de información, pretendiendo obtener resultados válidos mediante procesos estadísticos, para identificar el modelo pedagógico en el cual se enmarca la dinámica curricular integral de los programas de Administración de Empresas adscritos al capítulo centro de la Asociación Colombiana de Facultades de Administración de Empresas, ASCOLFA, desde la perspectiva de los discentes.

Se procedió a la aplicación del instrumento final o cuestionario (trabajo de campo) a 307 estudiantes de los programas de Administración de Empresas de las Universidad de la Amazonía (Florencia, Caquetá), Universidad Surcolombiana (Neiva Huila), Universidad de Ibagué (Ibagué, Tolima), Universidad Cooperativa de Colombia (Ibagué, Tolima) y la Universidad del Tolima (Ibagué, Tolima). El cuestionario fue dirigido a todos los estudiantes de los semestres VII, IX y X en cada universidad, para el año 2016 y se incorporaron 21 variables o preguntas que sin categorizarlas aportan a uno u otro modelo pedagógico en cada uno de sus componentes. Para cada pregunta que se realizó a los estudiantes, se definen siete posibles respuestas en una escala que inicia con un 1 si la respuesta es "nada" y termina con 7 cuando la respuesta corresponde a "totalmente o siempre". La información fue procesada y analizada, aplicando la técnica de reducción de datos mediante el análisis factorial, con el cual "se busca encontrar grupos de variables a partir del conjunto numeroso de las variables o preguntas aplicadas. El objetico de la técnica es determinar si las preguntas del cuestionario se agrupan de una forma característica. Aplicando el análisis factorial a las respuestas de los sujetos, se puede se puede encontrar grupos de variables con significado común" SPSS (2014). Esas relaciones entre las variables objeto de estudio llevarán a la interpretación de los datos alcanzados y a la descripción del Modelo Pedagógico predominante en los Programas de Administración de Empresas del Capítulo Centro de ASCOLFA.

RESULTADOS

En se evidencia que no existieron datos perdidos, es decir, todos los 307 estudiantes pertenecientes a la muestra han dado respuesta a todo el instrumento de recolección de datos. La moda es 5,1, argumentando que la respuesta que más se repitió por parte de los estudiantes es 5 "Bastante". En promedio la mediana al igual que la moda presenta un estadístico de 5 "Bastante", lo que significa que cerca de la mitad de los encuestados han dado respuesta entre 1 "Nada" y 5 "Bastante". En cuanto a los estadísticos de máximo (7 "Totalmente o siempre") y mínimo (1 "Nada"), se puede inferir que en todas las preguntas a excepción de la 2 se han encontrado respuestas diferentes a lo largo de toda la escala planteada. Por último, en cuanto a los percentiles, se resalta que el 50% de la muestra han respondido entre 1 "nada" y 5 "Bastante"; el 70% de la población se encuentra representada en la escala entre 1 "Nada" y 6 "Mucho".

Con el objetivo de lograr identificar el modelo pedagógico que perciben los estudiantes de los programas de Administración de Empresas del Capítulo Centro de ASCOLFA, se aplica un análisis factorial como técnica estadística que consiste en la reducción de datos para encontrar grupos homogéneos de variables a partir de un número grande de variables observadas y pertenecientes al instrumento o cuestionario. Los grupos de las variables son formados por aquellas que se interrelación mucho entre sí, es decir, base de este análisis son las correlaciones y nos deberán arrojar unas agrupaciones que permitan identificar un modelo pedagógico prevaleciente en las instituciones estudiadas. Para este estudio se realizó el método de componentes principales. Este método de reducción de factores tiene como característica que las dimensiones o factores son independientes entre sí y no están correlacionados. Según Hair, Anderson , Tathan , & Black (2004), este método permite disminuir el número de las variables originales, y con las resultantes explicar gran parte de la variabilidad total.

Entre los pares de variables con una mayor correlación se encuentran E6 y E7: La variable E6 corresponde a la pregunta: ¿los docentes respetan la actitud de construir su propia versión del mundo? y la variable E7 corresponde a la pregunta: ¿los profesores le permiten plantear problemas y buscar ideas para la toma de decisiones?. Esta correlación permite generar un vínculo entre la didáctica contemporánea existencial y la didáctica activa interpersonal. Las otras dos variables con mayor correlación a un nivel de significancia de 0,000 son E18 y E20. Un segundo estadístico que permite reafirmar o rechazar el proceso de aplicación de Componentes Principales es la medida de adecuación muestral KMO propuesta por Kaiser, Meyer y Olkin. Esta medida, según De la Fuente Fernández (2011) contrasta las correlaciones parciales entre las variables, buscando identificar si estas son suficientemente pequeñas, es decir, si la medida de adecuación es inferior a 0,5 se rechaza seguir con el método de Componentes Principales.
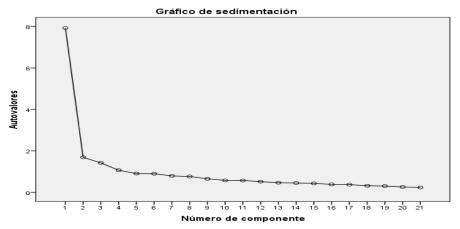
Para el estudio realizado, el KMO es de 0,908, es decir, es muy bueno y recomendable seguir con el proceso para beneficio del estudio. A su vez la prueba de esfericidad de Bartlett la cual contrasta la hipótesis nula de que la matriz de correlaciones se ajuste a la matriz identidad, es decir, existe ausencia de correlaciones significativas entre el grupo de variables, de ajustarse a la matriz de identidad, el determinante de la matriz será 1. La Figura 1 presenta el gráfico de sedimentación, en ellos se aprecia que se extraen 4 componentes que explican un 57,66% la varianza total de las 21 variables. Es decir; esos 4 componentes que agrupan variables descritas por las preguntas explican el comportamiento de las 21 variables manejadas. El componente 1 explica un 37,76% de la varianza total, en la rotación ortogonal (Varimax) explica la varianza total en un 17,54%; el componente 2 explica la varianza total en un 8,05% y un 16,48% en el espacio rotado. Con respecto al componente 3 y 4, ellos explican la varianza total en un 6,76% y 5,08% respectivamente y en cuanto al espacio rotado explican la varianza total en un 13,64% y 9,98% en el mismo orden. Es importante destacar que de las 21 variables o preguntas trabajadas en la investigación, se extraen cuatro componentes que han de agrupar cada uno una serie de variables que permitirán describir los modelos pedagógicos que perciben en mayor o menor proporción los estudiantes de los programas de Administración de Empresas del capítulo centro de ASCOLGFA.

Variables Que Agrupan Cada Factor

Al primer factor lo componen las variables E3, E6, E7, E18, E20 y E21, que describen en gran medida al modelo pedagógico "autoestructurante". En este componente se evidencia la didáctica contemporánea existencial, identificada por la variable E6 (Respeto por parte de los docentes hacia la actitud de construir por parte de los estudiantes su propia versión del mundo), la didáctica activa interpersonal, representada por la variable E7 (permitir a los estudiantes plantear problemas y buscar ideas para la toma de decisiones) y por último, se encuentran en este grupo estrategias didácticas denominadas "aprender a aprender". Estas estrategias didácticas se ven identificadas en las variables E18 (Promover la creatividad), E20 (enriquecimiento de la experiencia de los docentes a partir de promover la creatividad) y E21 (estimulación del análisis crítico y reflexivo). El factor 2 se encuentra compuesto por las variables E8, E9, E10 y E16; a

este factor se le puede denominar "MIX de modelo de enseñanza progresista y evaluación tradicional" "Mix Modelo pedagógico Social y tradicional" o combinación entre el Modelo "Heteroestructurante" y el modelo "Interestructurante".

Figura 1: Sedimentación

En esta gráfica se muestra el número total de factores (21) y la forma como cada factor toma autovalores que indican la cantidad de varianza explicada de cada factor. De los 21 factores se extraen los primeros cuatro que en términos prácticos representan el comportamiento del total de factores. Los demás factores se encuentran explicados por los primeros cuatro seleccionados.

Se caracteriza por propiciar y desarrollar actividades en equipo, rasgo evidenciado en las variables E8 (El docente motiva para trabajar en equipo), E16 (El docente estimula el trabajo en equipo) y E9 (El docente promueve la discusión y análisis de la información pertinente a la materia). De igual manera, este factor se caracteriza por la evaluación del modelo tradicional, rasgo evidenciado en la variable E10 (La evaluación se centra en recordar los contenidos transmitidos). El factor 3, conformado por las variables E1, E2, E4, E5 y E17, se puede denominar "modelo interestructurante", es decir, agrupa variables enfocada al aprendizaje cognitivo mediante las variables E2 (estimulación a la indagación y descubrimiento), E4 (Utilizar mapas conceptuales o mentales como instrumento para desarrollar la creatividad en clase) y E17 (dialogo sobre lo aprendido y como fue aprendido). De igual manera se identifica el aprendizaje afectivo mediante la variable E5 (predominación de competencias afectivas personales en el proceso de aprendizaje) y por último, se identifica el aprendizaje por praxis mediante la variable E1 (predominancia de las habilidades y operaciones).

Por último, el factor 4, conformado por las variables E11, E12, E13 y E14. A este grupo de variables se le puede denominar "Modelo Heteroestructurante". El cual se caracteriza por tener rasgos tradicionales. El estudiante se limita a ser receptor, su asimilación está dada por la repetición y la copia. En este grupo se encuentran variables pertenecientes a las didáctica tradicional receptivista como E11 (las actividades en clase se centran en la exposición de los profesores), de igual manera, estrategias didácticas como el verticalismo y la focalización, identificadas en variables como E12 (el aprendizaje se basa en la repetición, memorización y retención de contenidos), E13 (la mediación es exclusivamente expositiva) y E14 (reproducción de saberes de manera severa, exigente, rígida y autoritaria). En la Figura 2 se observa la agrupación de variables para los componentes 1 y 2.

Figura 2: Factor 1 y 2 y sus Componentes en Espacio Rotado

Obsérvese que las variables que agrupan cada factor se encuentran con una carga factorial superior al 0,5

En la Figura 3 se observa la agrupación de variables para los factores 3 y 4. Las variables E1, E2, E4, E5 y E17 se correlacionan entre sí, explicando los demás factores incorporados en la investigación y agrupados en el factor 3, mientras las variables E12, E11, E14 y E13, se agrupan en el factor 4.

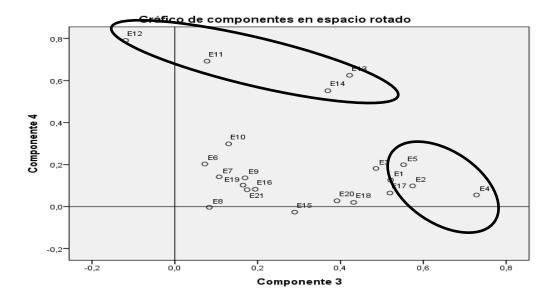Figura 3: Componentes 3 y 4 en Espacio Rotado

Obsérvese que las variables que agrupan cada uno de los componentes 3 y 42 se encuentran con una carga factorial superior al 0,5

Modelo Percibido

Luego de analizar cada modelo identificado en el análisis factorial, se procede a medir el grado de percepción de los estudiantes del modelo que prevalece en el desarrollo del quehacer enseñanza –

aprendizaje. En el factor 1 que contiene rasgos fundamentales del modelo pedagógico "Autoestructurante", las respuestas de los estudiantes se concentraron en un 66.94% alrededor de apreciaciones como: "Bastante" por un 30,24% de los estudiantes, "mucho" por un 27.31% de los estudiantes y "totalmente o siempre" por un 9,40% de los estudiantes. El factor 2 contiene rasgos fundamentales del modelo pedagógico "Mixto", en el que se recogen aspectos del modelo pedagógico "interestructurante" y del modelo pedagógico "heteroestructurante". En este "Modelo Mixto" los estudiantes concentraron sus respuestas en un 83,469% alrededor de apreciaciones como: "Bastante" por un 32,085% de los estudiantes, "mucho" por un 32,03% de los estudiantes y "totalmente o siempre" por un 19,381% de los estudiantes. En el factor 3 que contiene rasgos fundamentales del modelo pedagógico "Interestructurante", las respuestas de los estudiantes se concentraron en un 61,107% alrededor de apreciaciones como: "Bastante" por un 32,64% de los estudiantes, "mucho" por un 19,54% de los estudiantes y "totalmente o siempre" por un 8,93% de los estudiantes.   Para el factor 4, que contiene rasgos fundamentales del modelo pedagógico "Heteroestructurante", la acumulación de respuestas alrededor de las máximas categorías fue del 60,586%. Los estudiantes encuestados concentraron sus respuestas alrededor de apreciaciones como: "Bastante" por un 31,76% de los estudiantes, "mucho" por un 21,26% de los estudiantes y "totalmente o siempre" por un 7,57% de los estudiantes. Ver Tabla 10.

CONLUSIONES

El modelo pedagógico predominante en los programa de Administración de Empresas de las universidades del capítulo centro de la Asociación Colombiana de Facultas de Administración, ASCOLFA, desde la percepción de los estudiantes, es una combinación de características del "Modelo Interestructurante" y el "Modelo Heteroestructurante". En este "Modelo Mixto" se estimula el trabajo en equipo para enriquecer posiciones de reflexión conjunta, se promueve la discusión y análisis de información pertinente a la materia y se estimula o se reconoce el trabajo grupal. Aspectos propios de un Modelo Pedagógico "Interestructurante". Sin embargo, la percepción de los estudiantes concluye que la evaluación se centra en la recordación y repetición de contenidos, lo cual es propio del Modelo Pedagógico "Heteroestructurante" y que desde luego la forma de evaluación es propia a procesos de enseñanza que se centran en el docente y en contenidos preestablecidos y rígidamente expuestos. Este estilo o patrón encontrado en el Modelo Pedagógico de las programa de Administración de Empresas del capítulo centro de la Asociación Colombiana de Facultas de Administración, ASCOLFA, no se lajea de la realidad, la cual se caracteriza por el análisis reflexivo, el constante trabajo en equipo, los contenidos rígidos, el protagonismo del docente y la evaluación teórica que apela a la memoria del estudiante.

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FACTORES QUE DETERMINAN LOS PROCESOS DE GESTION EN LAS EMPRESAS DE ECONOMIA SOLIDARIA

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RESUMEN

El presente trabajo es el fruto de una investigación desarrollada en las Empresas de Economía Solidaria (EES) del Departamento del Tolima, para caracterizar las peculiaridades de su modelo de gestión a través de una técnica no paramétrica denominada Análisis de Correspondencias Múltiples, La selección de la muestra, que se hizo de forma estratificada, estuvo constituida por 37 Cooperativas, 12 Fondos de Empleados y 1 Asociación Mutual. El instrumento empleado para recoger su información, le fue probado su consistencia interna encontrándose un alpha de cronbach de 0,925. Los resultados mostrados por cada uno de los elementos del proceso administrativo, evidencian las peculiaridades de su modelo de gestión en cuanto a principios y valores cooperativos, que sirven de guía para la formulación y la implementación de su plataforma estratégica, el uso de indicadores permite una monitoria constante del desempeño de la organización, de igual manera se puede observar la participación de los actores fundamentales, en el proceso de planeación. Con respecto a la dirección, es muy participativa y los objetivos son preponderantes a la hora de hablar de resultados; por último se puede afirmar que el control es ejercido en cada uno de los niveles de la organización, pero se reclama una participación más activa de las juntas de vigilancia.

PALABRAS CLAVE: Economía Solidaria, Modelo de Gestión, Análisis de Correspondencias Múltiples, Empresas de Economía Solidaria, Capacidades Dinámicas

FACTORS DETERMINING THE PROCESS MANAGEMENT IN SOLIDARITY ECONOMY ORGANZATIONS

ABSTRACT

This work is the result of research conducted in the solidarity economy enterprises (EES) of the Department of Tolima, to characterize the peculiarities of its management model through a nonparametric technique called Multiple Correspondence Analysis, Selection of sample, which was stratified way, consisted of 37 cooperatives, 12 Employee Funds and 1 Mutual Association. The instrument used to collect your information, was tested internal consistency finding an alpha Cronbach of 0.925. The results shown by each of the elements of the administrative process, show the peculiarities of its management model as to cooperative principles and values that guide the formulation and implementation of its strategic platform, the use of indicators allows watch constant performance of the organization, just as one can observe the participation of key stakeholders in the planning process. With respect to the direction, it is very participatory and objectives are overriding when talk about results; Finally we can say that control is exercised at each level of the organization, but a more active participation on the boards of surveillance is claimed

JEL: M1, M14

KEWORDS: Solidarity Economy, Management Model, Multiple Correspondence Analysis, Solidarity Economy Companies, Dynamic Capabilities

INTRODUCCION

El presente trabajo es el resultado de una investigación del sector solidario en el Departamento del Tolima, el problema de investigación pretende caracterizar las peculiaridades de su modelo de gestión, a través del proceso administrativo, se pretende recabar los factores asociados a su modelo de gestión. Del marco poblacional (62 cooperativas, 26 Fondos de Empleados y 1 Asociación vocablo *modelo* mutual) se extrajo una muestra, mediante selección estratificada conformada por 37 Cooperativas, 12 Fondos de Empleados y 1 Asociación Mutual. Los datos fueron recolectados mediante la aplicación de una encuesta estructurada - se validó su consistencia interna mediante el alpha de cronbach- y no estructurada, que permitieron por medio le técnica de Análisis de Correspondencias Múltiple, conocer los factores asociados a cada uno de los elementos del modelo de gestión de las empresas de economía solidaria (EES) en el Departamento del Tolima.

REVISIÓN DE LITERATURA

Modelo de Gestión: El viene del concepto italiano de modello. La palabra puede utilizarse en distintos ámbitos y con diversos significados. Aplicado al campo de las ciencias sociales, un modelo hace referencia al arquetipo que, por sus características idóneas, es susceptible de imitación o reproducción, Cassini (2008:12).

METODOLOGÍA

Plan de Muestreo: El marco muestral estuvo constituido por *N=99* EES en el Tolima, que agrupan las empresas de economía solidaria, de las cuales, el número de cooperativas N_C=62, el número de Fondos de Empleados N_E=26 y el número de Asociaciones Mutuales N_M=1. El tamaño de la muestra para las cooperativas N_C=62 se determinó dejando fijo el tamaño debido a las características de las empresas en relación a **la variable de interés número de asociados**, para la otra parte del marco muestral, se realizó el muestreo por afijación optima, ya que los costos por unidad de muestreo por estrato son constantes a través de los estratos establecidos, según el método de Dalenius, Cochran (1974).

Tabla 1: Distribución del Número de Asociados Por Estratos Para Determinar el Tamaño de la Muestra

h	Li - Ls	$\overline{Y}_h$	Nh	Fr	Sh	Sh^2	nh
1	5885 - mas	-----	3 (*)	-----	-----	-----	3
2	1505 - 5885	-----	6 (*)	-----	-----	-----	6
3	413 - 1505	843.6	10 (*)	0.16129	263.2	69274.24	10
4	131 - 413	243.6	20	0.322581	82.3	6773.29	13
5	46 - 131	88	13	0.209677	23.1	533.61	2
6	4 - 46	19.1	19	0.306452	10.5	110.25	2
			N=62				n=37

Fuente: Rodríguez& Rojas (2015). (*) Estratos seguros, es decir se van a encuestar a todas las Cooperativas de estos estratos. Esto debido a su importancia por el número de asociados y su variabilidad dentro del estrato Ospina (2001).

En la Tabla 1 se muestra el número de asociados por estratos de cooperativas con sus respectivos tamaños (N_h), L_i corresponde al límite inferior de cada estrato, L_s es el límite superior, F_r es la frecuencia observada, $\bar{Y}_h$: los promedios de asociados por estrato, S_h es la desviación estándar y $S_h^{\wedge 2}$ es la varianza y n_h son los tamaños estimados por estrato. Se determinó la media para todos los estratos $\bar{y}_{estrt} = 239$ asociados por cooperativa. Para estimar el tamaño de la muestra, n, se determinó por el método de afijación óptima, sin tener en cuenta costos Cochran (1974) y Ospina (2001), con base en la siguiente

expresión algebraica $\boldsymbol{n} = \dfrac{\left(\sum_{h=1}^{3} W_h \sigma_h\right)^2}{V + \frac{1}{N}\sum_{h=1}^{3} W_h \sigma_h^2}$

donde $\boldsymbol{W_h} = \dfrac{N_h}{N}$ y

$\boldsymbol{V_0} = \left(\dfrac{\varepsilon_{abs}}{Z_{\frac{\alpha}{2}}}\right)^2$

=5.945 donde $\varepsilon_{abs} = 0.02 * \bar{y}_{estrt}$ y el $Z_{\frac{\alpha}{2}} = 1{,}96$. Resolviendo para n se obtuvo un tamaño de muestra igual $n = 17$ más los dos estratos de tamaños seguros $N_1{=}3$, $N_2{=}6$ y $N_3{=}10$; para un total de 36 Cooperativas a encuestar. Ahora para determinar los tamaños de la muestra para cada estrato, se obtuvieron mediante la siguiente expresión algebraica $n_h = n\,\dfrac{N_h \sigma_h}{\sum_{h=4}^{6} N_h \sigma_h}$; $h = 4, 5$ y 6

RESULTADOS

Los resultados se describen en dos secciones. La primera es la consistencia interna del instrumento y la segunda, está constituida por los factores asociados a dicho modelo. Finalmente y con respecto a la fiabilidad del instrumento se sabe que la misma tienen tres grandes componentes: el primero se refiere a la estabilidad temporal, ésta se refiere al grado en que un instrumento de medida arroja el mismo resultado en diferentes mediciones midiendo un objeto o sujeto que ha permanecido invariable (generalmente se mide con el test y retest); la segunda se refiere a la homogeneidad o consistencia interna y es el grado en que se obtienen respuestas homogéneas a diferentes preguntas sobre un mismo concepto (se mide con la correlación ítem-total, mitades divididas, KR20, KR21 y alpha de cronbach) y por último la equivalencia que establece el grado de concordancia entre el instrumento y una o más versiones equivalentes (Indice de Kappa).

Como mencionamos previamente la homogeneidad de un instrumento se puede medir a través del alpha de cronbach (ά), dicha medida permite estimar la fiabilidad de un instrumento de medida (en escala likert), como es el presente caso a través de un conjunto de ítems que se espera que midan el mismo constructo o dimensión teórica. Se calcula bien a partir de las varianzas o a través de las correlaciones de los ítems. άest = Np̄/1+p̄(N-1) donde:

N= Número de ítems y p̄= es el promedio de las correlaciones lineales entre cada uno de los ítems. Se supone que se tienen [N(N-1)]/2 pares de correlaciones y se espera que para tener una escala fiable, lo ideal sería tener una máxima correlación entre los ítems o sea iguales a 1. Según Nunnally (1968) para el índice de cronbach con investigación básica se necesita al menos 0.8 y en investigación aplicada entre 0.9 y 0.95, por lo tanto según la tabla 2, se puede observar que la confiabilidad del instrumento es muy buena porque tiene un alpha igual a 0.925.

Tabla 2: Alpha de Cronbach Por Dominio y del Instrumento

Dominio	Nro, de Preguntas	Alpha de Cronbach
Filosofía estratégica de la empresa.	5	0.839
Acciones implementadas en los últimos cinco años	5	0.899
Planes estratégicos	4	0.847
Objetivos estratégicos	7	0.932
Plan anual	8	0.908
Valores	7	0.754
Horizonte de planeación	5	0.611
Participación en la gestión	11	0.822
Mecanismos de control	7	0.618
Alpha de cronbach para el instrumento	122	0.925

Fuente: Elaboración Propia
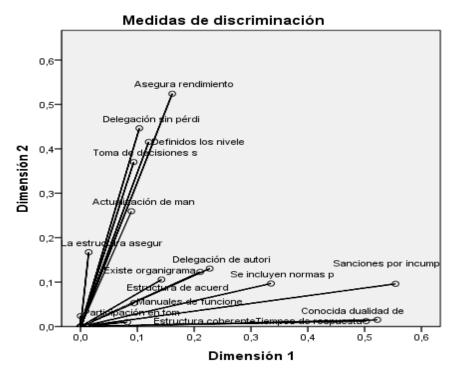
Como segunda instancia se procederá a ilustrar las singularidades de su modelo de gestión en lo concerniente a algunos de sus elementos. Con respecto a la planeación En la tabla 3 se puede ilustrar cada uno de los factores asociados al proceso junto con sus medidas de discriminación.

Tabla 3: Medidas de Discriminación Asociadas al Subsistema de Planeación

	Dimensión		Media
	1	2	
Cumple con la Supersolidaria	.452	.261	.356
Aseguramiento de la calidad	.766	.501	.633
Fortalecimiento de la cultura	.642	.479	.561
Fortalecimiento de la infraestructura	.429	.211	.320
Planeación participativa	.538	.478	.508
Planes coherentes con la estrategia	.742	.539	.641
Responde a las exigencias del país	.542	.563	.552
Asume particularidades del modelo	.681	.482	.582
Responde a los objetivos	.801	.555	.678
Posee indicadores de gestión	.808	.609	.709
Desarrolla los planes	.733	.453	.593
Presenta estados a la Supersolidaria	.438	.413	.426
Total activo	18.376	14.184	16.280
% de la varianza	51.046	39.399	45.222

Con respecto al subsistema de Organización, se puede observar en la tabla 4 y figura 1 sus rasgos generales

Figura 1: Vectores Unitarios de las Variables del Subsistema de Organización

	Dimensión		Media
	1	2	
Existe organigrama	,211	,123	,167
Definidos los niveles jerárquicos	,120	,415	,268
Participación en toma de decisiones	,000	,024	,012
Estructura coherente	,082	,010	,046
Estructura de acuerdo al modelo	,143	,106	,124
Asegura rendimiento empleados	,161	,524	,343
La estructura asegura la comunicación	,014	,167	,091
Tiempos de respuestas adecuados	,502	,012	,257
Conocida dualidad de asociados	,522	,015	,269
Delegación de autoridad	,227	,130	,179
Delegación sin pérdida de control	,103	,446	,275
Toma de decisiones sin jurisdicción	,094	,370	,232
Se incluyen normas para la gestión	,335	,097	,216
Sanciones por incumplimiento del reglamento	,554	,096	,325
Manuales de funciones y procedimientos	,094	,053	,073

CONCLUSIONES

Con respecto al modelo de gestión en los relativos a cada uno de sus sistemas se logró evidenciar lo siguiente. Ver tabla 7

	Conclusión
Dominio relativo al proceso de planeación	En la tabla 3 se puede evidenciar que la mayoría de factores son esenciales en el proceso, por los valores discriminantes, pero los aspectos fundamentales de la planeación están dados por los indicadores más altos y están asociados con: 1) la implementación de acciones de sus directivos en relación con el aseguramiento de la calidad y el fortalecimiento de su cultura organizacional; 2) de igual manera los planes estratégicos están cohesionados con la misión y visión de las EES (Empresas de Economía Solidaria); 3) con respecto a los planes anuales de dichas empresas se puede afirmar que responden a los lineamientos de control y vigilancia, responden a los objetivos planteados por la empresa, contempla indicadores de gestión para su medición y Desarrolla en gran medida el plan anual de la cooperativa.
Proceso de Organización	Como segunda instancia, en la tabla 4 y figura 1 se evidencia la alta correlación entre las variables, en razón a que los cosenos entre los vectores unitarios de las variables conforman ángulos ≤ a 90 grados, como se puede observar en la figura 1. De dichas medidas se puede observar 1) la importancia que tiene para su modelo de gestión, el hecho de tener definidos claramente cada uno de los niveles jerárquicos; valor de discriminación 0.415, asociada con el factor 2 ; 2) asegurar el rendimiento en las funciones de cada uno de los empleados, medida de discriminación asociada al factor 2 con un valor de 0.524; 3) que la estructura garantiza tiempo de respuesta rápida para los asociados; 4) es conocida la dualidad de los asociados como decisores y gestores; 5) Se contemplan medidas de sanción en caso de incumplimiento de lo estipulado en el reglamento y finalmente 6) se logra delegar autoridad sin que los miembros de la organización pierdan el control y la visión integral de la gestión. El resto de variables aunque importantes, poseen bajo poder de discriminación tanto para el factor 1 como para el factor 2.
Proceso de Dirección	Con respecto al subsistema de Dirección, la tabla 5 y figura 2 pueden ilustrar los factores que resultan determinantes para dicho proceso. Con base en el valor discriminante para cada variable se puede concluir que resultaron determinantes los siguientes aspectos: 1) Las metas y objetivos de la empresa para los empleados, 2) La importancia del trabajo en equipo, 3) los aportes que hacen los subalternos para la toma de decisiones, 4) La importancia de un adecuado clima laboral junto con sus acciones para mejorarlo y por último 5) la atención oportuna a las inquietudes de los asociados y empleados por parte de la dirección.
Subsistema de Control	Con respecto al subsistema de Control, la tabla 14 y figura 3 pueden ilustrar los factores que resultan determinantes para dicho proceso. Con base en sus valores discriminantes, se puede concluir lo siguiente: 1) Las tareas que se desarrollan en cada área funcional, responden a la planeación estratégica, 2) El control que ejerce el jefe con respecto al cumplimiento de las tareas encomendadas, 3) Existen mecanismos para ejercer el control en cada área de la organización, 4) El sistema de control esta implementado en los diferentes niveles jerárquicos y por último 5) Existen acciones sancionatorias cuando se detectan fallas en algunos procedimientos.

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INCLUSION OF PROBABILISTIC MODELS TO MAKE DECISIONS IN THE AREA OF PLANNING OF DEMAND AND SUPPLY IN BOMBAS SUAREZ SA DE CV

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RESUMEN

Determinar por medio del Modelo estocástico de revisión continua un nivel de stock que permita ofrecer un servicio al cliente en un 90% con el mejor costo de inversión. El análisis se realizó dentro de una Pyme donde se identificó un desabasto de algunos componentes, se realizaron a la par varios pronósticos para minimizar el error y posteriormente con la Simulación de MonteCarlo se comparó en un escenario del comportamiento aleatorio de la demanda para hacer robusta la decisión de los niveles de stock a fijar. El resultado de esta investigación promueve un ahorro del 65% al bajar el monto de inversión mensual de inventario de 35 a 11 mil dólares, sin afectar los costos.

PALABRAS CLAVE: Niveles de Inventarios, Pronósticos de Serie de Tiempo, Simulación Montecarlo, Modelo Estocástico de Revisión Continua, Servicio al Cliente

DEMAND FORECAST USING STOCHASTIC MODEL

ABSTRACT

This study has the objective to determine a level of stock enabling to offer a customer service of 90 %, with the best cost of investment to maximize the productivity and efficiency in a company, using the Stochastic Model of continuous review. The analysis was realized in a Small and Medium Enterprise (SME), where a shortage of some components was identified and for this case in particular where the demand is variable, we made some forecasts to gradually minimize the error and subsequently with the Monte Carlo's Simulation was compared in a scenario of the random behavior demand, to make a robust decision of the level stock to be set. The result of this research, promotes a savings of 65% for lower the amount of monthly investment inventory of 35 thousands to 11 thousands USD, without affecting the costs and the company could have competitive prices compared to the competition.

KEYWORDS: Inventory Levels, Forecasts of Time Series, Montecarlo Simulation, Stochastic Model of Continuous Review, Customer Service.

INTRODUCCIÓN

La adquisición y preservación de productos que van desde materia prima hasta productos terminados como parte de la cadena logística, ha originado el uso frecuente de los inventarios que a su vez ha hecho necesaria la gestión y manejo de éstos para cubrir con la demanda en el consumo o producción de las empresas. Hoy en día, la administración de inventarios es una actividad existente en gran parte de las empresas de todos los giros, desde aquellas que se dedican a la obtención de recursos naturales o primarios hasta las que se dedican a ofrecer servicios. Sin embargo el punto clave del éxito de la administración de inventarios es

tomar la mejor decisión en cuanto a las siguientes preguntas: ¿Qué comprar?, ¿Cuánto comprar? y ¿Cuándo comprar? (Ballard, 1996).

<u>Estado del Arte</u>

La gestión del inventario se preocupa por manejar el inventario de acuerdo a su clasificación (materia prima, inventario en proceso, etc.) y la función que estos tienen. La gestión está orientada financieramente hacia costos y beneficios de mantener diferentes clasificaciones de inventario (DYNA, 2007). La única buena razón para mantener inventarios más allá de las necesidades actuales es solo sí el costo de tenerlos es menor a no mantener éstos ya que el inventario permite a las compañías operar con diferentes niveles de producción y tamaños de lote a lo largo del suministro, producción y el sistema de distribución. Entonces el problema básico de mantener inventarios es balancear el costo de tener o no tener inventarios, considerando servicio al cliente, cambio en niveles de producción, colocación de órdenes. A todas las empresas les interesa convertir su inventario a efectivo lo más pronto posible una medida de la velocidad de conversión es las vueltas de inventario (Chapman, 2006).

<u>Planteamiento del Problema</u>

La empresa donde se realizó el estudio es una PYME (Pequeña y Mediana Empresa) de carácter familiar con 15 años en el mercado que tiene como razón social Bombas Suarez SA de CV y que se encarga de producir y comercializar bombas hidráulicas para sistemas de riego, agua potable, uso doméstico o uso industrial, etc.; tiene un volumen de ventas anual de 15 millones de dólares aproximadamente. En el año 2009 la empresa registró ventas anuales de 10 millones de dólares mientras que en el año 2013 las ventas en el mismo periodo de tiempo amentaron en 42%, este crecimiento acelerado de la compañía requiere acciones enfatizadas en dar soporte a las actividades para continuar vigentes en la preferencia de los clientes y seguir generando valor. El ambiente de manufactura es "Fabricar por Orden" ("make to order"), por lo que no se cuenta con inventario de producto terminado debido a la especificación técnica de cada cliente. El sistema de producción de la empresa es por proceso, a base de estaciones de trabajo donde se realizan los ensambles de acuerdo a las órdenes de venta que se reciben. Para armar un producto final se requieren cuatro partes fundamentales que identificaremos como Componente A, Componente B, Componente C y Componente D respectivamente.

Como prueba piloto del estudio se analiza un producto comercializado propuesto por la gerencia de la compañía debido a los costos del inventario que se tienen y que se identifica como Modelo 1, por lo que se centra el análisis de los componentes, cuya demanda es variable como el de la gama de productos ofrecidos. El problema fundamental en el proceso de producción es el insuficiente abastecimiento en dos piezas principales que son el componente A y D, ocasionando un tiempo de entrega largo a nuestros clientes o la pérdida de la oportunidad de venta, se calcula que la compañía ha mermado un 20% de clientes con los cuales se ha perdido una relación comercial y en base a la magnitud de proyectos la empresa calcula una pérdida de oportunidad de venta de hasta 180 mil pesos por proyecto, desafortunadamente la empresa no tiene un histórico del número de ventas pérdidas o de cotizaciones que no se hacen formales pero se cuenta con una relación en tiempos de entrega y donde se aprecia que el 75% de los pedidos se entregan a más de 8 días y solo el 12% se entregan en menos de una semana, mientras que la competencia ofrece tiempos menores a una semana.

METODOLOGÍA

<u>Desarrollo del Modelo</u>

Como punto de partida para el análisis del problema es necesario conocer el comportamiento de la demanda presente en el producto analizado; en este caso se desglosa de acuerdo a los componentes que se requieren

para el ensamble final por la posibilidad de combinaciones que puede haber y por la venta individual como refacción de cada pieza. El reto es encontrar un punto de abastecimiento de inventario que permita ofrecer un servicio al cliente del 90% en cuanto a disponibilidad al mejor costo de inversión y operación posible. Para eso se consideran otros aspectos dentro de la demanda como tendencia y estacionalidad para empezar a hacer pruebas con métodos de pronóstico específicos que tengan el mínimo error.

Pronóstico de la Demanda

Con los datos históricos con los que se cuenta de las ventas reales de cada pieza se puede hacer un pronóstico para determinar el comportamiento de las ventas y saber qué cantidad es la óptima para mantener en inventario o si es necesario reabastecer algún componente. Haciendo una comparación con los métodos de pronósticos se aplicaron tres de ellos.

Simulación Montecarlo

Una vez que se tienen los datos pronosticados de los componentes, el siguiente paso es crear un escenario que simule el comportamiento de la demanda según el histórico de ventas que se tiene, para esto se utiliza el modelo de Simulación de Montecarlo que permite comparar la naturaleza de la demanda contra los datos pronosticados y de esta manera saber el porcentaje de servicio que se ofrece dependiendo de la capacidad de artículos para venta

Modelo Q,R

En la tabla 3 se encuentra un ejemplo del componente D en donde se aprecia que el pronóstico para este componente ofrece un servicio del 64% por lo que es necesario comparar con los niveles de stock fijados con el Modelo de Abastecimiento de inventarios de Revisión continua y hacer una interrelación entre los resultados para obtener un mejor resultado. Los resultados obtenidos son basados en los costos logísticos de inventario, y el comportamiento de abastecimiento del proveedor para determinar los siguientes niveles: En el caso del componente A, el número óptimo a mantener esta en 5 piezas con un 94% de servicio al cliente. En cuanto al caso del componente B por el dato atípico de 42 unidades vendidas al principio del estudio de los datos solo cubrimos el 98% del servicio al cliente si tenemos 30 piezas de cada elemento, volumen considerado si contemplamos el precio de articulo mismo que aparece en la conclusión de este trabajo para generar una propuesta sustentable, con un método de decisión robusta y fundamentada en herramientas que nos permita maximizar los recursos de la compañía.

RESULTADOS

Para concentrar en el análisis es necesario abordar en costos para justificar la propuesta recordando que el objetivo principal de este trabajo es maximizar los recursos con la toma correcta de decisiones que en este caso es el correcto abastecimiento de materiales que permita ofrecer un nivel de servicio del al 90% reduciendo las pérdidas de oportunidad de venta. El proyecto que está en fase de propuesta para su implementación a corto plazo contiene un ahorro de 23 mil dólares mensuales. En la tabla 4 se desglosan los costos unitarios de cada componente utilizado para el ensamble del producto final estudiado. Actualmente la empresa cuenta con un stock de piezas de la siguiente manera: 4 Componentes A, 65 componentes B, 127 componentes C y 8 componentes D lo que representa una inversión de $34,980 dolares aproximadamente, si consideramos que son aproximadamente 10 productos que se arman y que cada uno cuenta con un stock, la cantidad de dinero invertido es considerable para hacer una reducción de inventario, para eliminar costos por perdida y obsolescencia así como también disminuir los costos logísticos totales del producto, la propuesta que se tiene es reducir el nivel de stock dependiendo de la demanda pronosticada y aun tomando la mayor cantidad del rango del pronóstico podíamos tener un inventario de 5 componentes A, 30 componentes B, 25componentes C y 5 componentes D, lo que en dinero representa $11 mil dólares,

es decir, una reducción del 65% en comparación a los niveles actuales de inventario. Sin embargo es importante recalcar que los datos de nivel de stock por el modelo de revisión continua se deben tomar como un nivel máximo de inventario para controlar la cantidad de inversión que se tiene, y es donde el pronóstico debe ser ajustado para ir abasteciendo la línea en base a las predicciones tiene, hasta encontrar el menor error, lo que significaría un ahorro del 50% en comparación con el nivel máximo de Stock del modelo de revisión tal como se aprecia en la tabla 1.

Tabla 1: Comparación de Ahorros Entre el Actual, la Propuesta y el Proyecto Futuro.

	IMPORTE MENSUAL	IMPORTE ANUAL	AHORRO	SERVICIO AL CLIENTE
INVENTARIO ACTUAL	$ 34,980.00	$ 419,760.00		90%
REVISION CONTINUA	$ 11,058.00	$ 132,696.00	67%	90%
INVENTARIO POR PRONOSTICOS	$ 6,838.00	$ 82,056.00	79%	90%

CONCLUSIÓN

El proyecto se encuentra en fase de análisis y evaluación antes de poder implar, los beneficios de la reducción de inventario son varios, empezando por una mayor rotación de inventarios, pasando de una rotación de 6 meses a solo 90 días, evitar la pérdida de material por faltantes físicos, maltratados u obsoletos que perjudican directamente el estado de cuenta de la compañía, asegurar el abastecimiento de acuerdo a la demanda pronosticada con la finalidad de dar un servicio al cliente del 90% con la menor inversión requerida, disminución en los gastos de manejo de inventario, fletes de trasporte e inventario en tránsito. La única buena razón para mantener inventarios más allá de las necesidades actuales es solo sí el costo de tenerlos es menor a no mantenerlos ya que el inventario permite a las empresas operar con diferentes niveles de producción y tamaños de lote a lo largo del suministro, producción y el sistema de distribución. A unos meses de la finalización del estudio se están comprobando que los pronósticos concuerdan en tendencia hacia los componentes por lo que el trabajo futuro es ajustar los mismos para seguir restringiendo el número de stock de unidades en almacén y propiciar una menor inversión.

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MOTIVACIÓN INTERNA DE LOS EMPRENDEDORES EN EL PROCESO DE INCUBACIÓN EMPRESARIAL

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RESUMEN

In Mexico, MIPYMES contribute about 34.7% of Total Gross Production and generate 73% of jobs, which means more than 19.6 million jobs ". La Association National de Universities e institution de education superior (ANUIES) had already reported the prospective trend of oversupply of professionals in our country, in relation to professional employment opportunities for the first decade of the century. In studies conducted by the National Tecnológico Nacional de México employability problems were detected in the new professionals, so the initiative first to offer students and graduates, alternative incubate their business ideas and technology prototypes and subsequently arises, to consolidate viable business projects that are linked to market needs and motivate students to generate their own jobs. In the Instituto Tecnológico de Veracruz, incubated in 2006 and 2007, 20 projects of which remain 6 is a survival rate of 30%; 2015 total 50 projects with a dropout rate of 54% incubated. It is this context that provides the relevance of knowing the causes of desertion from the perspective internal motivation of entrepreneurs in the incubation process of their projects, a process that increases the likelihood of continuity of the company as it aims to determine the feasibility of the business idea and if you borrow, back it up with the business plan.

KEYWORDS: Mipymes, Entrepreneurship, Incubation, Motivation

ENTREPRENEURSHIP, INCUBATION AND MOTIVATION

RESUMEN

En México, las MIPYMES aportan alrededor del 34.7% de la Producción Bruta Total y generan 73% de los empleos, lo que significa más de 19.6 millones de puestos laborales”. La Asociación Nacional de Universidades e Instituciones de Educación Superior, (ANUIES) ya había reportado la tendencia prospectiva de la sobre oferta de profesionistas en nuestro país, en relación con las oportunidades de empleo profesional para la primera década del siglo XXI. En estudios realizados por el Tecnológico Nacional de México se detectaron problemas de empleabilidad en los nuevos profesionistas, es así como surge la iniciativa primeramente de ofrecer a los estudiantes y egresados, la alternativa de incubar sus ideas de negocios y de prototipos tecnológicos y, posteriormente, de consolidar los proyectos empresariales viables que estén vinculados a las necesidades del mercado y de motivar a los estudiantes a la generación de sus propios empleos. En el Instituto Tecnológico de Veracruz, se incubaron durante 2006 y 2007, 20 proyectos de los cuales permanecen 6, es decir una tasa de supervivencia del 30%; en total hasta el 2015 se incubaron 50 proyectos con una tasa deserción del 54%. Es este contexto lo que proporciona la relevancia de conocer las causas de deserción desde la perspectiva de la motivación interna de los emprendedores en el proceso de incubación de sus proyectos, proceso que incrementa la probabilidad de permanencia de la empresa ya que tiene como propósito determinar la factibilidad de la idea de negocio y en caso de pedir un préstamo, respaldarlo con el plan de negocio.

PALABRAS CLAVE: Pymes, Emprendedor, Incubación, Motivación

INTRODUCCIÓN

De acuerdo al plan Nacional de Desarrollo 2013-2018, "Las Micro, Pequeñas y Medianas Empresas (MIPYMES) constituyen más del 90% del tejido empresarial en la mayoría de los países del mundo. En México, las MIPYMES aportan alrededor del 34.7% de la Producción Bruta Total y generan 73% de los empleos, lo que significa más de 19.6 millones de puestos laborales". Por otra parte, La Asociación Nacional de Universidades e Instituciones de Educación Superior, (ANUIES) en su publicación en el año 2003, titulada Mercado Laboral de Profesionistas en México. Escenarios y prospectiva 2000-2006-2010¸ ya había reportado la tendencia prospectiva de la sobre oferta de profesionistas en nuestro país, en relación con las oportunidades de empleo profesional para la primera década del siglo XXI En estudios realizados por la Dirección General de Educación Superior Tecnológica (DGEST) se detectaron problemas de empleabilidad en los nuevos profesionistas y una mínima iniciativa para emprender un negocio; en promedio solo 2.5% de ellos había iniciado un negocio propio. Es así como surge la iniciativa en el Tecnológico Nacional de México (TNM) primeramente de ofrecer a los estudiantes y egresados del SNET, la alternativa de incubar sus ideas de negocios y de prototipos tecnológicos y, posteriormente, de consolidar los proyectos empresariales viables que estén vinculados a las necesidades del mercado y de motivar a los estudiantes a la generación de sus propios empleos. En el Instituto Tecnológico de Veracruz, se incubaron durante 2006 y 2007, 20 proyectos de los cuales permanecen 6, es decir una tasa de supervivencia del 30%; en total hasta el 2015 se incubaron 50 proyectos con una tasa deserción del 54%.

Es este contexto lo que proporciona la relevancia de conocer las causas de deserción desde la perspectiva de la motivación interna de los emprendedores en el proceso de incubación de sus proyectos, proceso que incrementa la probabilidad de permanencia de la empresa ya que tiene como propósito determinar la factibilidad de la idea de negocio y en caso de pedir un préstamo, respaldarlo con el plan de negocio.

   Conocer si la motivación de origen causal percibido interno denominadas: Pasión y Compromiso tiene incidencia en la permanencia en el proceso de incubación empresarial de los emprendedores

REVISIÓN LITERARIA

<u>Motivación</u>

La motivación produce, he aquí la importancia de la misma y el porque de su estudio. Las personas pueden estar motivadas debido a que ellas valoran una actividad o debido a que hay una fuerte coerción externa (Deci, 2000). Gusto-compromiso & miedo. Las comparaciones entre las personas cuya motivación es auténtica (literalmente, de autoría del yo o atribuida a este) y aquellas que son meramente controladas para una acción revelan típicamente que en el primer caso, en relación con el segundo, hay más interés, excitación y confianza, lo cual a su vez se manifiesta en tanto en un incremento del desempeño, la persistencia, y la creatividad (Deci & Ryan, 1991; Sheldon, Ryan, Rawsthorne, & Ilardi, 1997) como en una elevación de la vitalidad (Nix, Ryan, Manly, & Deci, 1999), la autoestima (Deci & Ryan, 1995), y el bienestar general (Ryan, Deci, & Grolnick, 1995) Ryan y Deci, en la "Teoría de la autodeterminación y la Facilitación de la Motivación Intrínseca, el Desarrollo Social y el Bienestar" se refieren a básicamente dos tipos de motivación: Intríseca y extrínseca. En la primera "la novedad y el desafío, la tendencia inherente a buscar, a extender y ejercitar las propias capacidades, a explorar, y a aprender son las que prevalecen. El constructo de la motivación intrínseca describe esta inclinación natural hacia la asimilación, el alcanzar dominio, el interés espontáneo, y la exploración que son tan esenciales para el desarrollo cognitivo y social que representan una fuente principal de disfrute y vitalidad a través de toda la vida" (Csikszentmihalyi & Rathunde, 1993; Ryan, 1995) (citado por Ryan, Deci, 2000). En la segunda, la motivación extrínseca, la que se refiere al desempeño de una actividad a fin de obtener algún resultado separable de la misma.

Ryan y Deci la subdividen de acuerdo ha como son reguladas, así se tienen aquellas:

Reguladas externamente: Tales conductas son ejecutadas para satisfacer una demanda externa o una recompensa contingente. Los individuos experimentan típicamente la conducta regulada externamente como controlada o alineada.

De regulación introyectada: La introyección implica introducir dentro de uno la regulación pero no el aceptarla como algo de uno mismo.

A través de la identificación: La identificación refleja el otorgarle un valor consciente a una meta comportamental o regulación, tal que esa acción es aceptada o hecha propia en cuanto personalmente importante.

Regulación integrada: La integración ocurre cuando las regulaciones de identificación son totalmente asimiladas por el yo, lo cual significa que ellas han sido evaluadas e introducidas dentro de la congruencia con los otros valores y necesidades de uno. En las 2 últimas la motivación extrínseca se vincula a una aceptación personal y a un sentimiento de elección en menor o mayor medida (obligación autoimpuesta).

Emprendedores

 El diccionario de la Real Academia define la palabra emprendedor como un adjetivo y significa "Que emprende con resolución acciones dificultosas o azarosas". De acuerdo con el modelo GEM (Global Entrepreneurship Monitor), (Naranjo y Campos, 2011) "la actividad emprendedora es un proceso que da inicio desde el momento en que los emprendedores potenciales —aquellos con las habilidades, capacidades y motivación para serlo– llevan a cabo acciones para poner en marcha un negocio. Durante los primeros tres meses de realizar dichas actividades son considerados como emprendedores nacientes; posteriormente y hasta los 3.5 años de creada, la empresa se considera como nueva, después de lo cual se cataloga como un negocio establecido". Por otra parte, Naranjo y Campos comentan que son los jóvenes los que más participan en la actividad emprendedora teniéndose que el 6.3% de los jóvenes entre 18 y 24 años son dueños de una empresa nueva y el 62% de las empresas de actividad temprana son de personas entre 25 y 44 años.

Centro de Incubación Empresarial

La creación de la incubadora del Instituto tecnológico de Veracruz en el año 2006 fue resultado de la propuesta de Secretaria de Economía y del Instituto Politécnico Nacional para trasferir el modelo de Incubación de empresas de base tecnológica. La capacitación se llevó a partir de agosto 2005 en las instalaciones del ITV y concluyeron en diciembre del mismo año. Durante 2006 se incubaron 20 empresas con el Modelo del IPN, apoyadas por 12 consultores con amplia experiencia en el aspecto empresarial. Se logró la adecuación de las instalaciones de la incubadora así como el equipamiento de la misma. El 17 de noviembre de 2006 a través del oficio CIEB/662/2006 se entrega la conclusión satisfactoria de la transferencia del modelo a "Centro de Incubación de empresas de base tecnológica", incubadora de empresas del Instituto Tecnológico de Veracruz, en el Estado de Veracruz, con Folio FP 2006-351. El Centro de Incubación e Innovación Empresarial del Instituto Tecnológico de Veracruz (CIIE.IT.Veracruz) obtuvo el reconocimiento Of. No.210.2012.0661 con fecha 14 de Agosto del 2012, como una incubadora de Tecnología Intermedia, que opera desde su creación, en 2006, en: Miguel Ángel de Quevedo 2779, Colonia Formando Hogar, Veracruz, Ver. CP 91897 Objetivo General del CIIE.IT.Veracruz es "Propiciar la creación de empresas y la generación de más y mejores empleos contribuyendo al desarrollo tecnológico, a la innovación y a la generación de valor agregado en bienes y servicios".

Proceso de Incubación Empresarial de los CIIE´S

El Modelo de Incubación que utiliza el CIIE-IT de Veracruz es el que se aplica en la Red CIIE-SNET.El Modelo de Incubación, se enfoca en desarrollar competencias en el CIIE-IT de Veracruz para identificar emprendedores y proyectos de empresas potencialmente exitosos. Favorece las formas de explicitar el conocimiento de las personas que participan en equipos multidisciplinarios denominados "células de innovación empresarial", con el objetivo de identificar y apoyar el desarrollo de elementos de innovación y de sustentabilidad en los modelos de negocios para cada una de las empresas incubadas. En el Modelo MIdE-SNET, el proceso de incubación de empresas tiene tres etapas principales, aunque se incluye una fase previa llamada Modelo Talento emprendedor, la cual, debe realizarse durante 8 semanas dando como resultado el modelo de negocios. Esta etapa, que se considera intrínseca al modelo, tiene como objetivos principales desarrollar la creatividad y la cultura empresarial entre las comunidades de jóvenes estudiantes; requisitos indispensables para hacer evolucionar una empresa. También se considera necesaria para asegurar un flujo de proyectos de empresas a las incubadoras. Las tres etapas principales o procesos clave que integran la cadena de valor del proceso de incubación, se conocen como pre-incubación, incubación y post-incubación.

Pre-incubación (Selección de proyectos). Primera etapa del Modelo de Incubación. Consiste en un conjunto de actividades agrupadas en tres procedimientos para identificar y evaluar el perfil del emprendedor y el potencial de su proyecto empresarial para convertirse en una empresa con capacidad de crecimiento; se ofrecen a los emprendedores servicios de diagnóstico de necesidades, servicios de tutoría y servicios de consultoría para cumplir con los requerimientos de ingreso al proceso de incubación. Los productos de la pre-incubación son proyectos seleccionados por su alto potencial para ser empresas exitosas, son evaluados por un Comité Interno del CIIE-IT de Veracruz y un Comité Externo. La duración del proceso de pre-incubación en promedio es de 15 días naturales.

Incubación. Segunda etapa del modelo de incubación. Consiste en tres procedimientos, que incluyen principalmente, actividades de tutoría, capacitación y consultoría para fortalecer las competencias empresariales del emprendedor incubado, para diseñar un modelo de negocio sustentable y elaborar su correspondiente plan de negocios, para la constitución de la empresa, la gestión de financiamiento y puesta en operación; se incluyen también, actividades de seguimiento en las primeros meses de operación.

En esta etapa se conforma un equipo de trabajo multidisciplinario denominado "célula de innovación empresarial" integrado por el emprendedor, el tutor asignado, consultores en las áreas de mercadotecnia, producción, finanzas, tecnologías informáticas, diseño industrial, diseño gráfico y publicidad, marco legal y fiscal; se invitan a un cliente potencial y a un empresario de la cadena productiva. Todos en conjunto realizan el ejercicio de comprender la propuesta de negocio, conceptualizan un modelo de negocio novedoso y viable, elaboran el plan de trabajo para el proceso de incubación específico de la empresa incubada. El proceso de incubación concluye con la graduación de la empresa. Tiene una duración máxima de seis meses aunque secretaría de economía recomienda no más de tres. *Post-incubación*. Tercera etapa del Modelo de Incubación. Se caracteriza por el conjunto de actividades de seguimiento a la empresa graduada en base a indicadores de desempeño operativo, ventas, generación y conservación de empleos. Esta etapa tiene como producto una empresa que muestra su crecimiento en ventas. Concluye con la declaración de la empresa como Caso de Éxito del Programa de Incubación de Empresas. Su duración en promedio es seis meses.

METODOLOGÍA

Para esta investigación se hizo un estudio con un diseño correlacional (Buendía, Colás y Hernández, 1997) donde no se manipularon las variables ni el contexto real de investigación. Se tomó en consideración como variable independiente la *motivación* (de origen causal percibido interno): operacionalizada como las actitudes hacia la creación de un proyecto de negocio y como variable dependiente la *permanencia en el proceso de incubación*. Se determinó la relación entre la motivación y la permanencia en el proceso de incubación. Se parte de la concepción general de que mientras más alta es la motivación (de origen causal percibido interno) hacia la creación de un proyecto de negocio más alta será la probabilidad de que termine el proceso de incubación. Se busca responder a las preguntas de investigación:

¿Existe una relación entre las actitudes motivacionales de los emprendedores hacia su proyecto y su permanencia en el proceso de incubación?

¿Cuáles son las actitudes motivacionales hacia su proyecto más comunes reportadas por los emprendedores?

Sujetos del Estudio

La población está constituida por los emprendedores (N= 50) que han participado en el proceso de incubación de empresas del Instituto Tecnológico de Veracruz, en el periodo 2006-2015. El proceso de incubación tiene una duración maxima de 6 meses.

Instrumento

La recolección de los datos se hizo a través de un cuestionario validado por expertos.. Se les pidió a los participantes reportar su componente motivacional hacia la apertura de un negocio. Las preguntas fueron elaboradas a fin de conocer la variable *motivación* (de origen causal percibido interno) representada en dos categorías: Motivación interna: Pasión y Motivación externa de causa percibida interna: compromiso (Tabla 1). Estas preguntas midieron la variable en escala de Likert. La escala usada fue del 1 al 4, en donde 1 representa <<totalmente en desacuerdo>>, 2 <<en desacuerdo>>, 3 <<de acuerdo>> y 4 <<totalmente de acuerdo>>.

Tabla 1: Preguntas Aplicadas a los Emprendedores Por Categoría

Categorías	Preguntas Aplicadas
Actitudes representadas por la pasión del Emprendedor	1. El negocio representa *el proyecto de mi vida*
	2. Estoy dispuesto a invertir mis bienes para el logro de mi proyecto
	3. Si el proyecto ofrece menor ingreso que otra alternativa. ¿De todos modos lo llevo a cabo?
	4. El proyecto lo realizo porque *me hace sentir bien.*
Actitudes representadas por compromiso del Emprendedor Fuente: Corona e Ibars, 2013	5. El proyecto lo considero un deber o un compromiso personal

Con el fin de obtener el grado de permanencia en el proceso de incubación, se hace una investigación en los registros del Centro de Incubación para conocer en que fase abandonaron el proceso de incubación, si es que lo hicieron. Para determinar su validez, el cuestionario fue revisado bajo la modalidad de juicio de expertos (una sicóloga y una pedagoga) con el objeto de determinar la pertinencia del contenido de los ítems. Según los especialistas, existe concordancia en la validez de los mismos.

Análisis e Interpretación de Datos

Se clasificaron los Emprendedores de acuerdo a la etapa del proceso de incubación al que llegaron, estableciéndose así tres grupos: Preincubación, Incubación y Postincubación. Para determinar la relación entre la variable independiente – motivación de origen causal percibido como interno – y la variable dependiente – la permanencia en el proceso de incubación, es así como se calcula la media de los puntajes por cada pregunta del cuestionario por emprendedor. Para calcular los puntajes de la variable dependiente se identifican las actividades clave por fase del proceso de incubación, otorgándose a la primera fase un valor de 30 puntos, a la segunda fase 60 puntos y a la tercera fase 10 puntos, lo que se observa en la Tabla 2.

Tabla 2: Escala Por Puntos Divididos Por Fases del Proceso de Incubación

Fase. Pre Incubación		Fase. Incubación		Fase. Post-Incubación		
Actividades clave	puntos	Actividades clave	puntos	Actividades clave	puntos	Total de puntos asignados al proceso
						100
Registro	5	Estudio de Mercado	10	Puesta en marcha	5	
Evaluación interna	10	Estudio técnico	10	Seguimiento	5	
Evaluación externa		E. Económico-financiero	20			
		Plan de Negocios	10			
	15	Graduación	10			
TOTAL PUNTOS	30	TOTAL PUNTOS	60	TOTAL PUNTOS	10	
Fuente: Proceso de la investigación						

Para responder a la primera pregunta de investigación: ¿Existe una relación entre las actitudes motivacionales de los emprendedores hacia su proyecto y su permanencia en el proceso de incubación? Se calculó el coeficiente de correlación de pearson (r) entre estas dos variables para cada uno de los grupos de Emprendedores cuyos resultados se presentan en la Tabla 3.

Tabla 3: Correlación R de Pearson Entre las Variables de Motivación y Permanencia en el Proceso de Incubación

Escala cualitativa		Número de casos	R de Pearson
Pre-incubación	0-30	14	0.268
Incubación	31-90	18	0.237
Post-incubación	91-100	18	0.415

Fuente: Proceso de la investigación

Como referencia para el análisis de estas correlaciones, se siguió el criterio de Davis (1971), (Tabla 4 – Anexa). Según este criterio, existe una correlación baja entre la motivación interna de los Emprendedores hacia la permanencia en el proceso de incubación en las fases de preincubación e incubación y existe una correlación moderada en la fase de postincubación (r= 0.415). Aún cuando los Emprendedores que llegaron a la fase de postincubación presentan una motivación moderada no cumplen con el puntaje requerido por el centro de incubación para concluir su proceso. Con respecto a la segunda pregunta: ¿Cuáles son las actitudes motivacionales hacia su proyecto más comunes reportadas por los emprendedores? Se calculó la media y la desviación típica de los 5 items seleccionados para esta variable dividida en 2 subescalas. Como se evidencia en la Tabla 5, los emprendedores que terminaron el proceso de incubación tienden a tener mayor pasión por su proyecto (Media = 3.2) que compromiso personal al mismo (Media 2.68).

Tabla 5:Media y Desviación Típica Para la Sub-Escala de la Variable *Motivación*

Actitudes motivacionales hacia la permanencia en el proceso de incubación	Media típica	Desviación Típica	N
Pasión por el proyecto	3.2	0.989	50
Compromiso por el proyecto	2.68	1.04	50
Fuente: Corona e Ibars, 2013			

Al analizar los items correspondientes a las dos subescalas por separado, tenemos que en relación con la pasión, el resultado de la media más alta está relacionada con la pregunta: "El proyecto lo realizo porque me hace sentir bien" (Tabla 6 – anexa). Este resultado muestra que, el que el proyecto los haga sentir bien representa la primera razón de permanencia en el proceso de incubación. En cuanto a la segunda subescala, la media de 2.68 de la pregunta « ¿El proyecto lo consideró un deber o un compromiso personal? » es menor que cualquiera de las medias de las preguntas de la primera subescala lo que muestra que el compromiso personal tiene bajo impacto sobre la permanencia en el proceso de incubación.

CONCLUSIONES

Los resultados de este estudio señalan que existe una correlación baja entre la motivación interna de los Emprendedores hacia la permanencia en el proceso de incubación en las fases de preincubación e incubación y existe una correlación moderada en la fase de postincubación (r= 0.42). Además los emprendedores que terminaron el proceso de incubación tienden a tener mayor pasión por su proyecto (Media = 3.2) que compromiso personal al mismo (Media 2.68) (Tabla7). Por otra parte de los 50 Emprendedores, 35 de ellos (70%) tienen sus negocios actualmente activos y de ellos, 23 (66 %) terminaron el proceso de incubación con algunas actividades clave incompletas y los 12 restantes no concluyeron el proceso de incubación. De ahí que este estudio nos sugiere agilizar el proceso de incubación ya que el Emprendedor no muestra interés en el mismo aún cuando sienta pasión por su proyecto, solo se limita a cumplir con el proceso como requisito para la obtención de financiamiento. Se sugiere otro estudio para conocer los requerimientos específicos del Emprendedor.

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ANEXOS

Tabla 6: Media y Desviación Típica de Actitudes Manifestadas Por La Pasión del Emprendedor

Pasión por el proyecto	Media típica	Desviación Típica	N
El negocio representa el proyecto de mi vida	3.02	0.992	50
Estoy dispuesto a invertir mis bienes para el logro de mi proyecto	3.08	0.995	50
Si el proyecto ofrece menor ingreso que otra alternativa. ¿De todos modos lo llevo a cabo?	3.34	0.976	50
El proyecto lo realizo porque me hace sentir bien.	3.36	0.993	50
Global	3.20	0.989	50

Fuente: Corona e Ibars, 2013

Tabla 4: Magnitud de Relación de la Correlación de Pearson

R	Adjetivo
0.70-0.99	Muy alta
0.50-0.69	Sustancial
0.30-0.49	Moderada
0.10-0.29	Baja
0.01-0.09	Inexistente

Fuente: Davis, 1971

Tabla 7: Media y Desviación Típica de Actitudes Manifestadas Por el Compromiso del Emprendedor

Compromiso Por El Proyecto	Media Típica	Desviación Típica	N
El proyecto lo considero un deber o un compromiso personal	2.68	1.040624773	50

COOPERATIVAS DE AHORRO Y CRÉDITO Y SU INCIDENCIA CON EL CONTROL INTERNO EN LA CIUDAD DE GUAYAQUIL

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RESUMEN

Hoy en día necesitamos de un Sistema de Control Interno adecuado para verificar el manejo y desarrollo de actividades tanto administrativas como operativas, es por esta razón que las Cooperativas de Ahorro y Crédito al no contar con un Sistema de Control Interno desde su creación ha visto en la necesidad de implantarlo ya que esto permitirá mejorar las actividades dentro de los diferentes departamentos, este es un mecanismo que permite corregir desviaciones a través de indicadores cualitativos y cuantitativos dentro de un contexto social amplio, a fin de lograr el cumplimiento de los objetivos claves para el éxito organizacional, es decir, el control se entiende no como un proceso netamente técnico de seguimiento, sino también como un proceso informal donde se evalúan factores culturales, organizativos, humanos y grupales. El objetivo es asegurar que el control interno funciona adecuadamente, a través de dos modalidades de supervisión. Con el propósito de la disminución de los riesgos para aumentar la productividad y la eficiencia de las cooperativas.

PALABRAS CLAVES: Control Interno, Cooperativas de Ahorro y Crédito, Productividad, Riesgos, Eficiencia

IMPACT WITH INTERNAL CONTROL IN THE CITY OF GUAYAQUIL

ABSTRACT

Today we need a system of adequate internal controls to verify the management and development of both administrative and operational activities, it is for this reason that the credit union to not have an Internal Control System since its inception has seen the need to implement it as this will improve the activities within the different departments, this is a mechanism to correct deviations through qualitative and quantitative indicators within a broader social context, in order to achieve compliance with the key objectives organizational success, ie, control is understood not as a purely technical process monitoring, but also as an informal process where cultural, organizational, human and group factors are evaluated.
 The aim is to ensure that internal control functions properly, through two methods of supervision. With the aim of reducing risks to increase productivity and efficiency of cooperatives.

JEL: M04, M49

KEYWORDS: Internal Control, credit union, Productivity, Safety, Efficiency

INTRODUCCIÓN

En el mundo actual de negocios los ambientes de reporte financiero y de tecnología informática son cada vez más complejos. Se incrementan tanto la necesidad de depositar mayor confianza en la información producida así como los procesos de negocios relacionados que soportan. Por tal motivo, es necesario contar con controles internos (manuales y automatizados) sólidos que aseguren la corrección de la información

procesada por los sistemas y los reportes que éstos producen. (PricewaterhouseCoopers, 2009) Párr. 1 El control interno es de importancia para la estructura administrativa contable de una cooperativa. De la eficiencia de los controles implementados depende la contabilidad de la información financiera y administrativa, para mejorar el proceso de toma de decisiones. Mientras mayor sea la magnitud de una cooperativa, más complejos serán sus procesos y es entonces cuando el control interno se convierte en el sistema fundamental para la ejecución de sus operaciones y la consecución de los objetivos planteados, en una cooperativa los principales son el equilibrio entre el riesgo y la rentabilidad, y el control efectivo del flujo de fondos para asegurar el retorno sobre la inversión.

A medida que acelera el ritmo de cambio, la mayoría de las organizaciones necesitarán mejorar su capacidad de aprovechar oportunidades, evitar riesgos y manejar la incertidumbre. Esta nueva metodología proporciona la estructura conceptual y el camino para lograrlo. Durante muchos años se ha venido discutiendo el tema de control interno a través de organizaciones mundiales, lo más sobresaliente es el denominado Informe COSO, con lo cual todas las organizaciones tienen a su alcance una herramienta útil para el diseño de sus propios mecanismos de control, es por tal motivo que en el siglo presente, las grandes organizaciones, empresas transnacionales, instituciones públicas entre otras, la han adoptado e implementado de acuerdo a sus propias realidades. En cambio en organizaciones pequeñas, en desarrollo, como es el caso del presente estudio el término "Control Interno", no es tan difundido y su aplicación es limitada por la escasa investigación que realizan sobre el tema.

DESARROLLO

En el Ecuador el cooperativismo se practicaba ya en la antigüedad a través de clanes, tribus y poblados quienes se integraban a fin de cumplir con sus necesidades básicas hasta que en 1910 nace en Guayaquil la compañía de préstamos y construcciones considerada la primera organización ecuatoriana con Espíritu cooperativo. La actividad cooperativa en el Ecuador y el resto de naciones fue creada para estimular el progreso y desarrollo social a través de la unión y esfuerzo conjunto, de la agrupación de pequeñas fuerzas para formar una grande, y de lo más importante de la conjunción de anhelos, de esperanzas y de fe en futuro mejor en mundo más equilibrado y como consecuencia lograr una sociedad buena, justa y humana. En el Ecuador las cooperativas no cumplen con los requisitos necesarios para el correcto funcionamiento de las mismas esto da origen al incumplimiento de políticas al limitar la participación de los socios a las transacciones realizadas como clientes.

El cooperativismo es una doctrina económico social basada en la conformación de asociaciones económicas cooperativistas en las que todos los miembros son beneficiarios de su actividad según el trabajo que aportan a la actividad de la cooperativa. El trabajo que aporta cada socio de una cooperativa se convierte en beneficio para él mismo y, para todo el grupo de trabajo conformado por todos los miembros de la cooperativa. El cooperativismo promueve la libre asociación de individuos y familias con intereses comunes. Su intención, es poder construir una empresa en la que todos tienenigualdad de derechos y en las que el beneficio obtenido se reparte entre sus asociadossegún el trabajo que aporta cada uno de los miembros. Las cooperativas por lo general presentan una asociación autónoma de personas que se han unido voluntariamente para formar una organización democrática cuya administración debe llevarse a acabo de la forman que acuerden los socios, se han dado parte complementaria de la economía planificada. El control interno ha adquirido especial importancia y se van ampliando sus ámbitos de aplicación en la medida que el incremento de la dimensión empresarial, se ocasiona un distanciamiento por parte de los propietarios, en el control de las actividades operativas.

Las cooperativas dedicadas a la prestación de bienes y servicios, en este caso las que están relacionadas con los servicios financieros, desarrollan en su conjunto, las tácticas para mantener el liderazgo, y crecer ante las dificultades que se presentan en el medio interno o externo, mediante la diversificación de sus productos o servicios, la reducción de costos operacionales, la motivación y capacitación de los recursos humanos, la

implementación de tecnología para el mejoramiento de su gestión administrativa, la expansión hacia otros mercados, la reducción de pérdidas, y la mitigación de imprevistos.

Con la implementación de los criterios anteriormente expuestos, se puede contribuir a fortalecer las actividades financieras y contribuir a mantenerse en el negocio en forma inteligente y ágil, tomando en cuenta que la gestión global de la organización tiene que sustentarse en la aplicación de conceptos de eficiencia y calidad total en todas sus operaciones. Los riesgos que enfrenta la institución son de diversas clases constituyéndose en los más importantes y cuyo impacto puede afectar en forma significativa la estructura financiera de la entidad los siguientes: riesgo estratégico, riesgo de liquidez, riesgo de mercado, riesgo de crédito y riesgo operativo. La administración de riesgos no sólo busca evitar o mitigar pérdidas sino identificar oportunidades, es decir constituirse en una herramienta de apoyo que fomente el crecimiento institucional.

Fundamentación Legal: La presente investigación se apoya de las leyes que se mencionan a continuación de acuerdo con la jerarquía legal que rige a nuestro país Ecuador en la actualidad.

Base legal de la cooperativa: Se rige y cumple con los siguientes cuerpos legales

Ley Nacional de Cooperativas y su Reglamento

Es un marco jurídico que regula el cooperativismo así como facilita el desarrollo de las mismas y establece mandatos que deben cumplir las autoridades y los empleados entre los que se encuentran: Denominar pre cooperativas cuando se encuentren en proceso de formación y presentar los documentos pertinentes al ministerio de inclusión social y económica quien estudiará y aprobará concediendo la personería jurídica a través de la dirección nacional de cooperativas;

NIA 6 :Evaluación de Riesgo y Control Interno

El propósito de esta Norma Internacional de Auditoría (NIA) es establecer normas y proporcionar lineamientos para obtener una comprensión de los sistemas de contabilidad y de control interno y sobre el riesgo de auditoría y sus componentes: riesgo inherente, riesgo de control y riesgo de detección. El auditor deberá obtener una comprensión de los sistemas de contabilidad y de control interno suficiente para planear la auditoría y desarrollar un enfoque de auditoría efectivo. El auditor debería usar juicio profesional para evaluar el riesgo de auditoría y diseñar los procedimientos de auditoría para asegurar que el riesgo se reduce a un nivel aceptablemente bajo.

"Riesgo de auditoría" significa el riesgo de que el auditor dé una opinión de auditoría inapropiada cuando los estados financieros están elaborados en forma errónea de una manera importante. El riesgo de auditoría tiene tres componentes: riesgo inherente, riesgo de control y riesgo de detección. "Riesgo inherente" es la susceptibilidad del sal do de una cuenta o clase de transacciones a una representación errónea que pudiera ser de importancia relativa, individualmente o cuando se agrega con representaciones erróneas en otras cuentas o clases, asumiendo que no hubo controles internos relacionados. "Riesgo de control" es el riesgo de que una representación errónea que pudiera ocurrir en el saldo de cuenta o clase de transacciones y que pudiera ser de importancia relativa individualmente o cuando se agrega con representaciones erróneas en otros saldos o clases, no sea prevenido o detectado y corregido con oportunidad por los sistemas de contabilidad y de control interno.

"Riesgo de detección" es el riesgo de que los procedimientos sustantivos de un auditor no detecten una representación errónea que existe en un saldo de una cuenta o clase de transacciones que podría ser de importancia relativa, individualmente o cuando se agrega con representaciones erróneas en otros saldos o clases. "Sistema de contabilidad" significa la serie de tareas y registros de una entidad por medio de las

que se procesan las transacciones como un medio de mantener registros financieros. Dichos sistemas identifican, reúnen, analizan, calculan, clasifican, registran, resumen, e informan transacciones y otros eventos. El término "Sistema de control interno" significa todas las políticas y procedimientos (controles internos) adaptados por la administración de una entidad para ayudar a lograr el objetivo de la administración de asegurar, tanto como sea factible, la conducción ordenada y eficiente de su negocio, incluyendo adhesión a las políticas de administración, la salvaguarda de activos, la prevención y detección de fraude y error, la precisión e integralidad de los registros contables, y la oportuna preparación de información financiera confiable. El sistema de control interno va más allá de aquellos asuntos que se relacionan directamente con las funciones del sistema de contabilidad y comprende:

"El ambiente de control" que significa la actitud global, conciencia y acciones de directores y administración respecto del sistema de control interno y su importancia en la entidad. El ambiente de control tiene un efecto sobre la efectividad de los procedimientos de control específicos. Un ambiente de control fuerte, por ejemplo, uno con controles presupuestarios estrictos y una función de auditoría interna efectiva, pueden complementar en forma muy importante los procedimientos específicos de control. Sin embargo, un ambiente fuerte no asegura, por sí mismo, la efectividad del sistema de control interno. Los factores reflejados en el ambiente de control incluyen:

La función del consejo de directores y sus comités.
Filosofía y estilo operativo de la administración.

Estructura organizacional de la entidad y métodos de asignación de autoridad y responsabilidad.
Sistema de control de la administración incluyendo la función de auditoría interna, políticas de personal, y procedimientos de segregación de deberes.

"Procedimientos de control" que significa aquellas políticas y procedimientos además del ambiente de control que la administración ha establecido para lograr los objetivos específicos de la entidad.

Los procedimientos específicos de control incluyen.
Reportar, revisar y aprobar conciliaciones.
Verificar la exactitud aritmética de los registros

Controlar las aplicaciones y ambiente de los sistemas de información por computadora, por ejemplo, estableciendo controles sobre:

Cambios a programas de computadora
Acceso a archivos de datos

Mantener y revisar las cuentas de control y los balances de comprobación.

Aprobar y controlar documentos.

Comparar datos internos con fuentes externas de información.
Comparar los resultados de cuentas de efectivo, valores e inventario con los registros contables.
Limitar el acceso físico directo a los activos y registros
Comparar y analizar los resultados financieros con las cantidades presupuestadas.

En la auditoría de estados financieros, el auditor está interesado sólo en aquellas políticas y procedimientos dentro de los sistemas de contabilidad y de control interno que son relevantes para las aseveraciones de los estados financieros. La comprensión de los aspectos relevantes de los sistemas de contabilidad y de control

interno, junto con las evaluaciones del riesgo inherente y de control y otras consideraciones, harán posible para el auditor:

Identificar los tipos de potenciales representaciones erróneas de importancia relativa que pudieran ocurrir en los estados financieros Considerar factores que afectan el riesgo de representaciones erróneas substanciales Diseñar procedimientos de auditoría apropiados.

Al desarrollar el enfoque de auditoría, el auditor considera la evaluación preliminar del riesgo de control (conjuntamente con la evaluación del riesgo inherente) para determinar el riesgo de detección apropiado por aceptar para las aseveraciones del estado financiero y para determinar la naturaleza, oportunidad y alcance de los procedimientos sustantivos para dichas aseveraciones.

METODOLOGÍA

La presente investigación se desarrolla en base al enfoque positivista que orienta la investigación en base técnicas hacia la comprensión del problema, objeto de estudio; enmarcado en una observación naturalista es decir describe e interpreta la realidad del problema en un espacio contextualizado con una perspectiva de adentro hacia afuera, se trabajara con una población pequeña que facilitara el desarrollo del trabajo de campo con intervención de todas las personas que forman la empresa y sus resultados serán generalizados debido a que la investigación se desarrollara con un criterio y una posición dinámica para observar, descubrir, interpretar y solucionar el problema identificado.

Investigación de Campo: Este tipo de investigación se apoya en informaciones que provienen entre otras, de entrevistas, cuestionarios, encuestas y observaciones que fueron llevadas a cabo en Cooperativas de Ahorro y Crédito de la ciudad de Guayaquil. Como es compatible desarrollar este tipo de investigación junto a la investigación de carácter documental, se recomienda que primero se consulten las fuentes de carácter documental, a fin de evitar una duplicidad de trabajos. La investigación se realiza en lugares no determinados específicamente para ello, sino que corresponden al medio en donde se encuentran los sujetos o el objeto de investigación, donde ocurren los hechos o fenómenos investigados. En cuanto se realizará un estudio en el lugar mismo de los hechos donde se produce los acontecimientos, con el objeto de obtener información necesaria de acuerdo a los objetivos planteados.

Investigación Bibliográfica- Documental

Es un subtipo de la investigación documental y se basa en la consulta de libros. Esta modalidad de investigación permite comparar, conocer, aplicar y profundizar las diversas teorías, conceptos y criterios que se ofrecen sobre el tema, según el enfoque de varios autores; permitiendo de esta manera profundizar los conocimientos adquiridos y enriquecer el marco teórico de nuestra investigación.

RESULTADOS

El procesamiento de los datos obtenidos, mediante la aplicación de los instrumentos de investigación se realizó utilizando una hoja electrónica en Excel en la misma que se construyó una base de datos la que sirvió para la presentación de resultados en sus respectivos cuadros y gráficos estadísticos. El análisis se realizó en forma literal y aplicando la estadística descriptiva que permitió una interpretación a través del análisis cualitativo. Las deficiencias del control interno no permiten aprovechar adecuadamente las oportunidades del entorno como un impulso efectivo para el proceso de mejoramiento continuo. En el sistema de control interno de las cooperativas prevalecen las debilidades, sobre las fortalezas, existe una alta exposición a errores e irregularidades, así como a la ocurrencia de hechos ilícitos relacionados con las transacciones que realizan los socios. El mejoramiento continuo es una herramienta que en la actualidad es

fundamental para todas las empresas porque les permite renovar los procesos administrativos que ellos realizan, lo cual permite a las cooperativas mantener un proceso de actualización constante a los cambios del entorno; además, permite que las organizaciones sean más eficientes y competitivas, fortalezas que le ayudarán a permanecer y crecer en un mercado altamente competitivo.

El Control interno permite que las cooperativas puedan integrar las nuevas tecnologías a los distintos procesos, lo cual es imprescindible para toda organización que tiene contacto directo con el consumidor final de los servicios.

CONCLUSIONES

Las Cooperativas de Ahorro y Crédito al no contar con un adecuado Sistema de Control Interno en cada una de las áreas tanto en la parte operativa como en la parte administrativa la cual demuestra que no es una buena estrategia para la utilización de los recursos económicos, materiales y humanos y por ende no permite lograr los objetivos planteados por la institución. La adopción de la Gestión de Riesgos Corporativos (COSO II) por parte de las Cooperativas de Ahorro y Crédito es una buena opción para poder llevar a fin de producir un sistema de control interno adecuado, para el manejo de los riesgos de la cooperativa. Una adecuada implementación del sistema de control interno propuesto, requiere de financiamiento, talento humano capacitado, infraestructura óptima, el esfuerzo diario de todos los niveles en perfeccionar dicho sistema.

AGRADECIMIENTO

A Dios por darnos la sabiduría, la guía y las fuerzas de seguir luchando por nuestros sueños, a nuestras familia por estar siempre en toda nuestras metas y objetivos, nuestros hijos, nietos que son el pilar fundamental de mis logros, y al grupo de trabajo que aportaron cada uno con un granito de conocimientos, experiencias y sabidurías.

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EL COMERCIO ELECTRÓNICO A TRAVES DE ESTRATEGIAS EMPRESARIALES EN EL ECUADOR

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RESUMEN

El comercio electrónico puede ser considerado un caso particular de una estrategia más general como es la de la web, mediante la cual la empresa puede establecer múltiples relaciones. En el trabajo se considera comercio electrónico cualquier actividad comercial generada por una estrategia de web, aunque la transacción comercial se realice fuera de la red. La revolución digital ha conquistado gran parte del mundo en lo que a comunicaciones se refiere, de ahí que el impresionante alcance de estas innovaciones en la práctica tanto en lo comercial como en lo técnico y en lo social, a nivel individual, empresarial y gubernamental el Comercio Electrónico ha pasado a ser una actividad de gran trascendencia a nivel mundial. El comercio electrónico constituye en la actualidad una de las actividades que genera mayor recurrencia entre los usuarios del internet, gracias al acceso casi generalizado del mismo en la mayoría de países alrededor del mundo, lo cual ha constituido un polo importante de desarrollo para las diferentes sociedades. El comercio electrónico permite realizar ventas por internet, igual que cualquier modelo de negocio, es necesario establecer un plan estratégico que permita su aplicación en empresas o instituciones públicas o privadas en la ciudad de Guayaquil.

PALABRAS CLAVES: Comercio Electrónico, Web, Estrategias, Internet, Ventas

E-COMMERCE ELECTRONIC COMMERCE THROUGH CORPORATE STRATEGIES IN ECUADOR

Abstract

E-commerce can be considered a special case of a more general strategy such as the web, through which the company can establish multiple relationships. In the work is considered ecommerce any commercial activity generated by a web strategy, although commercial transaction takes place outside the network. The digital revolution has conquered much of the world as far as communications are concerned, hence the impressive scope of these innovations in practice both commercially and technically and socially, individual, business and government level the E-commerce has become an activity of great importance worldwide. E-commerce is currently one of the activities that generate higher recurrence among internet users, thanks to the almost universal access of the same in most countries around the world, which has become an important pole of development for different companies. E-commerce allows internet sales, like any business model, it is necessary to establish a strategic plan that allows implementation in companies or public or private institutions in the city of Guayaquil.

JEL: M3, M30, M31

KEYWORDS: Electronic Commerce, Web, Strategies, Internet, Sales

INTRODUCCIÓN

Hoy en día las organizaciones se enfrentan a cambios y exigencias del entorno; cuyas pautas son marcadas por la globalización, mismas que condicionan su desarrollo y sustentabilidad en el mercado.
Unos de los procesos fundamentales en la búsqueda de canales de distribución son las maneras de llegar al cliente y los caminos para hacerse conocer. Sin embargo, muchos empresarios enfrentan esta decisión con escaso sustento e información, lo que los deja librado a las emociones cayendo en graves errores a la hora escoger el método adecuado debido al exceso de información que también causa ruido. El presente trabajo pretende demostrar la forma eficiente, simple y técnica de llegar a clientes antes impensable y lograr que estos se fidelicen con la empresa investigada.

El mundo se encuentra en un proceso de globalización económica sin precedentes, es así que los avances tecnológicos y las comunicaciones digitales están creando en algunos sectores una economía sin fronteras, siendo el Internet la red informática generadora de esta revolución, que rompiendo todas las barreras permite una comunicación abierta y quienes tengan acceso al mismo pueden participar de él sin necesidad de estar asociado a ningún grupo cerrado y sin la necesidad de conocer a la parte con la que está entablando una comunicación. Esta forma abierta de comunicación nos hace pensar en un alcance mundial sin límites. No cabe duda de que el actual es un momento favorable para la tecnología, con Internet a la cabeza han generado una tendencia revolucionaria en el comercio, dando lugar al llamado "Comercio Electrónico". El mismo que consiste en vender y comprar productos y servicios a través de escaparates Web, es decir que a raíz de la aparición y progresivo desarrollo de la sociedad de la información, el comercio electrónico surge de la fusión entre la actividad económica y la herramienta transmisiva de datos que es la red informática.

El crecimiento de los avances tecnológicos en el mundo actual y en países en vías de desarrollo ha aumentado, por tal razón las compras virtuales son un hecho y las personas han optado por recurrir a este medio, por sus grandes ventajas. Casi todas las empresas han desarrollado su página web a lo largo de estos últimos años, sin embargo muy pocas lo hacían obedeciendo a motivaciones estratégicas del negocio. Muy pocas habían definido unos objetivos estratégicos para su web, simplemente era la moda la que obligaba a construir la página web, apoyada por el bajo coste de la operación. Una flamante nueva dirección www.nombrempresa.es empezó a acompañar los folletos publicitarios de las empresas llegando a figurar en todos los anuncios publicitarios e incluso en la flota de los vehículos de reparto. Sin embargo, la mayoría de las páginas que han aflorado a la web han sido como las botellas que un náufrago tira al mar y que nadie encuentra.

DESARROLLO

El comercio electrónico, también conocido como e-commerce, consiste en la compra y venta de productos o de servicios a través de medios electrónicos, tales como el Internet y otras redes de ordenadores. Originalmente el término se aplicaba a la realización de transacciones mediante medios electrónicos tales como el Intercambio electrónico de datos, sin embargo con el advenimiento de la Internet y la World Wide Web a mediados de los años 90 comenzó a referirse principalmente a la venta de bienes y servicios a través de la Internet, usando como forma de pago medios electrónicos, tales como las tarjetas de crédito.
La cantidad de comercio llevada a cabo electrónicamente ha crecido extraordinariamente debido a la propagación de la Internet. Una gran variedad de comercio se realiza de esta manera, estimulando la creación y utilización de innovaciones como la transferencia de fondos electrónica, la administración de cadenas de suministro, el marketing en Internet, el procesamiento de transacciones en línea (OLTP), el intercambio electrónico de datos (EDI), los sistemas de administración del inventario, y los sistemas automatizados de recolección de datos. La mayor parte del comercio electrónico consiste en la compra y venta de productos entre personas y empresas, sin embargo un porcentaje considerable del comercio electrónico consiste en la adquisición de artículos virtuales (software y derivados en su mayoría), tales como el acceso a contenido "premium" de un sitio web.

El comercio electrónico realizado entre empresas es llamado en inglés Business-to-business o B2B. El B2B puede estar abierto a cualquiera que esté interesado (como el intercambio de mercancías o materias primas), o estar limitado a participantes específicos pre-calificados. El siguiente trabajo surge como una respuesta hacia la rápida introducción del proceso comercial, tales como las tiendas virtuales, las transferencias electrónicas y la seguridad de éstas así como su mejoramiento en funcionalidad y desempeño para el desarrollo de Sistemas de Comercio Electrónico competitivo, confiable, sencillo en su desarrollo y en su implementación. Internet ha eliminado las fronteras territoriales e ideológicas, que en un determinado momento mantuvieron dividido al mundo en bloques; en la actualidad estas fronteras son traspasadas sin problemas a través de los distintos Sistemas Tecnológicos de Comunicación o mejor dicho las TIC´s (Tecnologías de la Información y Comunicación), que permiten el intercambio de ideas, productos, culturas o tendencias políticas. Por esa razón cada vez son más los elementos que conforman una sociedad; es decir, gobiernos, organizaciones, instituciones públicas o privadas y colectivas en general, que centran sus esfuerzos para el total desarrollo de este importante medio.

El comercio electrónico emerge de esta corriente evolutiva como el principal modelo de ingreso económico en donde las organizaciones disponen de un canal para conocer las necesidades de sus clientes e incrementar el rendimiento general de sus recursos El impacto trascendente del comercio electrónico, como modalidad comercial, consiste en introducir a la globalización en las relaciones sociales de producción, permitiendo así acrecentar el acceso a nuevos mercados mediante la información que ofrecen los mecanismos de comunicación electrónica. Una buena cantidad de empresas deciden colocar su sitio de Internet únicamente por estar al día en el aspecto tecnológico y no vinculan su desarrollo con la estrategia de la empresa. Incursionar en Internet de esa manera difícilmente generará beneficios importantes para la empresa ya que no se ha realizado un análisis que permita proyectar de forma confiable de qué manera se mejorarán los procesos de negocios.

El comercio electrónico es el nuevo marco de negocios en el que se desarrollan cada vez más operaciones mercantiles. En él convergen tecnologías y aplicaciones que ya existían aisladamente y otras nuevas tan dispares como el Intercambio Electrónico de Datos, el Teletrabajo, la Publicidad en Internet, la Intranet o las compras electrónicas, pero que tienen en común el uso de las telecomunicaciones. La Estrategia de Comercio Electrónico persigue llegar a poner en funcionamiento el sitio. La estrategia tendrá que adecuarse a las condiciones de las empresas sirviendo de guía para los proyectos internos. Irá acompañada de un cronograma de trabajo debidamente detallado, teniendo como actividades principales previstas las siguientes: Realizar un estudio de factibilidad por empresas para definir la conveniencia de llevar a cabo el comercio electrónico. Las empresas que se demuestre, cuentan con la infraestructura necesaria y que obtendrán beneficios con la ejecución de este proyecto procederán a crear el sitio con la tienda virtual, para ello deben definir la interface a utilizar para establecer la comunicación entre la aplicación Web.
El comercio electrónico surge en Ecuador en 1995 sin embargo, su uso e implementación no ha sido ampliamente desarrollada, por la falta de conocimientos o miedos a explorar esta tendencia.

Desde hace varios años, la tendencia por las compras electrónicas (vía Internet) en Ecuador está en constante crecimiento, mencionó Marcos Pueyrredon, presidente del Instituto Latinoamericano de Comercio Electrónico (ILCE), en la conferencia internacional 'E-Commerce Day', que organizó la Cámara de Comercio de Guayaquil (CCG). El comercio electrónico tiene muchas ventajas y beneficios tanto para los productores y consumidores. Las empresas pueden lograr tener un alcance mundial, disminuir el costo de los distribuidores. En cuanto se refiere a los derechos del consumidor frente al empleo que este hace de los recursos que actualmente ofrece el comercio electrónico tanto en el Ecuador como en el resto de países del planeta, es preciso manifestar que se han configurado una amplia serie de circunstancias beneficiosas para garantizar la solvencia y celeridad de las relaciones mercantiles que sustentan la economía nacional y consecuentemente el importante desarrollo de la sociedad y el Estado como tal. Sin embargo de lo manifestado, es preciso tener en cuenta que la implementación de nuevos mecanismos para asegurar las

prácticas comerciales internas y externas del país, han traído como resultado la configuración de aspectos o características negativas para la integridad de los derechos relativos a consumidores que emplean el comercio electrónico con la finalidad de llevar a cabo sus transacciones de carácter mercantil, en cuyo caso, vale decir que a nivel mundial se evidencia un mayor incremento o demanda en el mercado por la utilización del comercio electrónico para realizar compras de bienes y servicios o contrataciones para satisfacer las necesidades de los seres humanos, lo cual trae como consecuencia un nuevo estilo de vida para la sociedad en general.

El comercio electrónico es considerado como el futuro del comercio y las PYMEs del Ecuador no pueden estar excluidas mientras que otros países están introduciendo reformas que atenúen los riesgos dela actividad y maximicen la actividad emprendedora. "Ecuador avanza en el acceso a internet pero sigue rezagado en temas de regulación y políticas de generación de negocios innovadores". Al respecto, la tecnología es una herramienta que ha sido parte del proceso de globalización, al facilitar la comunicación con personas hacia cualquier lugar en el mundo y a las empresas les ha permitido llegar con sus productos a lugares que podían resultar inaccesibles. El Comercio Electrónico tiene como finalidad ayudar a mejorar el desarrollo comercial de a través de estrategias comerciales para los empresarios o propietarios de empresas o instituciones públicas o privadas en la ciudad de Guayaquil, mediante la utilización del internet, mismo que permitirá expandir sus ventas en diversos mercados mundiales a través de la creación de una plataforma virtual, que servirá de guía a las empresas que deseen crear su propia tienda virtual.
Mediante la utilización del comercio electrónico mediante las estrategias comerciales, se beneficiarían incrementando el nivel de ventas de productos, esta manera de hacer negocios crea una nueva visión para los comerciantes que deseen beneficiarse del comercio electrónico.

Tienda virtual, comercio electrónico, tienda online cualquiera de estos términos sirve para denominar la venta de productos y servicios en Internet. Los canales de compra y venta virtuales son los encargados de llevar el comercio tradicional hacia el denominado 'e-commerce', o comercio electrónico. Bajo esta modalidad los productos tienen disponible una vitrina las 24 horas del día, durante los siete días de la semana. Esto ha generado un cambio de lógica en los vendedores y consumidores, ya que en el mundo virtual no existen fronteras ni horarios fijos para los negocios. Y estos factores han sido aprovechados en el Ecuador por emprendedores que apuestan por un negocio propio en este espacio.

METODOLOGÍA

Con el proceso trabajo investigativo para poder realizar la respectiva elaboración y aplicación de este trabajo comprende métodos y técnicas de investigación sobre el beneficios de ser un Corresponsal No Bancario en Guayaquil.

Método Analítico: El método analítico toma por punto de partida el conocimiento buscado, y retrocede, suponiendo ordenes de dependencia en los que ese conocimiento está incluido, hasta lograr la conexión con cadenas deductivas que son ya conocidas y evidentes. (Caimi, 2003, pág. 39) Es el método que será utilizado en el momento del procesamiento de la información que ha sido recopilada durante la investigación del trabajo, la misma que nos permitirá extraer los elementos fundamentales para fundamentación del trabajo.

Método deductivo: "Es un método de razonamiento que consiste en tomar conclusiones generales para explicaciones particulares". (Bernal, 2006, pág. 56) Este método será utilizado en la elaboración de las conclusiones que nos permitirá determinar los resultados del proceso de investigación y en las recomendaciones para poder proyectarnos al futuro.

CONCLUSIÓN

El comercio electrónico ha ido evolucionando cada vez más, porque el mundo de los negocios se mueve tan rápido que las empresas deben de estar siempre en la vanguardia tecnológica; pero esto no implica que un canal electrónico solucione la vida de las Empresas, instituciones privadas o públicas, PYMEs y MIPYMEs en la ciudad de Guayaquil, si no hay una estrategia comercial bien definida. El sector comercial de Guayaquil utilizan el comercio electrónico como una herramienta que dinamice su comercio, para ello el presente estudio pretende obtener información de la realidad del comercio electrónico en la ciudad de Guayaquil, por ello se plantea una investigación de mercado tanto para las pymes como para las personas naturales (clientes), utilizando como métodos de recolección de datos la encuesta y entrevista. El presente trabajo investigativo nos refleja que las personas no realizan comúnmente compras por internet por algunas razones, entre ellas la falta de conocimiento sobre la metodología y oportunidades que brindan, han hecho que cada vez más nos alejemos como país de los beneficios que esto genera, siendo el comercio electrónico a nivel mundial el que mueve miles de millones de dólares.

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EL CONTROL INTERNO DENTRO DE LAS COOPERATIVAS DE TRANSPORTE EN EL ECUADOR

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RESUMEN

Las Cooperativas de Transporte deben contar en forma obligatoria con un Sistema de Gestión que le permita desarrollar sus actividades de manera eficiente, como soporte el sistema de contabilidad y en forma paralela al control interno que contribuye a estructurar un conjunto de procedimientos que la Gerencia, debe diseñar e implementar para efectos de proporcionar una razonable seguridad de con una orientación clara y precisa de lograr el cumplimiento de sus objetivos y metas considerados en sus planes. El sistema de control interno promueve la eficiencia de las actividades y operaciones, ayuda a reducir los riesgos a que pudieran estar expuestos los recursos que genera y gestiona, aporta mayor confiabilidad a la información de los resultados de la gestión que deben mostrarse en sus Estados Financieros, y proporciona mayor seguridad respecto al cumplimiento efectivo de las leyes, normas y políticas aplicables. El control interno permite conocer la situación actual en la que se encuentra la empresa o institución, los incomodidades que se pueden llegar a obtener y a su vez corregir en relación con los trabajadores y clientes.

PALABRAS CLAVES: Control Interno, Cooperativa de Transporte, Sistema de Gestión, Eficiencia, Efectividad

INTERNAL CONTROL WITHIN THE COOPERATIVE TRANSPORT IN ECUADOR

ABSTRACT

Cooperatives Transport must have compulsorily a management system that allows it to develop its activities efficiently, to support the accounting system and parallel to the internal control that helps to structure a set of procedures that management must design and implement for the purpose of providing reasonable assurance with clear guidance and accurate achieve compliance with its objectives and targets considered in their plans. The internal control system promotes efficiency of the activities and operations, it helps reduce the risks they may be exposed resources that generates and manages, provides greater reliability to the information management results to be shown in its financial statements and provides greater assurance regarding the effective enforcement of laws, rules and policies. The internal control allows to know the current situation in which the company or institution is, the discomforts that can attain and in turn correct in relation to workers and customers.

JEL: M04, M49

KEYWORDS: Internal Control Cooperative Transport Management System, Efficiency, Effectiveness

INTRODUCCIÓN

En la actualidad las organizaciones se están direccionando hacia la búsqueda de mejores prácticas sobre la base de la eficiencia y eficacia lo cual se traduzca en la consecución exitosa de sus objetivos propuestos,

esto en vista de un entorno cada vez más competitivo y exigente que demanda diariamente mayores retos, a fin de no permanecer aislados a los cambios, económicos, financieros y tecnológicos que se vienen suscitando. Es muy importante tener Procedimientos de control interno administrativo y financiero en las Cooperativas de transportes, ya que permiten controlar sus recursos y por ende mejorar su gestión administrativa y contable. Este control se fortalece debido a lo práctico que resulta medir la eficiencia y la productividad al momento de implantarlo, en especial si se centra en las actividades básicas que las empresas realizan.

El sistema de control interno constituye la base fundamental para el buen funcionamiento de una empresa, sin importar su tamaño o giro de negocio. Tener un sistema de control interno en una compañía acorde a sus necesidades permite aumentar la eficacia y eficiencia operativa, maximizando la utilización de recursos con calidad, detectando las irregularidades y errores, previniendo riesgos inherentes que pudieran afectar el desarrollo normal de las operaciones. El control interno permite observar con claridad la eficiencia y la eficacia de las operaciones, así como la confiabilidad de los registros y el cumplimiento de las leyes, normas y regulaciones aplicables. El control interno se sustenta en la independencia entre las unidades operativas, en el reconocimiento efectivo de la necesidad de contar con un control interno y la fijación de responsabilidades. Sólo así podrá tener éxito. El control interno en las Cooperativas de transporte son como herramienta de apoyo mismo que le permitirá tener un control adecuado de los recursos administrativos, contables y financieros y la optimización del talento humano con la finalidad de brindar servicios de transporte de calidad y por ende el cumplimiento de metas y objetivos.

La mejor administración de toda organización dentro del mundo globalizado, requiere de un eficiente Control Interno que permita alcanzar los objetivos planteados en forma eficaz y con un correcto empleo de los recursos asignados que permite que las Cooperativas de Transporte maximicen su rendimiento. La importancia de tener un buen sistema de control interno en las organizaciones, se ha incrementado en los últimos años, debido a lo práctico que resulta medir la eficiencia y la productividad en el momento de implantarlos; en especial si se centra en las actividades básicas que ellas realizan, pues de ello dependen para mantenerse en el mercado.

DESARROLLO

En la actualidad está en crecimiento constante las Cooperativas de Transporte en el Ecuador, como consecuencia de la gestión de sus directivos en proyectos de renovación de sus unidades y construcción de una estación de servicio, originando que los controles internos en los diferentes procesos sean menos confiables al ser mayor el flujo de información de éstos. Los cambios que en forma constante se vienen produciendo producto del avance de la ciencia y la tecnología, así como la globalización de la economía, el comercio internacional sin fronteras y los tratados de libre comercio han ocasionado cambios en los escenarios tradicionales originando por lo tanto la aparición de nuevos contextos empresariales que en la actualidad son sumamente dinámicos, complejos, cambiantes y competitivos. El control interno en una entidad está orientado a prevenir o detectar errores e irregularidades, las diferencias entre estos dos es la intencionalidad del hecho; el término error se refiere a omisiones no intencionales, y el término irregular se refiere a errores intencionales.

Lo cierto es que los controles internos deben brindar una confianza razonable de que los estados financieros han sido elaborados bajo un esquema de controles que disminuyan la probabilidad de tener errores sustanciales en los mismos. Por otra parte es importante tener en cuenta que el éxito de toda empresa depende del acierto que se tenga al precisar la descripción del cargo, lo cual es posible al analizar elementos claves como objetivos, recursos, tareas y requisitos propios del trabajo, que permitan establecer responsabilidades y atribuciones para canalizar el esfuerzo humano hacia el logro de los objetivos organizacionales.

Es claro para que las Cooperativas de Transporte llegue a cumplir sus metas y es necesario el uso de instrumentos o herramientas de control administrativo como evaluaciones, seguimientos a los empleados. Dicho control comienza con el diseño por parte de la empresa de una estructura organizativa en la cual se pueda planificar las actividades de una organización para asignárselas al personal de manera que se realicen con el mayor grado de eficacia. La importancia de la investigación de este artículo recalca en el control interno que está dada en el cumplimiento con las exigencias y necesidades al buen manejo y eficaz para las Cooperativas dando paso al uso apropiado de los procesos administrativos, contables y financieros. Un buen manejo de los objetivos del Control interno se debe lograr:

La obtención de la información financiera oportuna, confiable y suficiente como herramienta útil para la gestión y el control Promover la obtención de la información técnica y otro tipo de información no financiera para utilizarla como elemento útil para la gestión y el control. Procurar adecuadas medidas para la protección, uso y conservación de los recursos financieros, materiales, técnicos y cualquier otro recurso de propiedad de la entidad. Promover la eficiencia organizacional de la entidad para el logro de sus objetivos y misión. Asegurar que todas las acciones institucionales en la entidad se desarrollen en el marco de las normas constitucionales, legales y reglamentarias.
Idoneidad y eficiencia del recurso humano.

Crear Conciencia de Control.

Las cooperativas, en su gran mayoría no tienen una visión clara de la importancia de evaluar periódicamente el sistema de control interno, provocando dificultades de control de sus procesos,

La Cooperativa

"Es una asociación autónoma de personas que se unen voluntariamente para canalizar trabajos que busquen solucionar sus necesidades económicas, sociales y culturales y se rigen en forma democrática". (Palomino, 2004, pág. 262). Las diversas necesidades y aspiraciones de los socios (trabajo, comercialización, enseñanza, consumo, crédito, etc.) que conforman el objeto social de estas empresas, define una tipología muy variada de cooperativas. El significado de lo que es una Cooperativa y de sus necesidades, ha dado paso a la conclusión de que las Cooperativas muy indistintamente de su tamaño, número de socios o empleados y el tipo de servicio que den, persiguen un fin común que en el caso de todas es de brindar un buen servicio de transporte de calidad a la ciudadanía, no obstante todo esto se logra si existe una buena administración y el correcto manejo de todos sus recursos.

Cooperativas de Transportes

"Las cooperativas de transportes tienen por objeto organizar y/o prestar servicios de transporte o bien realizar actividades que hagan posible dicho objeto. Además de la actividad fundamental a que se dedique cada cooperativa, de acuerdo a su clase o línea se podrá establecer en ella diferentes servicios adicionales que beneficien a los socios".

Control Interno

Según (CHASHIN, James, 2001): "El Control Interno es un sistema integrado por el esquema de la organización, planes, métodos, principios, normas, procedimientos y mecanismos de verificación y evaluación procurando que todas las actividades, las operaciones, las actuaciones, la administración de la información y los recursos se realicen de acuerdo con las normas constitucionales y legales y las políticas trazadas por la dirección para el logro de metas, objetivo previsto". Pág. 58 Según (WOLINSKY, Jaime, , 2003) el Control Interno "Es la suma de elementos, procedimientos y normas, que permiten a través de una adecuada planificación, ejecución y control, llevar adelante con economía, eficiencia y eficacia para el logro

de los fines de la organización". Pág. 81 El sistema de control interno es un proceso de control integrado a las actividades operativas de los entes, diseñado para asegurar en forma razonable la fiabilidad de la información contable; los estados contables constituyen el objeto del examen en la auditoría externa de estados contables, esta relación entre ambos muestra la importancia que tiene el sistema de control interno para la auditoría externa de estados contables. "El control interno puede definirse como un conjunto de procedimientos, políticas, directrices los cuales tiene como objeto asegurar una eficiencia en la gestión contable y administración de la empresa"

METODOLOGÍA

Materiales

Bibliográficos.- Libros, revistas y publicaciones relacionadas con el control Interno.
De oficina.- Papel bond, lápices esferográficos, borradores, copias.
Equipos electrónicos.- Computadora, impresora y fax

MÉTODOS

Método deductivo: Permitió estudiar de forma lógica, en el plano del conocimiento, las partes separadas de un mismo elemento para llegar a una conclusión general, resultado de la investigación.

*Método inductivo:*Mediante el razonamiento que, partiendo de casos particulares, se elevó a conocimientos generales (caso de la muestra de socios, cuyos resultados se generalizaron a toda su población). Este método permitió la formación de hipótesis, investigación de leyes científicas, y las demostraciones.

Método Estadístico: "El método estadístico, dentro del método científico, consiste en una serie de pasos para llegar al verdadero conocimiento estadístico". (García, Ramos, & Ruiz, 2006, pág. 6)
Este método lo utilizamos al momento de recopilar la información para la elaboración de los resultados con la que podemos realizar la tabulación y elaboración de los cuadros estadísticos.

Universo y Muestra

Universo: La población empleada para la medición de las variables se la realizo en 2 Cooperativas de Transporte donde esta constituida por 65 socios, que son propietarios de los vehículos que realizan las transportaciones, en el cual dentro de ellos están 8 Directivos, y 5 empleado(a)s, Todos ellos hacen un total de 78 personas, que serán objeto de aplicación del instrumento de encuesta.

Muestra

Debido al relativamente pequeño tamaño de la población, esta se constituyó en muestra del estudio, es decir, no fue menester el cálculo de ninguna muestra representativa de la población.

RESULTADOS

Los resultado obtenidos en base a la información dada por expertos y a los diferentes medios de consulta, los cuales nos han permitido conocer más a fondo la temática relacionada al Control Interno y nos han dotado de las herramientas necesarias para poder Diseñar un Sistema de Control Interno en las Cooperativas de Transporte.

CONCLUSIONES

Los empleados, socios y personal administrativo de las Cooperativas de Transporte que se visitó en la ciudad de Guayaquil desconocen los procesos administrativos correctos que se deben seguir para el eficaz cumplimiento de cada actividad dentro de la empresa. Los trabajadores operativos no tienen conocimiento de los beneficios sociales que les asisten dentro de la empresa, debido a que el sistema de comunicación no es óptimo, así como también por el desinterés que muestran con respecto a estos temas. La empresa presenta una debilidad en cuanto a la escasa capacitación que brinda a los trabajadores especialmente en las áreas de seguridad y manejo de equipos, lo que ha provocado que el rendimiento laboral no sea el adecuado. Así mismo se detectó que existe falta de delimitación de responsabilidades en las actividades que se ejecutan en la empresa. Por eso es muy fundamental que las Cooperativas de Transporte en la ciudad de Guayaquil apliquen o manejen un Sistema de Control Interno, ya que es muy fundamental para tener una solvencia y liquidez estable y no haber fraude o cierre de la empresa.

AGRADECIMIENTO

En primer lugar agradecemos a Dios por la vida que nos da día a día junto a los seres queridos, en segundo lugar a nuestras familias que son el pilar fundamental de cada uno de nosotros. Agradecemos a compañeros, expertos y colegas que aportaron con sus conocimientos tepóricos para la realización de nuestro tema investigativo

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NIC 02: APLICACIÓN EN EMPRESAS INDUSTRIALES DE LA CIUDAD DE GUAYAQUIL

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RESUMEN

Hemos visto la necesidad de desarrollar el presente tema NIC 2 "Inventarios", debido a que es una exigencia actual, considerando que el Ecuador está inmerso en un proceso de globalización, y al ser así, el gobierno mediante la Superintendencia de Compañías, ha establecido plazos para que todas las empresas obligadas a llevar contabilidad cambien la presentación de sus Estados Financieros de Normas Ecuatorianas de Contabilidad (NEC) a NIC-NIIF (Normas Internacionales de Contabilidad), (Normas Internacionales de Información Financiera). El objetivo central es realizar un análisis de los inventarios de las Empresa Industriales en la ciudad de Guayaquil, dando a conocer a su representante y al público en general, los procedimientos que establece la IASC-International Accounting Standard Committee (comité de normas internacionales de contabilidad), Hemos investigado y consultado las leyes de carácter normativo dictadas por IASC siendo estas publicaciones nuestra principal fuente de información, además consultamos libros, documentos e información virtual que han tratado temas similares; Realizamos visitas a las Empresa Industriales en la ciudad de Guayaquil, con el propósito de obtener información relevante para el proceso de la implementación de la NIC 2 "Inventarios"

PALABRAS CLAVES: Normas Ecuatorianas de Contabilidad (NEC), NIC (Normas Internacionales de Contabilidad), NIIF (Normas Internacionales de Información Financiera), Estados Financieros, Empresas Industriales.

JEL: M04, M41, M42, R41

NIC. 02: APPLICATION IN INDUSTRIAL ENTERPRISES OF THE CITY OF GUAYAQUIL

ABSTRACT

We have seen the need to develop this topic NIC 2 "Inventories", because it is a current requirement, considering that Ecuador is undergoing a process of globalization, and thus be government by the Superintendency of Companies, established deadlines for all required to keep accounting firms to change the presentation of its financial statements Reporting Standards (NEC) to NIC-NII (International accounting Standards), (International Financial Reporting Standards). The main objective is to analyze inventory on Industrial Company in the city of Guayaquil, announcing his representative and the general public, the procedures established by the IASC-International Accounting Standards Committee (committee of international accounting standards) We have researched and consulted normative laws issued by IASC these publications being our main source of information, and consult books, documents and virtual information they have treated similar themes; We visit the Industrial Company in the city of Guayaquil, in order to obtain information relevant to the process of the implementation of NIC 2 "Inventories"

KEYWORDS: Ecuadorian Accounting Standards (NEC), NIC (International Accounting Standards), NIIF (International Financial Reporting Standards), Financial Statements, Industrial Companies.

INTRODUCCIÓN

Es fundamental mencionar que se atraviesa por un proceso continuo de cambios y progreso; motivado por diferentes factores políticos, sociales, económicos, pero sobre todo impulsado por ese fenómeno denominado cambio. La norma Internacional de Contabilidad 2 inventarios (NIC 2 inventarios)". "Los inventarios son activos de gran importancia para las entidades, el mismo que proporciona los ingresos y su adecuada valuación impide que se subestime o sobre estime las utilidades o pérdida en un periodo contable. Mediante el manejo racional de los inventarios se debe evidenciar el flujo de beneficios que recibirán las empresas una vez que los mismos se conviertan en efectivo o equivalente mediante la realización de transacciones mercantiles que sean medibles fiable y por lo consiguiente, se realizan dando cumplimiento a lo establecido en la (NIC 2) Inventario en cuanto al reconocimiento y registro inicial de los mismo. El control de los inventarios requiere de fórmulas y métodos que permitan su medición y reconocimiento de manera integral. Es imprescindible que todas aquellas empresas que inicien alguna actividad económica, ya sea comercial, industrial o de prestación de servicios, cuenten de alguna manera con bienes realizables o existencias como parte de sus activos.

Dichos bienes podrán ser adquiridos por la empresa o en su defecto estos podrán ser producidos por la misma, con la finalidad de poder venderlos y así generar ingresos. A su vez los inventarios deben de reconocerse bajo el sistema de medición del costo histórico. Un tema fundamental en la contabilidad de los inventarios es la cantidad del costo a reconocerse como un activo, para diferirlo hasta que los inventarios se vendan y los ingresos relacionados se reconozcan. Esta norma suministra una guía práctica en la determinación del costo y su reconocimiento posterior como un egreso, incluyendo cualquier deterioro del valor neto realizable. También proporciona una guía sobre las fórmulas de costo que se usan para calcular los costos de los inventarios. El objetivo de esta Norma NIC-02 "inventario" es prescribir el tratamiento contable de los inventarios. Un tema fundamental en la contabilidad de los inventarios es la cantidad de costo que debe reconocerse como un activo, para que sea diferido hasta que los ingresos correspondientes sean reconocidos. Esta Norma suministra una guía práctica para la determinación de ese costo, así como para el subsiguiente reconocimiento como un gasto del periodo, incluyendo también cualquier deterioro que rebaje el importe en libros al valor neto realizable. También suministra directrices sobre las fórmulas del costo que se usan para atribuir costos a los inventarios.

DESARROLLO

El área de inventarios es el objeto de nuestro centro de estudio debido a que la mayoría de las Empresas Industriales en la ciudad de Guayaquil presenta inconsistencias en el control de sus inventarios para la comercialización y distribución de sus productos, y los estados financieros en sus revelaciones no presentan la realidad del caso, pese a ser una empresa con un buen posicionamiento en el mercado a nivel nacional, no cuenta con procedimientos, de método control y políticas, entre otros elementos básicos para una apropiada administración y desarrollo de la empresa, lo que está ocasionando irregularidad en la entrega de sus informes de inventarios, a la gerencia por falta de sistema de control en el departamento contable así como también la falta de coordinación e instrucción de funciones del personal en el manejo del registro de las compras y ventas, al no resolverse este problema la empresa puede empezar a tener una débil imagen organizacional, mala toma de decisiones y ser sancionado por los entes reguladores, tales como Servicio de Rentas Internas y la Superintendencia de Compañías. Los inventarios a que se ha hecho referencia en 1(c) se miden al valor neto realizable en ciertos estadios de la producción. Ello ocurre, por ejemplo, cuando se han recogido las cosechas agrícolas o se han extraído las menas del mineral, siempre que su venta esté asegurada por un contrato de futuro o la garantía del gobierno, o bien cuando existe un mercado homogéneo, donde el riesgo de fracasar en la venta es mínimo. Tales inventarios, como se ha dicho, caen fuera del alcance de la presente Norma.

Normas Internacionales de Contabilidad "Nic"

"Estas normas han sido producto de grandes estudios y esfuerzos de diferentes entidades educativas, financieras y profesionales del área contable a nivel mundial, para estandarizar la información financiera presentada en los estados financieros. Las NIC's, son un conjunto de normas o leyes que establecen la información que deben presentarse en los estados financieros y la forma en que esa información debe aparecer, en dichos estados. Las NIC no son leyes físicas o naturales que esperaban su descubrimiento, sino más bien normas que el hombre, de acuerdo sus experiencias comerciales, ha considerado de importancias en la presentación de la información financiera.

(IASCF, 2015) Son normas de alta calidad, orientadas al inversor, cuyo objetivo es reflejar la esencia económica de las operaciones del negocio, y presentar una imagen fiel de la situación financiera de una empresa. Las NIC's son emitidas por el International Accounting Standards Board (anterior International Accounting Standards Committee). Hasta la fecha, se han emitido 41 normas, de las que 34 están en vigor en la actualidad, junto con 30 interpretaciones.". Pág. 20

Normas Internacionales de Contabilidad NIC 2 "Inventarios"

(HANSEN, Mario Arturo, 2009), interpreta: "La norma internacional contable 2 define a los inventarios como "activos Poseídos para ser vendidos en el curso normal de explotación en proceso de producción de cara a esa venta o en forma de materiales o suministros para ser consumidos en el proceso de producción y los necesarios para llevar a cabo la venta" (pág. 251) Esta norma nos guía, cómo debemos considerar los productos antes y después de la etapa de producción y comercialización definiendo en término general su aplicación. "La NIC 2 Inventarios fue emitida por el Comité de Normas internacionales de Contabilidad en diciembre de 1993. Reemplazo a la NIC 2 Valoración Presentación de Inventarios en el Contexto del Sistema de Costo Histórico (originalmente emitida de octubre de 1975). En diciembre de 2003 el IASB emitió una NIC 2 revisada, que también sustituyo a la NIC 2 Inventarios (revisada en 1993) y a la SIC-1. Uniformidad- Diferentes Fórmulas para el Cálculo del Costo de Inventarios." (IASCF, 2015)
Esta Norma debe ser aplicada, dentro de los estados financieros, preparados en el contexto del sistema de costo histórico, para contabilizar los inventarios que no sean:

Obra en proceso, proveniente de contratos de construcción, incluyendo los contratos de servicio relacionados con ella (véase la NIC 11 Contratos de Construcción) Instrumentos financieros Inventarios procedentes de la producción agrícola, ganadera y forestal y minas de mineral, que estén en poder de los productores, siempre que sean medidos al valor neto realizable, de acuerdo con las prácticas tradicionalmente establecidas en ciertas industrias; y Activos biológicos relacionados con la actividad agrícola (véase NIC 41 Agricultura). La presente Norma sustituye a la NIC 2 Valoración y Presentación de los Inventarios según el Sistema del Costo Histórico, aprobada en 1975.

HIPÒTESIS Y VARIABLES

Hipótesis General

Con la aplicación de la Norma Internacional de Contabilidad (NIC 2) inventarios, tendrá un impacto positivo en los estados financieros de la empresa.

Variables

Las variables que se aplican este proceso son:

Variable Independiente: Norma Internacional Contable (NIC 2)

Variable Dependiente: Inventario

De acuerdo al planteamiento del problema se puede evaluar porque contiene aspectos importantes.

Delimitado: Se determina la implementación de la aplicación de NIC 2 como un sistema de control interno para las Empresas Industriales en la ciudad de Guayaquil.

Claro: Con un análisis aplicado se da de forma clara la solución a los problemas que perjudicarían a las Empresas Industriales en la ciudad de Guayaquil, y así se podrá desarrollar métodos factibles.

Concreto: Se da la valoración correcta acuerdo a la aplicación de NIC 2 a los inventarios.

Relevante: Con aplicación NIC 2 los resultados de los inventarios serán más exactos presentando una mejor consistencia.

Factible: Soluciona el tratamiento a los inventarios, de acuerdo a esta norma NIC 2 inventarios.

Variable: La implementación de la NIC 2 inventarios y valorización del mismo, identificarán con claridad el cambio aplicado en mejoras de la contabilidad, para optimizar las operaciones y sus resultados.

El aplicar esta norma en las Empresas Industriales en la ciudad de Guayaquil se lleva un correcto tratamiento de los inventarios, en este caso las compras y las ventas, teniendo una valoración real que nos permitirá establecer una diferencia sobre los inventarios, la información deberá diseñarse de una manera que facilite el mantenimiento adecuado de los inventarios, verificarse que se tenga el stock en buena condiciones para la venta.

METODOLOGÍA

La importancia de este rubro la presente investigación, se consideró, como metodología a seguir, la que se apoya en la metodología exclusivamente cualitativa, en la búsqueda de esa información cada vez más útil y confiable, surgen las Normas Internacionales de Contabilidad, con el propósito de reforzar las bases que sustentan la teoría contable. Estas normas establecen la información que debe ser presentada en los estados financieros y la forma en que se debe ser presentada. La Norma Internacional de Contabilidad busca mejorar y armonizar las prácticas contables, efectuando un control en los sistemas de inventarios permitirá a la empresa estar a la igualdad con la alta competencia existente en el mercado, mediante la implementación de la Norma Internacional de Contabilidad 2 inventarios que es la que se encargará de establecer las medidas para el buen funcionamiento y registro de los inventarios, le van a permitir llevar la información contable actualizada de uno de los principales rubros que maneja la empresa. El marco metodológico está referenciado al uso del método científico, este método se lo puede conceptualizar según (RODRÍGUEZ MOGUEL, Ernesto, 2007) , como: "El método científico es la secuencia de pasos que nos ayuda a revelar nuevos conocimientos, o en otras palabras, para verificar las hipótesis que involucran o envuelven conductas de fenómenos desconocidos hasta el momento". Resumiendo, podemos decir que el método científico es un acumulado de procedimientos en los cuales se plantean los problemas científicos y se ponen a prueba las hipótesis y los instrumentos de trabajo investigativo." (Pág. 26-27)
El método científico se caracteriza por ser generalmente:

Tentativo
Verificable
De razonamiento riguroso y
Observación empírica.

Los elementos fundamentales del método científico son los conceptos y las hipótesis. Considerando la investigación Aplicada que se aplicó, nos indica, una especie de sondeo el cual permite que se alcancen las ideas adecuadas para su aplicación las mismas que serán de mucho beneficio y de fundamentación en la parte investigada para utilidad de este proyecto. Tiene como finalidad primordial la resolución de problemas prácticos inmediatos en orden a transformar las condiciones del acto didáctico y a mejorar la calidad educativa. Según (SIMON, Illescas, 2007) interpreta:

"*Investigación Aplicada:* es aquella que se sirve de los adelantos de la investigación básica. Le interesa la aplicación inmediata en el desarrollo de la ciencia. En particular, llega a la ejecución de amplias generaciones y está orientada a la solución de problemas." (pág. 62) Es una metodología simple, sencilla que permite realizar un trabajo sin mayores complicaciones dándole a la investigación una normativa de ser ejecutada. Consideramos que para analizar los efectos de nuestro problema de estudio, el tipo de investigación que podemos utilizar es descriptiva, debido a que nos permite identificar y pronosticar las relaciones que pudieren existir entre dos o más variables, para conocer los factores que intervienen en un fenómeno, puesto que describen los datos para obtener un impacto positivo en el entorno que nos rodea. Manifiesta (SIMON, Illescas, 2007), indica que la investigación es: "La investigación descriptiva tiene como objetivo la búsqueda de medir conceptos o variables, evaluar diversos aspectos de un universo, con la finalidad de identificar características o establecer propiedades importantes que permitan informar sobre actividades, procesos y personas, estudios que actúan en función de las realidades de los hechos, aportando una descripción mesurada y concreto." El estudio de investigación descriptiva nos permite:

Determinar y comprobar la relación entre variables.

Demostrar conductas concretas de acuerdo a características precisas de una actividad, proceso o persona.

Determinar las peculiaridades de un hecho o fenómeno.

Identificar cual es el conjunto de métodos que se sigue para aplicar un conocimiento científico específico.

Establecer como son los procesos de decisión dentro de una organización o para definir el índice de productividad de las empresas.

La investigación descriptiva consiste en descubrir las situaciones o hechos que sobresalen a través de la descripción de las actividades y procesos. No se restringe a la recolección de datos, para obtener un pronóstico e identificación de la relación de las variables entre sí. La investigación descriptiva, nos ayuda a describir distintos eventos o hechos, busca especificar las propiedades, las características y los aspectos relevantes del fenómeno que se somete al análisis. Para el estudio descriptivo se elige una serie de datos, se evalúa o recolecta información sobre cada una de ellas, para así describir lo más detalladamente posible, lo que se investiga Según su contexto: Según (SIMON, Illescas, 2007), "La investigación de campo se recolecta la información fundamentándose en testificaciones basadas en la realidad, pero que no sirven para dar validez científica, ya que dependen de interpretaciones subjetivas y carecen de la objetividad precisa, así como exámenes que comprueben la cualidad del tema que se va a tratar." La observación de campo es el recurso principal de la observación descriptiva, se realiza en los lugares donde ocurren los hechos o fenómenos investigados. La investigación social y la educativa recuren en gran medida a esta modalidad. Aquí se obtiene la información de primera, en forma directa. Que se la aplicará en los inventarios y costos.

Universo y Muestra

Universo

La población de estudio, para nuestro problema de investigación, está dado única y exclusivamente con personal que labora en el área de inventarios en las Empresa Industriales de la ciudad de Guayaquil, el cual se detalla a continuación, para nuestra investigación la población será finita.

Tabla 1: Universo

Universo	Población
NORTE	75
SUR	14
CENTRO	3
ESTE	4
OESTE	4
TOTAL	**100**

Muestras Probabilísticas: Es el procedimiento de muestreo en el cual cada elemento de la población, tiene una oportunidad probabilística fija de ser seleccionado para la muestra. Es posible especificar previamente todas las muestras potenciales de un tamaño determinado que pueden tomarse de una población, así como la probabilidad de seleccionar cada muestra.

Muestras no probabilísticas: Las muestras ideales son al azar. Los estadísticos las llaman muestras de probabilidad. Sin embargo, en el mundo real no siempre es posible obtener una muestra de este tipo. En tales casos los investigadores emplean muestreo no probabilístico. Existen muchos tipos de muestras no probabilísticas. Dado que dichas muestras son inherentemente imperfectas, un investigador usualmente elige una muestra no probabilística particular en base a razones prácticas o para lograr un objetivo específico y no por razones de representación estadística.

Tabla 2: Muestreo

Universo	Población		Muestra
Norte	75	60	
Sur	14	11	
Centro	3	2	
Este	4		
Oeste	4	3	
Total	**100**	**76**	

RESULTADOS

El planteamiento de la información, se la efectuó en Empresas Industriales en la ciudad de Guayaquil, se la realizó por medio de entrevistas, Los involucrados son quienes directamente laboran en el área de inventarios y sus relacionadas, siendo ellos parte importante para la correcta elaboración y presentación de los estados financieros. No olvidemos que los registros de inventarios son muy importantes en toda empresa comercial, pues sin estas no se pueden llevar a cabo un sinnúmero de eventos, tales como: adquisiciones, ventas, y sus transacciones involucradas contablemente

CONCLUSIÓN

Es importancia para todas las Empresas Industriales en la ciudad de Guayaquil, deben realizar la valorización en los inventarios, con este procedimiento podrían determinar el valor neto razonable, tanto para sociedades como para personas naturales obligadas a llevar contabilidad; y podemos garantizar el cumplimiento de obligaciones laborales, contribuyendo de esta manera al desarrollo económico del país, aplicar control sobre los inventarios tiene un sentido muy amplio ya que incluye los controles sobre las compras, y ventas.

AGRADECIMIENTO

A Dios, por permitir que todo lo propuesto se cristalice y alcanzar las metas anheladas en mi carrera como profesional, brindándome la fortaleza de seguir adelante, las ganas de lograrlo. Que Él me proteja en la continuidad de mis proyectos y me permita lograr el éxito propuesto en mi vida. A nuestros padres, por su apoyo, aun en la distancia sentía su fuerza espiritual, la constante motivación para que alcance la meta propuesta, a nuestra familia (esposa e hijos), por ser parte importante y ser los que me incentivan en mi vida,a ellos que han tenido que pasar, quizás momentos difíciles, o tal vez ser privados de compartir muchos momentos juntos, sabiendo que todo es por una causa beneficiosa para todos, siempre los sacrificios tienen su recompensa.

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NECESIDADES DE TECNOLOGÍAS DE LA INFORMACIÓN DE LOS PROFESIONALES EN CONTADURÍA

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RESUMEN

A partir de 2004, el sistema tributario de México inició una transición hacia la digitalización de sus servicios. Esta transición ha impactado a los profesionales en Contaduría en cuanto a las habilidades tecnológicas que deben ahora poseer para realizar su trabajo. Ya se han detectado esas habilidades tecnológicas y se han clasificado de acuerdo a la destreza que se requiere. En este trabajo se evaluaron cada una de ellas con el propósito de conocer el porcentaje de conocimiento que tienen y las necesidades de capacitación tecnológica que requieren. El perfil identificado es: una mujer menor de 30 años de edad; soltera; con una licenciatura en contaduría; conoce el Código Fiscal de la Federación incluyendo el capítulo de los medios electrónicos; utiliza una computadora e internet para desarrollar su trabajo profesional cada día. Entre el 85% y 100% desarrollan capacidades tecnológicas básicas e intermedias. En cuanto a las capacidades tecnológicas avanzadas, el 21% no sabe cómo actualizar Java para el funcionamiento del software proporcionado por el SAT; el 15% no sabe cómo utilizar la Firma Electrónica Avanzada; el 15% no sabe revisar las características técnicas de su equipo de cómputo; el 30% no sabe crear y entregar un dictamen fiscal en el portal web del SAT. Finalmente, el 94% desea capacitarse en el área de Tecnologías de Información.

PALABRAS CLAVE: Profesionales en Contaduría, Capacidades Tecnológicas, Tecnologías de Información

THE NEED OF INFORMATION TECHNOLOGY FOR ACCOUNTING PROFESSIONALS

ABSTRACT

Starting 2014, Mexico's Tributary System started a transition towards a digitalization of their services. This transition has cause severe impact on the accounting professionals in terms of the technology abilities they have to apply to their work. These abilities have been successfully identified and classified according on the cleverness required. In this paper, each of them has been evaluated with the purpose of knowing the percentage of knowledge they possess and the need of technology training they required. The studied profile is an Accounting degree, less than 30 year old, single woman who knows the Federal Tributary Code including the electronic media chapter; she uses a Computer and the internet to develop her professional tasks on a daily basis. Among 85% and 100% develop basic and middle technological abilities. In terms of advanced technology, 21% do not know how to update Java required for the SAT software, 15% do not know how to use the Advanced Electronic Signature, 15% do not know how to review the technical properties of their Computer, 30% do not know how to create and upload a Tax Report at the SAT's web page. Finally, 94% wishes to be trained on Information Technologies field.

JEL: M2, M4

KEYWORDS: Accounting Professional, Technological Abilities, Information Technology

INTRODUCCIÓN

El Servicio de Administración Tributaria (SAT) es la dependencia encargada de la recaudación en México. Desde el 2003, el SAT inició sus esfuerzos para utilizar las Tecnologías de la Información y la Comunicación (TICS) para apoyar la administración y servicios del gobierno federal, incluida la Secretaría de Hacienda y Crédito Público (SHCP). Específicamente, el 29 de agosto de 2003, se publicó el *"Decreto por el que se reforman y adicionan diversas disposiciones del Código de Comercio en Materia de Firma Electrónica"* con lo que, en septiembre del mismo año, el SAT habilitó en sus áreas de desarrollo de servicios, tecnologías de información y asistencia al contribuyente, las facturas electrónicas, donde se utilizarán las firmas electrónicas con sus respectivos certificados para acreditar a las personas y empresas que deseen utilizar esta modalidad llamada de Comprobantes Fiscales Digitales. Como muestra de la tendencia a digitalizar sus procesos de tributación, el SAT edificó la oficina virtual en su portal en internet en donde ofrece información y brinda servicios en línea a los contribuyentes. Esto es aparte de las oficinas físicas que tiene en todo el territorio nacional. En el Informe de Rendición de Cuentas de la Administración Pública Federal 2006 – 2012, se asienta que entre los avances en la implementación de apoyos tecnológicos en la Administración General de Servicios al Contribuyente (AGSC) están los siguientes divididos en: atención de trámites y servicios; cuenta tributaria y contabilidad de ingresos; y el Sistema de Información Geográfica Fiscal.

Atención de Trámites y Servicios

Los servicios ofrecidos son: el servicio Web liberado el 27 de agosto de 2007, conformado por Aclaraciones, Orientaciones y Servicios o Solicitud; el servicio de ayuda en línea se liberó a los contribuyentes a partir del año 2009; Clave de Identificación Electrónica Confidencial Fortalecida (CIECF); la Firma Electrónica Avanzada (FIEL) de acuerdo al Decreto por el que se expide la Ley de Firma Electrónica Avanzada (Cámara de Diputados, 2012), la cual tiene por objeto el que los ciudadanos tengan una sola firma electrónica para realizar trámites o solicitar servicios ante la Administración Pública Federal, así como promover y consolidar el uso y aprovechamiento de las tecnologías de la información y comunicaciones entre las Dependencias y Entidades del Gobierno Federal.

Cuenta Tributaria y Contabilidad de Ingresos

La Declaración Anual de Personas Físicas (DeclaraSAT) en línea (Declaración Automática), es un desarrollo electrónico para la presentación de la Declaración Anual de Personas Físicas. Las principales características implementadas que destacan son: la funcionalidad de la búsqueda automática de la FIEL para el firmado de la declaración; almacenado de la imagen de la declaración en archivo con formato PDF; compatibilidad con el sistema operativo IOs de Apple; Portal Tributario PYMES (Microe) liberado el 27 de abril de 2009, emite facturas electrónicas, genera la información para determinar el ISR, IETU e IVA, así como la presentación de la Declaración Informativa de Operaciones con Terceros (DIOT); Pagos Electrónicos vía los portales bancarios de las 18 instituciones de crédito autorizadas; pago Electrónico de Derechos Productos y Aprovechamientos Esquema e5cinco; y Declaraciones y Pagos de impuestos federales vía Internet, se estableció que a partir de febrero del 2012 todas las Personas Morales están obligadas a utilizarlo

Sistema de Información Geográfica Fiscal

Los principales avances son: incorporación de la Base de Datos espacial para el nuevo aplicativo de Consulta de Mapas con Variables Fiscales; Programa de Actualización y Registro (PAR) para modernizar las áreas de recaudación estatales (SHCP, 2012); el 16 de enero de 2012 se estableció la Modernización Tecnológica de los Servicios de Información (MTSI) para mejorar y optimizar los niveles de los Servicios

de Información que la AGCTI ofrece a sus áreas usuarias, a través de la modernización de la infraestructura y los procesos tecnológicos que los soportan; en 2014 se realiza la reforma al Código Fiscal de la Federación (CFF), en su artículo 28, que informa sobre las nuevas obligaciones a los contribuyentes entre ellas, la contabilidad electrónica; además cuenta con un portafolio de 79 proyectos tecnológicos que sin duda marcan la línea de modernización tecnológica que quieren lograr (http://www.sat.gob.mx/cifras_sat/Paginas/datos/ProySAT.html). Ante esta dinámica de modernización en el Sistema Tributario en México, los profesionales encargados principalmente de registrar el tributo de las personas físicas y morales, son los Licenciados en Contaduría. Éstos se están enfrentando a los cambios tecnológicos que imponen esos avances del SAT, por lo que requieren poseer ciertas capacidades tecnológicas para lograr llevar a cabo su trabajo profesional.

REVISIÓN LITERARIA

Desde el año de 1917 la Constitución Política de los Estados Unidos Mexicanos, establece claramente en el artículo 31°, fracción IV, que es obligación de los mexicanos: *''... contribuir para los gastos públicos, así de la Federación, como de los Estados, de la Ciudad de México y del Municipio en que residan, de la manera proporcional y equitativa que dispongan las leyes.''* (Cámara de Diputados, 2016-a).   De aquí emanan: leyes, códigos, reglamentos y decretos, como lo son el Código Fiscal de la Federación (CFF) (Cámara de Diputados, 2016-b) y la Ley de Ingresos de la Federación (LIF) (Cámara de Diputados, 2016-c). Estas leyes estipulan el tipo de contribución para todas las entidades económico financieras sean lucrativas o no, privadas o de gobierno. El día 15 de diciembre de 1995 se publicó en el Diario Oficial de la Federación, la Ley del Servicio de Administración Tributaria en México (Cámara de Diputados, 2015). Con esta ley se crea el Servicio de Administración Tributaria como un órgano descentralizado de la SHCP. *"Tiene la responsabilidad de aplicar la legislación fiscal y aduanera, con el fin de que las personas físicas y morales contribuyan proporcional y equitativamente al gasto público; de fiscalizar a los contribuyentes para que cumplan con las disposiciones tributarias y aduaneras; de facilitar e incentivar el cumplimiento voluntario, y de generar y proporcionar la información necesaria para el diseño y la evaluación de la política tributaria"* (Cámara de Diputados, 2015).

En relación con los ingresos, se cuenta con la LIF, en donde se hace un estimado de los ingresos totales de un año y posteriormente, por medio de un decreto oficial, se expide un presupuesto anual en donde se define el destino de los impuestos recaudados en un ejercicio fiscal (Cámara de Diputados, 2016-c). Para el cumplimiento de estas obligaciones, se establece la contabilidad electrónica (http://www.sat.gob.mx/contabilidadelectronica/Paginas/default.htm) que es el registro de las transacciones en medios electrónicos que realizan los contribuyentes y el envío de archivos en formato xml a través del Buzón Tributario. Surge entonces la necesidad de que los profesionales en contaduría conozcan conceptos tecnológicos como son: archivos xml, envío de información por internet, acceso a sitios en internet, firma electrónica. El envío de la información de las operaciones del contribuyente, ha evolucionado en los últimos años, pasando de ser reportes, declaraciones, avisos, etc. en papel, a compendios de información encriptados en distintos formatos electrónicos, que van desde simples archivos de texto o basados en DEM, hasta el nuevo XML, y su envío mediante el buzón tributario. Esta aplicación de la tecnología busca además, combatir la evasión y contribuir a la recaudación. (Vizcaíno, 2006). La firma electrónica se da como resultado de la preocupación por la legalidad en el envío de documentos e información por estos medios y a la intranquilidad de las organizaciones en torno a la seguridad y privacidad que pueden brindar las TICS. Para asegurar la validez legal en la transferencia de información y documentos a un tercero, deben ser enviados con una firma electrónica (Güney, 2014).

La Firma Electrónica Avanzada es un "conjunto de datos que se adjuntan a un mensaje electrónico, cuyo propósito es identificar al emisor del mensaje como autor legítimo de éste", así como funciona la firma autógrafa. Dentro de sus características más importantes es que brinda seguridad a los contribuyentes ya que utiliza el cifrado PKI (Public Key Infrastructure, en inglés), un estándar internacional que usa dos llaves

(SAT, 2014). No obstante que la autoridad afirma que por sus características, es segura y garantiza la identidad, este método no se considera totalmente seguro, pues al autenticarse, las llaves privadas y contraseñas tienen que viajar por Internet.(Cruz et al, 2008). La evolución de la FIEL se convirtió en la llamada e.firma, que es un archivo digital de identificación del contribuyente, utilizado en su interacción con el SAT y con otras dependencias gubernamentales. Además de que la e.firma es única y que tiene la validez de una firma autógrafa, se incrementó la seguridad para adaptarse a un uso móvil, es decir, los contribuyentes pueden llevar su e.firma en su móvil sin temor a perderla o que la utilicen personas no autorizadas, cuando se extravía el dispositivo móvil. Esto se debe a que se generan claves dinámicas y se requiere almacenar un archivo con dichas claves. Puede utilizarse en los dispositivos móviles con la Aplicación SAT Móvil (e.firma portable) instalada en un dispositivo Android y/o IOs (SAT, 2016).

Los profesionales en contaduría ofrecen sus servicios tanto a contribuyentes morales como físicos y para lograr una contribución exitosa, es necesario conocer de Contabilidad Electrónica (E-Contabilidad), Firma Electrónica Avanzada (FIEL), Factura Electrónica o Comprobantes Fiscales Digitales por Internet6 (CFDI), Buzón Tributario, Presentación de avisos por Internet, Declaraciones informativas, Declaraciones mensuales, Obligación de pago de impuestos por transferencias bancarias a las personas morales, Dictámenes Fiscales, Solicitudes de Devoluciones y Compensaciones, Timbrado de Nómina, entre otras actividades. Como se puede observar, son varios los elementos tecnológicos que ahora se manejan para la recaudación tributaria. Cada una de estas actividades involucra algún tipo de conocimiento tecnológico para poder llevarse a cabo. Por lo anterior, el contador público requiere adquirir nuevas capacidades tecnológicas que le permitan desarrollar su trabajo. En un estudio previo (Valencia, Obregón y García, 2016), a través de una investigación exploratoria y documental identificaron las capacidades tecnológicas que deben poseer los Contadores Públicos en México. Dichas capacidades tecnológicas se clasificaron en básicas, intermedias y avanzadas, de acuerdo con el nivel de conocimiento técnico en el uso de la computadora, como se observa en la siguiente tabla.

Tabla 1: Clasificación de Capacidades Tecnológicas

Básicas	Intermedias	Avanzadas
Prender y apagar el equipo necesario (computadora, impresora, digitalizador, etc.)	Acceder a internet	Utilizar un software de contabilidad
	Enviar correo electrónico con archivos adjuntos	Instalar actualizaciones de software
Imprimir documentos	Descargar archivos adjuntos de correos electrónicos	Generar archivos PDF y XML
Transferir archivos entre diferentes medios de almacenamiento digital	Subir archivos a servidores web	Compresión de archivos ZIP
Copiar archivos con formato key y req a USB	Buscar archivos en diferentes medios de almacenamiento digital	Añadir Firma Electrónica
		Actualizar Java
		Incorporar el sello digital
		Conectar a internet una computadora ya sea en forma alámbrica o inalámbrica

Una capacidad clasificada como Básica requiere pocos conocimientos en el manejo de la computadora, por ejemplo, prender y apagar una computadora o impresora es relativamente fácil. Las capacidades Intermedias requieren de conocimientos más técnicos de computación y las capacidades Avanzadas requieren de un amplio conocimiento en el manejo de la computadora y conocimientos de computación. Tomado de Valencia-Moreno et al (2016).

Dentro de las conclusiones de ese trabajo, se destaca que: a pesar de los grandes despliegues de hardware y software del SAT, la tendencia del uso de internet para cumplir con las obligaciones fiscales, es negativa. Esto debido en parte a que los contribuyentes - representados principalmente por los profesionales en contaduría, no poseen los conocimientos tecnológicos necesarios, desilusionándose y tomando la alternativa de ir a una ventilla de atención del SAT en su localidad. En su tesis doctoral, Carreño (2010) comenta que los solicitantes de servicios profesionales, esperan que los Contadores Públicos estén a la par de las exigencias del negocio actual, incluyendo competencias tecnológicas. Concluye que los profesionales en Contaduría han adquirido competencias tecnológicas fuera de la Universidad para poder actuar con eficiencia en su actividad profesional. El desconocimiento de estas capacidades dificulta su contratación.
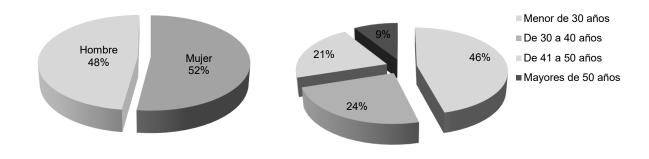
METODOLOGÍA

Esta investigación se plantea como objetivo determinar las necesidades en TICS que los profesionales en contaduría requieren para desarrollar sus actividades profesionales. El estudio dará a conocer el estado real de las capacidades en tecnologías con que cuentan estos profesionales y las áreas de oportunidad. Se trata de una investigación de tipo exploratoria donde los investigadores se limitan a describir y medir el fenómeno de estudio. Además su naturaleza es transversal, ya que se analiza el problema de estudio en un momento dado en el tiempo (Hernández, 2011). Para ello se diseñó una investigación en dos etapas: la primera consistió en un análisis de datos en bancos electrónicos, consultas de estadísticas del SAT e información pertinente disponible en la internet. La segunda etapa consistió en la aplicación de un cuestionario a los docentes del área de contaduría de la Facultad de Ciencias Administrativas y Sociales (FCAyS) de la Universidad Autónoma de Baja California (UABC), Campus Ensenada. El estudio se centra en identificar la proporción de la totalidad de los maestros de FCAyS que poseen los conocimientos y manejo de las TICs, determinadas para la realización de los trámites de la Contabilidad Electrónica establecida por el SAT. En la primera etapa de la investigación se utilizaron materiales bibliográficos, en la segunda etapa se elaboró un cuestionario para ser contestado por los docentes, en línea y de forma presencial. Todo lo anterior permitió obtener la información requerida para el logro del objetivo de la presente investigación.
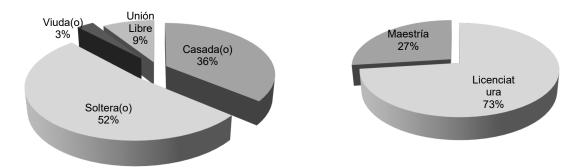
RESULTADOS

Perfil de los Profesionistas en Contaduría Encuestados

La población encuestada presentan las siguientes características que definen el perfil del profesionista en Contaduría: es una mujer relativamente joven, es decir, con menos de 30 años de edad; es soltera con una licenciatura en Contaduría, con un promedio de ocho años de ejercicio profesional. En la Figura 1 se muestra que el género estuvo compuesto del 52% de mujeres y 48% de hombres, esto de acuerdo al género de la población general de Baja California, que es del 50% para cada género (INEGI, 2016). La máxima edad reportada es la de menores a 30 años, con un 46%; luego la población que varía entre 30 y 40 años de edad con un 24%; la sigue con un 21% la población con edad entre 41 y 50 años; y finalmente la población mayor a 50 años de edad con un 9%. Estos resultados están de acuerdo con los reportados por el INEGI (2015), en donde la población de 20 a 29 años es de 581,19; 514,920 personas de 30 a 39 años de edad; reporta 450,484 personas de 40 a 49 años de edad; y 301,400 personas entre 50 y 59 años de edad.

Figura 1: Resultados de Género, Edad, Estado Civil y Máximo Grado Académico

El 52% de las personas encuestadas son mujeres, y el 48% son hombres. El 46% tiene menos de 30 años de edad, el 24% tiene entre 30 y 40 años, 21% tiene entre 41 y 50 años de edad y el 9% tienen más de 50 años de edad. El 52% tiene como estado civil soltera(o), el 36% casada(o), 9% en unión libre y el 3% viuda(o). El máximo grado alcanzado por el 73% es de licenciatura y, el 27% de maestría.

Con respecto al estado civil de los encuestados el primer lugar con un 52% es soltera(o); en segundo lugar con 36% están los casadas(os); en tercer lugar es el estado de Unión Libre con el 9%; y finalmente con un 3% viuda(o) (ver Figura 1). Comparados con los resultados del INEGI (2013) derivados del censo de población y vivienda 2010, específicamente para la situación conyugal en Baja California, la población de profesionistas en contaduría son en su mayoría casados. El 73% posee como grado escolar más avanzado, la licenciatura mientras que el 27% una maestría. El promedio es de 8 años de ejercicio profesional, que van desde cero hasta 40 años. Es decir, de la población encuestada, existen profesionistas que acaban de obtener su grado profesional. El 94% ha reconocido que quiere ser capacitado en el área de las TIC, que está de acuerdo con el 91% que manifiestan tener conocimiento de que a partir del 2004 el Código Fiscal de la Federación contempla el Capítulo II denominado "de los medios electrónicos" (SHCP, 2004), por lo que las TICs es un tema de vital importancia.

En sus centros laborables, todos o la mayoría de los trabajadores deben usar la computadora, así lo reconoce el 81% de los encuestados. Así mismo todos o la mayoría deben usar internet para desarrollar sus labores diarias, así lo externa el 91% de los encuestados. Ésto nos habla de la repercusión que tuvo la inclusión del Capítulo II denominado "de los medios electrónicos", en la profesión de Contaduría en México (SHCP, 2004). También el 94% de los encuestados comenta que se capacitaría en el área de Tecnologías de Información, ya sea por superación personal (61%) o porque lo necesitan para realizar su trabajo (39%). Las personas encuestadas dan a conocer que para su uso personal cuentan con laptop (73%), celular (67%), computadora (58%) y tableta (36%). Para el desarrollo de su trabajo profesional, las personas nos dan a conocer que usan principalmente una computadora de escritorio (79%) y laptop o computadora portátil (48%). Así mismo comentan que en su centro laboral, todos deben usar computadora (79%) y todos los empleados usan internet (73%) para realizar sus labores cotidianas.

Actividades Tecnológicas

De las actividades sobre las cuales se les preguntó, prácticamente todos los encuestados (entre el 91% y 100%) saben hacer las actividades tecnológicas básicas como son prender y apagar su equipo de cómputo; imprimir documentos inclusive desde el navegador; transferir archivos desde y hasta la nube; copiar archivos hacia una memoria externa; acceder a internet; enviar correo electrónico con archivos adjuntos; descargar archivos adjuntos de correos electrónicos; subir archivos a servidores web; buscar archivos en diferentes medios de almacenamiento digital; autenticarse en el sistema web del SAT; llenar formularios web; digitalizar documentos; instalar o actualizar el lector de archivos en formato pdf; desbloquear pantallas emergente en el navegador; utilizar el sello digital del SAT; utilizar un software de contabilidad; instalar actualizaciones de software (Windows, navegador, antivirus, etc.); generar archivos PDF y XML; comprimir archivos en formato ZIP; realizar transferencias bancarias por internet; conectar a internet una computadora ya sea en forma alámbrica o inalámbrica; imprimir archivos en formato PDF; descargar e

instalar programas del portal del SAT en internet; y generar un CFDI. De las actividades tecnológicas en donde se detectó mayor desconocimiento, son: cómo encriptar información con el 27%; 21% no sabe cómo actualizar Java para el funcionamiento del software proporcionado por el SAT; el 15% no sabe cómo utilizar la Firma Electrónica Avanzada (FEA); también el 15% no sabe revisar las características técnicas de su equipo de cómputo.

Actividades de Contaduría

Con un dominio del 70% al 100%, los profesionistas en contaduría saben realizar actividades propias de la contaduría con ayuda de las TICS, como son: registrar movimientos contables en un software de contabilidad; enviar al SAT el estado de la contabilidad; emitir facturas electrónicas; solicitar y utilizar la FEA; enviar y recibir correos electrónicos; suspender y reanudar actividades de avisos por internet; altas, bajas y cambios de obligaciones por internet; cambiar el domicilio fiscal en el SAT por internet; hacer declaraciones informativas en el SAT por internet; hacer declaraciones y pagos del ISR; declarar y pagar por internet el pago de impuestos de personas morales; tramitar solicitud de devolución; generar CFDI y realizar timbrado. La única actividad en la que el 30% de los encuestados reconoció no poder hacerlo, es la de crear y entregar dictamen fiscal en el portal web del SAT.

Temas de Capacitación

El 50% de los encuestados expresó que desea ser capacitado en el tema específico de contabilidad electrónica. Otros temas en los que mostraron interés, son: paquetería del SAT; el uso óptimo de correo Gmail; instalación y actualización de software; movimientos relacionados con obligaciones del contribuyente; uso de programas contables; devoluciones y compensaciones; declaraciones anuales; Impuesto Especial sobre Producción y Servicios (IEPS); y buzón tributario. De acuerdo a Valencia et al. (2016), las capacidades tecnológicas que los contadores públicos deben tener desde el 2004 y clasificados de acuerdo a su nivel de complejidad de uso, son las mostradas en la siguiente tabla.

Tabla 2: Dominio de las Capacidades Tecnológicas

Niveles	Capacidades Tecnológicas	Dominio
Básico	Prender y apagar el equipo necesario (computadora, impresora, digitalizador, etc.)	100%
	Imprimir documentos	100%
	Transferir archivos entre diferentes medios de almacenamiento digital	91%
	Copiar archivos con formato key y req a USB	100%
Intermedio	Acceder a internet	100%
	Enviar correo electrónico con archivos adjuntos	100%
	Descargar archivos adjuntos de correos electrónicos	100%
	Subir archivos a servidores web	85%
	Buscar archivos en diferentes medios de almacenamiento digital	100%
Avanzado	Utilizar un software de contabilidad	91%
	Instalar actualizaciones de software	58%
	Generar archivos PDF y XML	88%
	Compresión de archivos ZIP	82%
	Añadir Firma Electrónica	76%
	Actualizar Java	67%
	Incorporar el sello digital	82%
	Conectar a internet una computadora ya sea en forma alámbrica o inalámbrica	91%

Las capacidades tecnológicas están agrupadas de acuerdo a su nivel de complejidad de uso (Valencia-Moreno et al., 2016). La columna de Dominio indica el porcentaje de contadores que dominan esa capacidad, de acuerdo a lo que expresaron en el instrumento de consulta. Fuente: Elaboración propia.

CONCLUSIONES

De la Figura 1 se puede obtener el perfil de la población de los profesionistas que colaboraron en este trabajo es: una mujer menor de 30 años de edad, soltera con una licenciatura obviamente de contaduría. Profesionalmente, conoce el Código Fiscal de la Federación que contiene el capítulo de los medios electrónicos, utiliza una computadora e internet para desarrollar su trabajo profesional cada día. Con lo anterior se concluye que los contadores públicos que colaboraron en este trabajo conocen sobre lo que las leyes mexicanas han impuesto para la modernización en materia de recaudación, basadas en tecnología o medios electrónicos. A partir de esto, utilizan computadoras e internet en su trabajo profesional diario, teniendo que desarrollar capacidades tecnológicas que no poseían cuando egresaron. Con los resultados expuestos en la Tabla 2, se pueden ver las capacidades detectadas divididas en tres niveles de complejidad, que van desde el nivel básico hasta el nivel avanzado (Valencia-Moreno et al., 2016). Se presenta también el porcentaje de dominio que tiene la población de profesionistas en contaduría encuestada, que como es de esperarse, los mejores niveles de dominio están en las actividades básicas, mientras que los menores niveles de dominio están en las capacidades tecnológicas avanzadas. Esta información es valiosa en dos sentidos, primero: detectar específicamente en qué capacidades tecnológicas necesitan ser capacitados los profesionistas en contaduría para poyarlos en el mejor desempeño de su trabajo, sobre todo el derivado por las leyes y específicamente por el SAT en México. En segundo lugar, para proponer a las instituciones de educación superior, temas que deben ser enseñados a los estudiantes en contaduría para que al egresar tengan el conocimiento de la contabilidad electrónica y sus expectativas de conseguir empleo mejoren.

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COMPETENCIAS Y ESTILOS DE LIDERAZGO DE LOS GERENTES HOTELEROS EN MEXICALI, B.C.

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RESUMEN

Esta investigación consiste en analizar el liderazgo aplicado por los gerentes en empresas hoteleras de 4 y 5 estrellas de la ciudad de Mexicali, B.C. El método a utilizar es un estudio exploratorio-descriptivo. Se aplicó un instrumento de elaboración propia sobre estilos de liderazgo, y competencias de liderazgo en la industria hotelera de la población total estudiada, basado en autores como Northouse (2014), Lussier (2011), y Reyes (2012) y en la variable de competencias de liderazgo como autor a la Asociación Americana de Hoteles y Alojamiento (2015). El instrumento presenta un coeficiente Alpha de Cronbach de 0.942, significa que es altamente confiable. Se concluye que el estilo de liderazgo que predomina entre los gerentes de los hoteles de 4 y 5 estrellas, de la ciudad de Mexicali, Baja California es el transformacional. Así mismo las competencias de liderazgo que más predominan en los líderes de la industria hotelera estudiada por orden de importancia son: enfoque al cliente, trabajo en equipo, trabajo y herramientas de tecnología, resolución de problemas y toma de decisiones, y planeación y organización.

JEL: M1, L83, Z32

PALABRAS CLAVE: Liderazgo, Habilidades Gerenciales, Competencias, Hoteles

SKILLS AND LEADERSHIP STYLES FOR HOTEL´S MANAGERS IN MEXICALI, B.C.

ABSTRACT

This research is analyzing leadership applied by managers in hotel facilities 4 and 5 stars of the city of Mexicali, B.C. The method used is an exploratory-descriptive study. an instrument of own elaboration on leadership styles and leadership skills in the hospitality industry of the total population studied, based on authors like Northouse (2014), Lussier (2011) and Reyes (2012) was applied, and variable leadership skills as an author to the American Hotel & Lodging Association (2015). The instrument has a Cronbach Alpha coefficient of 0.942, which means it is highly reliable. It is concluded that leadership style that predominates among managers of hotels 4 and 5 star city of Mexicali, Baja California is transformational. Likewise leadership competencies that are most prevalent in the leaders of the hospitality industry studied in order of importance are: customer focused, teamwork, work tools and technology, problem solving and decision making, and planning and organization.

JEL: M1, L83, Z32.

KEYWORDS: Leadership, Management Skills, Competencies, Hotels

INTRODUCCIÓN

En los Hoteles de 4 y 5 estrellas ubicados en la ciudad de Mexicali, Baja California, México, existe la necesidad de detectar los estilos de liderazgo aplicados por los Gerentes para promover la competitividad

en el giro de negocio de servicios turísticos a través de implementar los resultados en cursos de capacitación para esos establecimientos a la vez que ese producto se incorpore en los programas de unidades de aprendizaje de la licenciatura en Gestión Turística de la Universidad Autónoma de Baja California. Con dicho propósito se elaboró un instrumento sobre estilos de liderazgo, y competencias de liderazgo en la industria hotelera, basado en autores como Northouse (2014), Lussier (2011), y Reyes (2012) y en la variable de competencias de liderazgo como autor a la Asociación Americana de Hoteles y Alojamiento (2015). El instrumento se aplicó a los mandos altos gerenciales, es decir gerente general y sus ejecutivos departamentales del total de hoteles de categoría de cuatro estrellas y cinco estrellas que existen en la ciudad de Mexicali. Entre los resultados se encontró que el estilo de liderazgo que sobresale entre los ejecutivos hoteleros de la ciudad es el tipo transformacional. Así mismo entre las competencias de liderazgo más frecuentes destacan el enfoque al cliente (servicio), trabajo en equipo, trabajo y herramientas de tecnología y entre las competencias que menos se practican, figuran la verificación, examinación y registro y pensamiento creativo. Tal como se mencionó dichos resultados apoyarán en la preparación de los estudiantes para desarrollar sus competencias en materia de liderazgo, pensando que algún día al concluir sus estudios serán parte integrante de la fuerza laboral de las organizaciones del sector turismo.

Objetivos

El presente trabajo tiene como objetivo general, investigar qué estilos y competencias de liderazgo presentan los directivos del sector hotelero de categoría 4 y 5 estrellas en Mexicali, Baja California. Asimismo, para el cumplimiento de este objetivo principal, se proponen los siguientes objetivos particulares:

 Definir en qué perfil del liderazgo se sitúan los directivos según la categoría del establecimiento que dirigen.

Inducir y promover las competencias de liderazgo en estudiantes del programa educativo Licenciatura en Gestión Turística.

REVISIÓN LITERARIA

De acuerdo a Zermeño, Armenteros, Sologaistoa, y Villanueva (2014) citan a Boyatzis (1982) quien define como competencias aquellos comportamientos observables y habituales que permiten alcanzar el éxito en la tarea que se realice y aborda las competencias directivas como un subgrupo de comportamientos que permitan alcanzar el éxito en el desarrollo de las funciones directivas. Así mismo Alles (2015) indica que las competencias específicas gerenciales se refieren a las que son necesarias en todos aquellos que tienen a su cargo personas, es decir, son jefes de otros. La American Hotel and Lodging Association (AHLA) (2015), indica que hay un modelo de competencias de turismo denominado "*Hospitality, tourism, and events competency model*", el cual identifica los conocimientos, destrezas y habilidades que proporcionan una base para los trabajadores de la industria, así como las competencias específicas de los sectores clave. El modelo es una compilación de las competencias que se pueden incluir como base para la preparación en hotelería, turismo y eventos, pero no es la intención que cada trabajador posea todas las competencias enumeradas. El modelo se representa en una gráfica donde muestra una pirámide que incluye 5 tipos de competencias en los siguientes niveles: 1) competencias de eficacia personal, 2) competencias académicas, 3) competencias laborales, 4) competencias amplias de la industria, 5) competencias del sector industrial.

El estilo de dirección se refiere básicamente al comportamiento que un directivo utiliza para planificar, motivar, organizar, y controlar el trabajo de los miembros de su equipo. Vértice (2008). En este caso, existen un sinnúmero de autores que mencionan diferentes estilos de dirección o liderazgo, sin embargo los estilos de liderazgo que más predominaron en la búsqueda de información bibliográfica, se presentan a continuación, mismos que se consideraron para la elaboración y adaptación del instrumento de

investigación aplicado. El primer estilo de liderazgo que se consideró fue el autoritario benevolente, Reyes (2012) cita a Valencia (2008) e indica que "la administración obsequia una confianza condescendiente a sus empleados, como la del amo con sus servidores". Asimismo, las actitudes de subordinación del personal no son tan pronunciadas pero se mantiene la centralización, las decisiones importantes se toman en la cúspide de la estructura de la organización, existiendo delegación solamente en asuntos rutinarios. El siguiente estilo de liderazgo es el transformacional e indica Lussier (2011) que sirve para cambiar el estado de las cosas al articular con los seguidores los problemas en el sistema actual y una visión atractiva de lo que podría ser una nueva organización.

El último estilo de liderazgo es el Laissez Faire y según Northouse (2012) expresa que estos líderes ignoran a los trabajadores y sus motivaciones de trabajo, algunos lo han etiquetado como un estilo que no es de liderazgo. Además es un líder nominal que se involucra en una influencia mínima. Estos líderes reconocen a sus subordinados, pero son muy relajados y no hacen ningún intento de influir en sus actividades. Bajo el liderazgo laissez faire, los empleados tienen libertad para hacer bastante más de lo que quieran hacer cuando quieran hacerlo.

METODOLOGÍA

Se determinó que se aplicaría un estudio descriptivo y exploratorio sobre las prácticas del liderazgo gerencial al 100%, aplicado por el gerente general y ejecutivos departamentales de las empresas del giro hotelero registradas como cuatro y cinco estrellas ubicadas en la ciudad de Mexicali, B.C., durante el verano del año 2016. La presente investigación estuvo compuesta por dos fases; la primera en relación a la obtención de información documental para el marco referencial. La segunda, implicó el diseño, elaboración y aplicación de un instrumento tipo cuestionario para la recolección de información primaria. Se diseñó un instrumento para medir los estilos de liderazgo tales como: benevolente, transformacional y laissez faire (dejar hacer) y las competencias de liderazgo en la industria hotelera. Este instrumento se fundamenta en la variable de estilos de liderazgo con autores como Northouse (2012), Lussier (2011), y Reyes (2012), y en la variable de competencias de liderazgo como autor la Asociación Americana de Hoteles y Alojamiento (2015).

Operacionalización de las Variables

A continuación se presenta la Tabla 1 con la operacionalización de las variables. Cabe señalar que en la variable estilos de liderazgo, con las dimensiones liderazgo autoritario benevolente, transformacional y laissez faire se utilizó la escala de Likert del 1 al 6, donde 1 significa totalmente en desacuerdo, 2 en desacuerdo, 3 algo en desacuerdo, 4 algo de acuerdo, 5 de acuerdo y 6 totalmente de acuerdo. Por otro lado en la variable de competencias, con las dimensiones fundamentos de negocios, trabajo en equipo, enfocado al cliente (servicios), planeación y organización, pensamiento creativo, resolución de problemas y toma de decisiones, trabajo con herramientas y tecnología, programación y coordinación, y verificación, examinación y registro se utilizó una escala que va del 0 al 6, donde 0 significa no aplica, 1 mi nivel es insuficiente, 2 necesito mejorar, 3 mi nivel es adecuado pero puedo mejorar, 4 mi nivel es suficiente, 5 mi nivel es sobresaliente y 6 no contesto.

Tabla 1: Operacionalización de las Variables

DIMENSIONES.	Definición conceptual.	Ítems
A. Liderazgo Autoritario Benevolente.	Estos líderes obsequian una confianza condescendiente a sus empleados, como la del amo con sus servidores. Las decisiones importantes se toman en la cúspide de la estructura de la organización y hay delegación solamente en asuntos rutinarios.	Del 1 al 5.
B. Liderazgo Transformacional.	Estos líderes sirven para cambiar el estado de las cosas al articular con los seguidores los problemas en el sistema actual y una visión atractiva de lo que podría ser una nueva organización.	Del 7 al 11.
C. Liderazgo Laissez-Faire.	Estos líderes ignoran a los trabajadores y sus motivaciones de trabajo. Se involucran en una influencia mínima, y los empleados tienen libertad para hacer bastante más de lo que quieran hacer cuando quieran hacerlo.	Del 12 al 16.
D. Fundamentos De Negocios.	Evaluar la información y determinar el cumplimiento de leyes y normas, tener conocimientos en la administración y gerencia, idioma Inglés. matemáticas, ventas y mercadotecnia y seguridad en el trabajo.	Del 17 al 22.
E. Trabajo En Equipo.	Implementar la persuasión, comunicación con los supervisores, compañeros o subordinados, coordinar los trabajos y actividades de otros, desarrollar la formación de equipos y establecer y mantener relaciones interpersonales.	Del 23 al 24.
F. Enfoque Al Cliente (Servicio).	Orientar al servicio, trabajar directamente con el público, calidad en el servicio y confidencialidad de la información.	Del 28 al 31.
G. Planeación Y Organización.	Rapidez para organizar la información, gestionar recursos de personal, administrar el tiempo, organizar planificar, y priorizar el trabajo, y formar y entrenar.	Del 32 al 36.
H. Pensamiento Creativo.	Ser original, visualizar, analizar operaciones, diseñar tecnología y fluidez de las ideas.	Del 37 al 41.
I. Resolución De Problemas Y Toma De Decisiones.	Pensar críticamente, supervisar, juzgar y tomar decisiones, resolver problemas complejos, analizar datos o información, resolver conflictos y negociación.	Del 42 al 47.
J. Trabajo Con Herramientas Y Tecnología.	Interactuar con computadoras y tener conocimientos administrativos.	Del 48 al 49.
K. Programación Y Coordinación.	Coordinar, operar y controlar, y seleccionar equipos.	Del 50 al 52.
L. Verificación, Examinación Y Registro.	Atender selectivamente, evaluar sistemas, y analizar el control de calidad.	Del 53 al 55.

Esta tabla indica las definiciones conceptuales de todas las dimensiones. En la variable de estilos de liderazgo, que comprende sus dimensiones en los incisos A, B, y C, se fundamenta en autores como Northouse (2014), Lussier (2011), y Reyes (2012), y en la variable de competencias de liderazgo, que comprende sus dimensiones con los incisos D, E, F, G, H, I, J, K, y L, se fundamenta en la Asociación Americana de Hoteles y Alojamiento (2015). Fuente: Elaboración propia.

Confiabilidad del Instrumento

El instrumento conservando sus 55 ítems, presenta un coeficiente Alpha de Cronbach de 0.942, significa que es altamente confiable para medir los estilos de liderazgo y las competencias de liderazgo en el sector hotelero.

Tabla 2: Confiabilidad del Instrumento

Estadísticas de Fiabilidad.	
Alpha de Cronbach.	N de Items
.942	55

Esta tabla indica el coeficiente Alpha de Cronbach, con un valor de .942, con un total de 55 ítems, significa que el instrumento es altamente confiable. Fuente: Elaboración propia.

RESULTADOS

Se entregaron 61 encuestas a la población total de altos mandos de los hoteles de categoría 4 y 5 estrellas de la ciudad de Mexicali, Baja California, México, entre el Gerentes General y su personal ejecutivo como vienen siendo: Contralor, Gerente de División Cuartos, Alimentos y Bebidas, Ventas y Mercadotecnia, Recursos Humanos, Mantenimiento y otros puestos. Originalmente se contemplaron 10 hoteles, sin embargo dos de ellos mencionaron que su categoría era menor a 4 estrellas, por lo que se retiraron del padrón, quedando 8 hoteles (Tabla 3) de los cuales 2 hoteles eran 5 estrellas y 6 de 4 estrellas, del total de las encuestas entregadas fueron contestadas sólo 40, 10 por el personal ejecutivo de hoteles de cinco estrellas y 30 por los de cuatro estrellas.

Tabla 3: Hoteles de Categoría 4 y 5 Estrellas de la Ciudad de Mexicali, Baja California

Hotel	Categoría
Araiza	5
Lucerna	5
Calafia	4
City Express	4
Colonial	4
Fiesta Inn	4
Holiday Inn Express & Suits	4
Real Inn	4

En esta tabla la categoría de los hoteles, no es una clasificación oficial debido a que no se contaba con una clasificación hotelera oficial en México. Situación que podría cambiar al publicarse y aplicarse el reglamento de clasificación hotelera para México por SECTUR, CONACYT y CESTUR. Fuente: Elaboración propia con datos del Directorio estadístico nacional de unidades económicas INEGI (2016). Fuente: Elaboración propia.

De los datos generados destaca que entre los encuestados un 52.5% fueron ejecutivos masculinos, mientras que el 47.5% resultaron ejecutivas del género femenino, dos de ellas tienen el puesto de gerente general, representando a cada una de las categorías, lo que demuestra que la hotelería es un área donde la mujer se puede desarrollarse en los altos mandos profesionalmente.

En relación al grado de estudios, se obtuvo que el nivel de estudios de industria hotelera de la ciudad es alto, un 80% tiene estudios de educación superior, de los cuales el 12.5% estudiaron una maestría y un 67.5% cuenta con licenciatura. Sin embargo también la hotelería ofrece oportunidades a otros niveles de estudio, en este caso, un 5% sólo cuenta con secundaria, mientras que 15% tiene estudios medio superior de preparatoria o profesión técnica como se observa en la Tabla 4. Así mismo los puestos que conforman estos dos últimos porcentajes se desempeñan en áreas como Ama de Llaves y Chef, sin embargo cuentan con varios años de experiencia en sus puestos, en el caso del puesto del Chef, la tendencia es la profesionalización a través de estudiar la Licenciados en Gastronomía.

Tabla 4: Frecuencias de Grado de Estudios de los Ejecutivos Que Laboran en los Hoteles de 4 y 5 Estrellas de Mexicali, B.C.

Grado de Estudios	Frecuencia	Porcentaje	Porcentaje Válido	Porcentaje Acumulado
Secundaria	2	5.0	5.0	5.0
Técnico	2	5.0	5.0	10.0
Preparatoria	4	10.0	10.0	20.0
Licenciatura	27	67.5	67.5	87.5
Posgrado	5	12.5	12.5	100.0
Total	40	100.0	100.0	

Fuente: Elaboración propia.

Dentro de las profesiones que predominan entre los ejecutivos hoteleros sobresalen tres con un 60% en conjunto, siendo por orden de frecuencia: Contabilidad un 22.5%; administradores un 20% y turismo con un 17%, también es importante destacar que un 7.5% señaló ser Ingeniero ocupando el puesto idóneo como

es el de gerente de mantenimiento y un 5% de los ejecutivos de cocina son universitarios también como se muestra en la Tabla 5.

Tabla 5: Frecuencias de Profesión de los Ejecutivos Que Laboran en los Hoteles de 4 y 5 Estrellas de Mexicali, B.C.

Escolaridad	Frecuencia	Porcentaje	Porcentaje Válido	Porcentaje Acumulado
Sin Profesión	4	10.0	10.0	10.0
Administración	8	20.0	20.0	30.0
Turismo	7	17.5	17.5	47.5
Contabilidad	9	22.5	22.5	70.0
Derecho	1	2.5	2.5	72.5
Educación	1	2.5	2.5	75.0
Mercadotecnia	1	2.5	2.5	77.5
Ingeniería	3	7.5	7.5	85.0
Gastronomía	2	5.0	5.0	90.0
No contestó	4	10.0	10.0	100.0
Total	40	100.0	100.0	

Fuente: Elaboración propia.

Siguiendo con los resultados del análisis estadístico realizado en SPSS se observa que los líderes de los 8 hoteles de cuatro y cinco estrellas que existen en la ciudad se identifican con los estilos de liderazgo que a continuación se presentan en orden de importancia en la Tabla 6, y Tabla 7: Liderazgo transformacional con un promedio de 4.97 que significa en la escala de Likert que los líderes están de acuerdo mayoritariamente con este estilo, el siguiente estilo es liderazgo autoritario benevolente con un promedio de 3.84 que en la escala de Likert corresponde a que los líderes están algo de acuerdo con este estilo, y el último estilo de liderazgo es liderazgo laissez-faire con un promedio de 3.47 que en la escala de Likert corresponde a que los líderes están algo de acuerdo con este estilo.

Tabla 6: Frecuencia de los Estilos de Liderazgo en los Hoteles de de 4 y 5 Estrellas de Mexicali, B.C.

Estadísticas Descriptivas					
estilo de liderazgo.	N.	Mínimo.	Máximo.	Media.	Desviación estándar.
benevolente	40	2.80	6.00	3.8450	.61684
transformacional	40	3.33	6.00	4.9708	.57350
laissez-faire	40	1.60	6.00	3.4750	1.07053
valid n (listwise)	40				

Fuente: Elaboración propia.

Tabla 7: Media del Perfil de Liderazgo Que Predomina en los Hoteles de 4 y 5 Estrellas de Mexicali, B.C.

	Estilos de Liderazgo			
nombre del hotel.	categoría estrellas.	autoritario benevo-lente.	laissez-faire.	tranforma-cional.
araiza	5	3.70	3.33	5.19
lucerna	5	3.90	3.65	5.20
calafia	4	3.60	3.20	4.55
city express	4	4.33	4.33	5.44
colonial	4	4.24	3.36	4.90
fiesta inn	4	3.92	4.10	4.95
holiday inn express & suits	4	3.52	2.60	4.63
real inn	4	3.66	3.20	4.91

Fuente: Elaboración propia.

Con respecto a los resultados de las nueve competencias de liderazgo incluidas en el instrumento aplicado, la Tabla 8 presenta en orden descendente los resultados, las que con mayor importancia se detectaron son: Enfoque al cliente con un promedio de 4.31 que en la escala de Likert significa mi nivel es suficiente;

trabajo en equipo con un promedio de 4.18 que en la escala de Likert significa mi nivel es suficiente; trabajo y herramientas de tecnología con un promedio de 4.11 que en escala de Likert significa mi nivel es suficiente en contraste con las de más bajo promedio se encuentran: Verificación, examinación y registro y pensamiento creativo.

Tabla 8: Media del Perfil de las Competencias de Liderazgo Aplicado Por los Hoteles de 4 y 5 Estrellas de Mexicali, B.C.

Posición.	Competencias de Liderazgo	Media
1	enfoque al cliente (servicio)	4.31
2	trabajo en equipo	4.18
3	Trabajo con herramientas y tecnología	4.11
4	Resolución de problemas y toma de decisiones	4.08
5	planeación y organización	4.01
6	programación coordinación	3.81
7	fundamentos de negocio	3.75
8	pensamiento creativo	3.66
9	verificación, examinación y registro	3.56

Fuente: Elaboración propia.

CONCLUSIONES

Estudiar el tema de liderazgo y competencias es infinito debido a que existe tal cantidad de autores, estilos y definiciones por consiguiente para la presente investigación se realizó una revisión literaria exhaustiva para determinar que estilos de liderazgo se aplicaban con mayor frecuencia en el ámbito de la hotelería tanto en México como en otros países para enfocar el instrumento que se aplicaría en la ciudad de Mexicali a esos estilos, de esa manera se llegó a la conclusión, que los estilos que se tratarían de identificar entre el gerente general y sus ejecutivos departamentales de los hoteles de categoría 4 y 5 estrellas, de la ciudad de Mexicali, Baja California, serían el tipo benevolente, transformacional y laissez-faire y entre las competencias se determinaron nueve de ellas.

Finalmente se concluye que el estilo de liderazgo que predomina entre los gerentes de los hoteles de 4 y 5 estrellas, de la ciudad de Mexicali, Baja California es el estilo transformacional, por consiguiente se concluye que la tendencia de los líderes hoteleros es como indica Lussier (2011) que el estilo los lleva a cambiar el estado de las cosas al articular con los seguidores los problemas en el sistema actual y una visión atractiva de lo que podría ser una nueva organización, esto tiene sentido debido a que en Mexicali la industria hotelera que se está desarrollando actualmente, está tomando un aire renovador y de crecimiento ya sea a consecuencia de la competencia que se acentúa con la llegada de nuevos grupos hoteleros a la ciudad o por la renovación de los hoteles insignia con el objetivo de alargar su ciclo de vida gracias a la preferencia de los visitantes.

Aunado a lo anterior, entre los resultados de la investigación se encontró que las competencias de liderazgo que más predominan en los líderes de la industria hotelera de la ciudad, se distingue el enfoque al cliente que es la razón de ser de la hotelería el brindar un servicio de calidad a sus huéspedes lo cual se logra a través del trabajo en equipo que es la segunda competencia con el promedio más alto seguido por trabajo con herramientas y tecnología muy acorde a estos tiempos de la era digital, entre otros.Este documento

viene a confirmar la importancia de la investigación aplicada al entorno local, que arroja resultados que podrían influir en la problemática de la hotelería de la ciudad y no sólo basarse en resultados de investigaciones foráneas que en múltiples ocasiones no tienen que ver con el ámbito donde se localiza la empresa, a la vez se vuelve a hacer énfasis a que los resultados apoyarán también en la preparación y capacitación tanto de los mandos intermedios con potencial a ocupar puestos directivos en la industria hotelera como de los estudiantes al incorporar los resultados en los programas de unidades de aprendizaje. Así mismo el instrumento que se diseñó para medir los estilos de liderazgo, y las competencias de liderazgo es altamente confiable para seguir utilizándolo en el sector hotelero.

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RESPONSABILIDAD SOCIAL Y PLANEACIÓN ESTRATÉGICA EN DIEZ UNIVERSIDADES PÚBLICAS DE MÉXICO

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RESUMEN

En la presente década las universidades están manifestando en mayor medida su compromiso con un comportamiento social responsable. El contexto económico, social y ambiental a nivel global ha hecho que asuman una corresponsabilidad en su desempeño, ya que su participación activa con la sociedad a través de la docencia e investigación las conduce a reconocer su trascendencia académica y vinculación con la construcción del país, comprometiéndolas a operar eficazmente su planeación estratégica institucional. En este sentido, como primer avance de investigación se analiza la planeación estratégica de diez universidades públicas en México. Esto es su misión, visión, valores y objetivos declarados en las páginas WEB para determinar en qué medida se insertan los principios de responsabilidad social, conforme el Instituto Mexicano de Normalización y Certificación a través de la Guía de Responsabilidad certificada por el ISO 26000:2010 desde la retórica institucional en este nivel educativo. El enfoque metodológico de este estudio es cualitativo, mediante el análisis de contenido y discurso con énfasis en su interpretación, por tanto, el interés de esta investigación no consiste en realizar un análisis crítico de la filosofía institucional, sino indagar respecto a la presencia textual y explícita de los principios de la responsabilidad social como categoría de análisis.

PALABRAS CLAVES: Responsabilidad Social, Universidades Públicas y Planeación Estratégica

SOCIAL RESPONSIBILITY AND STRATEGIC PLANNING IN TENC PUBLIC UNIVERSITIES IN MEXICO

ABSTRACT

In this decade universities are demonstrating further commitment to socially responsible behavior. Economic, social and environmental global context has led to assume a responsibility in their performance, as their active participation in society through teaching and research leads them to recognize their academic significance and connection with the construction of the country, committing them to effectively operate its institutional strategic planning. In this sense, as the first research progress, the strategic planning of ten public universities in Mexico is analyzed. This is its mission, vision, values and objectives declared in the WEB pages to determine the extent to which the principles of social responsibility are inserted, as The Mexican Institute of Normalization and Certification through the Guide of Responsibility certified by ISO 26000: 2010 from the institutional rhetoric in this educational level. The methodological approach of this study is qualitative, using content analysis and discourse with emphasis on its interpretation, therefore, the interest of this research is not to perform a critical analysis of the institutional philosophy, but to inquire about the textual presence and explicitly the principles of social responsibility as a category of analysis.

JEL: M1, M10, M14

KEYWORDS: Social Responsibility, Public Universities and Strategic Planning

INTRODUCCIÓN

El carácter global de asuntos económicos, de salud y ambientales ha permeado en la responsabilidad social de las instituciones. Las universidades no son ajenas a ello, por lo que es apremiante estudiar la cuestión ética de su retórica y quehacer social. En este sentido, se debe enfatizar el análisis de la responsabilidad social de las universidades públicas en México dentro de su planeación estratégica institucional, por lo que este trabajo constituye un avance de investigación dividido en cuatro secciones. La primera, comprende la revisión teórica de la literatura donde se revisa el significado de la responsabilidad social, así como sus principios aplicados en la universidad y su respectiva relación con la planeación estratégica, es decir, la misión, visión, objetivos y valores institucionales. En la segunda sección, se aborda la metodología utilizada, en donde se argumenta el uso del análisis de contenido e interpretación para el estudio del discurso a efecto de verificar la presencia o ausencia de palabras, frases o conceptos de los principios de responsabilidad social como categoría analítica en la planeación estratégica institucional de las universidades públicas a través de sus páginas oficiales electrónicas publicadas en la red. En la tercera sección se presentan los resultados del análisis. Por último, las conclusiones de la investigación.

REVISIÓN DE LITERATURA

Pensar en la universidad como un crisol de una sociedad es también pensar en su responsabilidad social, es decir, la manera en que responde a través del significado y contribución de su misión. Vallaeys (2006) sostiene que la participación de las universidades debe enmarcarse en el ejercicio responsable, de respeto a la libertad, la ética y la tolerancia con alto sentido del compromiso y la pertinencia institucional, ya que la sociedad demanda de la universidad y de la academia una mayor participación en los hechos sociales. Es así como para este estudio, la responsabilidad social se entiende como la "capacidad de respuesta que tiene una empresa o una entidad, frente a los efectos e implicaciones de sus acciones sobre los diferentes grupos con los que se relaciona (*stakeholders* o grupos de interés)" (Fernández, Gallego y Ortiz, 1993: 36). Dicha capacidad se encuentra en medio de un proceso de toma de conciencia por parte de las universidades al asumir que son co-responsables de lograr mejores condiciones de bienestar social, lo que se traduce en un mayor compromiso con la participación y la responsabilidad social asumiéndola desde su particular filosofía o proyecto institucional; es decir, a través de su visión y misión, en tanto la orientación y coherencia de sus valores (Martínez y Picco, 2001). En México existe la Guía de responsabilidad social emitida por el Instituto Mexicano de Normalización y Certificación (IMNC, 2011), la cual ha sido certificada por la Organización Internacional de Normalización ISO 26000 y comprende una invitación a aceptar y respetar siete principios de comportamiento: rendición de cuentas, transparencia, comportamiento ético, respeto a los intereses de las partes interesadas, legalidad, normativa internacional de comportamiento y derechos humanos. Mendoza, Salas y López (2015) aseguran que las universidades poseen una manera de ser y estar en relación con la sociedad, esto es su responsabilidad social la cual denota en su pensamiento estratégico de manera implícita y explícita.

METODOLOGÍA

El enfoque metodológico de este estudio es cualitativo, mediante el análisis de contenido y discurso con énfasis en su interpretación. Diversos autores (Abbot y Monsen, 1979; Biloslavo y Trnavcevic, 2009; Gallardo, Sánchez y Corchuelo, 2013; Giannarakis, Sariannidis y Garefalakis, 2011; Gray, Kouhy y Lavers, 1995; Holcomb, Upchurch y Okumus, 2007; Turker, 2008) consideran que el análisis de contenido es una alternativa viable para determinar el nivel de responsabilidad social que una organización pretende ejercer observando su discurso, aunque reconocen que la principal limitación de este método es la fiabilidad de la organización, es decir, lo que se dice no precisamente se lleva a la práctica. Monje (2011) explica que el análisis de contenido cualitativo permite verificar la presencia o ausencia de palabras, frases o conceptos en un contenido a través de la interpretación del material en categorías analíticas, lo cual permite establecer distribuciones de frecuencias de aparición de dichas palabras, frases o conceptos de significación. Por lo

tanto, en este avance de investigación se indaga en la retórica de la planeación estratégica institucional de diez universidades públicas elegidas aleatoriamente de un total de 43 instituciones registradas conforme la página electrónica de la Subsecretaría de Educación Superior de la Secretaría de Educación Pública en México. De las diez universidades públicas, cinco son estatales: Universidad Autónoma de Guerrero (UAGRO), Universidad Autónoma de Baja California Sur (UABCS), Universidad Autónoma de Tamaulipas (UAT), Universidad Autónoma Benito Juárez de Oaxaca (UABJO), Benemérita Universidad Autónoma de Puebla (BUAP); y cinco son federales: Universidad Abierta y a Distancia de México (UnADM), Universidad Autónoma de Chapingo (UACh), Universidad Autónoma Metropolitana (UAM), Instituto Politécnico Nacional (IPN) y Universidad Pedagógica Nacional (UPN). Respecto a los principios de responsabilidad social, éstos se tomaron de la Guía del Instituto Mexicano de Normalización y Certificación, los cuales conformaron las categorías de análisis con las que se elaboró una base de datos determinando la existencia o no existencia de cada principio en el contenido textual de la misión, visión, objetivos y valores publicados en la página electrónica oficial de cada institución. Luego, se ponderó equitativamente cada categoría y se obtuvo una sumatoria de cien por ciento. De esta manera, se sumó el porcentaje por cada universidad, el cual para este estudio significa el nivel en que configura cada universidad la incorporación retórica de los principios de responsabilidad social en su planeación estratégica institucional.

RESULTADOS

En este apartado se presentan los resultados del estudio desde una perspectiva teórico-reflexiva sobre el análisis de los principios de la responsabilidad social en la universidad explícitos en la planeación estratégica institucional de diez universidades públicas en México. Cabe señalar, que en algunos de los casos fue complejo encontrar su planeación estratégica de manera accesible y clara, sin embargo, se logró hacer una búsqueda exhaustiva identificando su pronunciamiento oficial. En la Figura 1 se muestran los principios de la responsabilidad social presentes en la planeación estratégica de las universidades. En primer lugar, se encuentra el respeto a los intereses de las partes interesadas, es decir, las diez universidades identifican tanto los intereses como a las partes interesadas (estudiantes, docentes, administrativos, etc.) y los enuncian en su misión, visión, objetivos y valores. Asimismo, manifiestan respetar y responder a sus intereses, lo cual hace que sea la categoría mayormente identificada en la planeación estratégica institucional. En segundo lugar, se encuentra el comportamiento ético, en este caso se consideraron las menciones relacionadas con valores, compromiso con su impacto y estructura de gobernanza, siendo ésta última omitida sólo por una universidad. Como tercer lugar está la rendición de cuentas, la cual fue identificada con menciones de las palabras responder, compromiso ante los interesados, aceptar la responsabilidad, y en su caso, reparar o prevenir un daño. En cuarto lugar, se encuentra el respeto a la normativa internacional de comportamiento, cuya categoría se identificó con menciones de participación internacional de los interesados o de la institución en general. En quinto lugar, la trasparencia con menciones de revelar información respecto a sus políticas, actividades, desempeño, etc., así como involucramiento de la sociedad, medio ambiente y autoridades externas a la universidad. En sexto lugar se encuentra la categoría de respeto a los derechos humanos, cuyas menciones identificadas fueron respeto y promoción de dichos derechos, así como la inclusión explícita de algunos de ellos (igualdad, discriminación, libertad, justicia, educación, cultura, etc.). En séptimo y último lugar se encuentra la categoría de respeto al principio de la legalidad con menciones de respeto, cumplimiento y supremacía de la ley.

Figura 1: Ponderación de los Principios de Responsabilidad Social Explícitos en la Planeación Estratégica de las Universidades Públicas

Fuente: Elaboración propia

La Figura 2 muestra la configuración de la responsabilidad social en las universidades conforme las categorías mencionadas en la planeación estratégica por cada universidad, siendo la Benemérita Universidad Autónoma de Puebla la que posee el 99% de los principios de responsabilidad social explícitos en su planeación estratégica institucional, y en caso contrario, la Universidad Autónoma de Guerrero y la Universidad Autónoma de Baja California Sur que incluyen en un 57% dichos principios en su planeación estratégica. Cabe aclarar que este resultado no significa que las universidades no cumplan con su responsabilidad social, sólo que no mencionan de manera explícita en su misión, visión, objetivos y valores las palabras o categorías relacionadas con ella.

Figura 2: Configuración de la Ponderación de los Principios de Responsabilidad Social Explícitos en la Planeación Estratégica Por Universidad

Fuente: Elaboración propia

CONCLUSIONES

En la planeación estratégica de las diez universidades públicas existen similitudes en cuanto a las menciones relacionadas con las categorías de rendición de cuentas, comportamiento ético y de respeto a los intereses de las partes interesadas. En tales casos, se identificaron palabras tales como responder, compromiso y responsabilidad, a su vez se mencionan algunos valores como honestidad, equidad e integridad, entre otros,

y en algunos contenidos se enuncia la palabra ética. También, se mencionan reiteradamente algunas de las partes interesadas como son docentes y estudiantes. Es así como estás categorías prevalecen de manera explícita en la planeación estratégica institucional de dichas universidades. A su vez, las categorías de transparencia, legalidad, normativa internacional de comportamiento y el respeto a los derechos humanos son menos mencionadas o en algunos casos están ausentes en su filosofía. Situación que no demerita el esfuerzo educativo que realizan las universidades, sólo que no se identificaron palabras que indicaran alguna relación con las categorías mencionadas. Es un hecho, la responsabilidad social en las universidades no debe limitarse a un pronunciamiento retórico que enuncie la búsqueda del éxito académico. Sin embargo, desde su mención debe estar orientada a enfatizar el compromiso significativo que la universidad tiene con la sociedad en la región de influencia. Además, debe prevalecer la coherencia entre lo que se dice y se hace, es decir, que tanto la misión, la visión, los objetivos como los valores deben configurarse de tal forma que reflejen el pensamiento o filosofía de la institución de educación superior y con ella diferenciarse de otras instituciones. Por tanto, incorporar los principios de responsabilidad social de manera explícita y contundente orientará a la comunidad sobre los compromisos que la universidad tiene respecto al bienestar y la consolidación social.

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CONTROL INTERNO Y SU IMPORTANCIA CON LAS PYMEs

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RESUMEN

Es importante llevar un control interno en las PYMEs, dicho instrumento, mismo que se debería establecer en toda organización sin importar el tamaño de la misma, tiene como objetivo proteger los recursos de la empresa o negocio evitando pérdidas por fraudes o negligencias, así como detectar las desviaciones que se presenten en la organización y que afecten al cumplimiento de los objetivos de la empresa.En todas las empresas es necesario tener un adecuado control interno, pues gracias a este se evitan riesgos y fraudes, se protegen y cuidan los activos y los intereses de las empresas, así como también se logra evaluar la eficiencia de la misma en cuanto a su organización. Hoy en día las PYMES no cuentan con un control interno adecuado, debido a que gran parte de ellas son empresas familiares, en la mayoría de los casos, carecen de formalidad, de una organización adecuada y falta de manuales de procedimientos y de políticas que sean conocidas por todos los integrantes de la empresa, que permita proporcionar una razonable seguridad en lo referente a: La efectividad y eficiencia de las operaciones, la confiabilidad de la información financiera, y el acatamiento de las leyes y regulaciones aplicables.

Palabras Claves: Control Interno, PYMES, Empresa, Manuales de Procedimiento, Fraudes

INTERNAL CONTROL AND ITS IMPORTANCE TO PYMEs

ABSTRACT

It is important to have an internal control in PYMEs, such an instrument, same should be set to any organization regardless of the size of it, it is to protect the resources of the company or business avoiding losses by fraud or negligence and detect deviations that occur in the organization and affect compliance with the objectives of the company. In all companies need to have adequate internal control, because thanks to this risk and fraud are avoided, protected and cared assets and business interests, and also achieved evaluate the efficiency of it in their organization. Today PYMEs do not have adequate internal control because most of them are family businesses, in most cases, lack of formality, proper organization and lack of standard operating procedures and policies which are known to all members of the company, which allows provide reasonable assurance regarding: the effectiveness and efficiency of operations, reliability of financial reporting, and compliance with laws and regulations.

JEL: L16, M41, O1, O14

KEYWORDS: Internal Control, Pymes, Enterprise, Procedure Manuals, Frauds

IMPORTANCIA

La importancia de tener un sistema de control interno en las pequeñas y medianas empresas, ha ido incrementado en los últimos años, siendo este la parte que se encarga de la organización de los procedimientos y necesidades del negocio, así como de resguardar y proteger los activos, verificar la eficiencia, productividad y custodia en las operaciones. El control interno es de importancia para la estructura administrativa contable de una empresa. Esto asegura que tan confiable es su información financiera, frente a los fraudes, eficiencia y eficacia operativa. En todas las empresas es necesario tener un adecuado control interno, pues gracias a este se evitan riesgos, y fraudes, se protegen y cuidan los activos y los intereses de las empresas, así como también se logra evaluar la eficiencia de la misma en cuanto a su organización. Una característica importante en las PYMES es la falta de formalidad y organización, carencia de manuales de procedimientos, de políticas que sean conocidas y aplicadas por todos los miembros de la empresa. El control interno es una parte importante que debe quedar clara en la empresa y que todos deben tener presente para una adecuada operación sin riesgos. Como se observa, el control interno en las PYMES es de vital importancia para la optimización de los recursos y el desempeño de la empresa, tanto en lo administrativo como en la operación; beneficiando así desde los dueños hasta el propio cliente, debido a que éste tendrá un grado de confianza sobre la empresa y prevalecerá en el tiempo generando utilidades y crecimiento interno en la empresa. Las pequeñas y medianas empresas (PYMES), tienen particular importancia para la economía de un país, no solo por sus aportaciones a la producción y distribución de bienes y servicios, sino también por la flexibilidad de adaptarse a los cambios tecnológicos.

DESARROLLO

Las Pymes, a pesar de contar con un número reducido de empleados, carecen de control sobre las responsabilidades de los trabajadores y sus actividades. Para darle solución a este problema es necesario crear un buen modelo de negocios donde queden establecidas las maneras ideales de trabajo.Muchas Pymes no realizan Controles Internos porque les parece un mecanismo burocrático, adecuado solo para empresas más grandes, o no poseen Recursos Humanos que puedan hacerse responsables de la tarea. Otras veces, sobre todo cuando se trata de una empresa familiar, creen que los controles evidencian desconfianza hacia sus propios miembros, y que pueden generar problemas de relación. Las pequeñas y medianas empresas son la caracterización más elocuente del tejido empresarial de cualquier país, sea desarrollado o subdesarrollado.

Estas suelen conceptualizarse de distintas formas, al final la mayoría de los autores coinciden en que es un organismo vivo y con independencia de su tamaño reúne en sí todos los aspectos de una empresa tradicional. Su forma de manifestarse varía en función del país en que se encuentra, en esencia su núcleo básico es el mismo y, además, se mueve dentro del marco de ventajas y desventajas asociadas a su propio tamaño. Por ello se clasifican de diferentes formas e incluso se agrupan de acuerdo a distintos indicadores. Según (Álvarez, M. y Durán, J., 2011) definieron a las PYMES:

La pequeñas y medianas empresas son entidades independientes, con una alta predominancia en el mercado de comercio, quedando prácticamente excluidas del mercado industrial por las grandes inversiones necesarias y por las limitaciones que impone la legislación en cuanto al volumen de negocio y de personal, los cuales si son superados convierten, por ley, a una microempresa en una pequeña empresa, o una mediana empresa se convierte automáticamente en una gran empresa. Por todo ello una PYME nunca podrá superar ciertas ventas anuales o una cantidad de personal.

Según (Peña, 2012) Las micro, pequeñas y medianas empresas (PYMEs) de Ecuador enfrentan un importante reto, el de expandirse a nuevos mercados que permitan optimizar sus recursos haciendo de estas empresas negocios competitivos no solo a nivel nacional si no también internacional, mediante la utilización

de una importante herramienta: el Internet mismo que permite el ingreso a mercados electrónicos considerados como modelos de negocios que abaratan costos, eliminan intermediarios permiten el "acceso de mercado potencial de millones de clientes." Pág. 1 Las pequeñas y medianas empresas en Ecuador son las unidades productivas con mayor porcentaje de participación en la economía, es muy importante el apoyo o desarrollo de políticas para el mejoramiento en la adquisición de tecnología, para mantener la competitividad de las mismas.

METODOLOGÍA

Con el proceso trabajo investigativo para poder realizar la respectiva elaboración y aplicación de este trabajo comprende métodos y técnicas de investigación sobre las características y condiciones de las PYMES al no contar con un Sistema de Control Interno. Además se recogió y analizó datos empleando estadísticas para describir la importancia de implementar un Sistema de Control Interno al desarrollo comercial de las PYMEs, obtenidas en una muestra para luego con los resultados obtenidos poder hacer inferencias.

Método Analítico

El método analítico toma por punto de partida el conocimiento buscado, y retrocede, suponiendo ordenes de dependencia en los que ese conocimiento está incluido, hasta lograr la conexión con cadenas deductivas que son ya conocidas y evidentes. (Caimi, 2003, pág. 39) Es el método que será utilizado en el momento del procesamiento de la información que ha sido recopilada durante la investigación del trabajo, la misma que nos permitirá extraer los elementos fundamentales para fundamentación del trabajo.

Método Deductivo

"Es un método de razonamiento que consiste en tomar conclusiones generales para explicaciones particulares". (Bernal, 2006, pág. 56) Este método será utilizado en la elaboración de las conclusiones que nos permitirá determinar los resultados del proceso de investigación y en las recomendaciones para poder proyectarnos al futuro. Permitió conocer el nivel de incidencia al no tener un Sistema de Control Interno para el desarrollo comercial de las PYMEs, que ayudó a diagnosticar el nivel de conocimiento en base a este sistema por parte del recurso humano de las PYMEs y cómo afectaría a su desarrollo comercial.

RESULTADOS

Los resultados obtenidas que se dieron en base a los análisis que se hicieron a las PYMES en la ciudad de Guayaquil nos arroja un resultado casi favorable ya que muchas de ellas no constan con un Sistema de Control Interno por miedo a invertir o gastar más de lo normal.

CONCLUSIONES

En un entorno donde las Pymes juegan un papel trascendental en la economía del país, es indispensable fomentar las buenas prácticas, como la planeación estratégica, la cual permite fortalecer el control interno de una empresa y mejorar los procesos administrativos y financieros. La Pyme es la columna vertebral de la economía latinoamericana; sin embargo, solo un número reducido de estas perdura en el mercado más de dos años. Fracasan por contar con una inadecuada administración y falta de inversión. Sin embargo, estos no son los errores más comunes de un emprendedor, la ausencia de cultura empresarial, la falta de análisis estratégico, la incompetencia del personal, la mala previsión financiera, la ausencia de control interno y falta de planeación, son otros factores que inciden de forma negativa en las organizaciones.

Por estas razones, el presente ensayo está centrado en demostrar la importancia de tener una planeación estratégica basada en fortalecimiento del control interno de las operaciones de una empresa, esto con el único fin de mejorar los procesos administrativos, operativos y financieros, dentro de los cuales se considera parte fundamental la adecuada capacitación del personal para alcanzar y cumplir con las metas definidas por la gerencia. La empresa media –y también pequeña- debe de instrumentar controles internos, contables, financieros, operativos y estratégicos que le permita mantenerse fortalecida en un intenso ambiente competitivo.

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LAS COMPETENCIAS LABORALES Y LAS EMPLEABILIDAD DE LAS PERSONAS CON RELACIÓN A LA EDUCACIÓN CONTINUA

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RESUMEN

En este trabajo se hace una valoración crítica de las principales clasificaciones de materias utilizadas actualmente en Economía (Clasificación Decimal Universal (CDU) y clasificación del Journal of Economic Literature (JEL)), la Educación Continua es un recurso permanente para el desarrollo organizacional de empresas e instituciones públicas y privadas, así como para todos quienes quieran capacitarse y superarse. La competencia laboral es la capacidad para responder exitosamente una demanda compleja o llevar a cabo una actividad o tarea, según criterios de desempeño definidos por la empresa o sector productivo abarcando conocimientos (Saber), actitudes (Saber Ser) y habilidades (Saber Hacer) de un individuo. La dinámica del mundo moderno obliga a las instituciones y empresas a responder con rapidez y asertividad a los retos y oportunidades que se presentan día a día. Contar con personas que tengan los conocimientos necesarios para superar dichos retos, se ha convertido en un factor clave para su desarrollo y crecimiento. Hoy en día el mercado laboral es cada vez más competitivo y sólo aquellos que cuenten con los conocimientos, habilidades y actitudes necesarias serán los líderes que tomarán las decisiones del mañana.

PALABRAS CLAVE: Empleabilidad, Competencias Laborables, Demanda Laboral, Desarrollo Organizacional.

LABOR AND SKILLS OF PEOPLE WITH EMPLOYABILITY RELATION TO CONTINUING EDUCATION

ABSTRACT

This paper presents a critical assessment of the major classifications of materials currently used in Economics (Universal Decimal Classification (UDC) and classification of the Journal of Economic Literature (JEL)) Continuing Education is a permanent resource for organizational development business is and public and private institutions, as well as for all those who want to train and overcome.
Job competition is the ability to successfully meet complex demands or perform an activity or task, according to performance criteria defined by the company or productive sector encompassing knowledge (Knowledge), attitudes (Saber Ser) and skills (skills) of An individual. The dynamics of the modern world requires institutions and companies to respond quickly and assertiveness to the challenges and opportunities that arise daily. Have people who have the knowledge needed to overcome these challenges, it has become a key factor for their development and growth. Today the labor market is increasingly competitive and only those who have the knowledge, skills and attitudes needed are the leaders who will make decisions tomorrow.

JEL: I21, I23, M1

KEYWORDS: Employability Skills Weekdays, Labor Demand, Organizational Development.

INTRODUCCIÓN

El presente documento tiene como finalidad apoyar a la educación en lo relacionado con los aspectos conceptuales de las competencias, con énfasis en las laborales generales, que son, actualmente, la base para lograr el mejoramiento de las condiciones de empleabilidad de las personas, analizando el concepto de competencia; posteriormente las definiciones y características de las competencias básicas, ciudadanas y laborales; para establecer la diferencia entre las laborales generales y específicas, lo que permite, finalmente, mostrar algunas posibles formas para trabajarlas tanto en el contexto educativo como en el ámbito productivo.

De acuerdo al Artículo 28 de la Constitución de la República del Ecuador publicado el 20 de octubre del 2008 en el R. O. Nº 449; 24 de la Ley Orgánica de Educación, se establece lo siguiente:

"Art. 28.- La educación responderá al interés público y no estará al servicio de intereses individuales y corporativos. Se garantizará el acceso universal, permanencia, movilidad y egreso sin discriminación alguna y la obligatoriedad en el nivel inicial, básico y bachillerato o su equivalente.

Es derecho de toda persona y comunidad interactuar entre culturas y participar en una sociedad que aprende. El Estado promoverá el diálogo intercultural en sus múltiples dimensiones. El aprendizaje se desarrollará de forma escolarizada y no escolarizada. La educación pública será universal y laica en todos sus niveles, y gratuita hasta el tercer nivel de educación superior inclusive."   (CONSTIUCIÓN, 2008)

El empleo y la obtención de un empleo era el fin perseguido en las sociedades industriales, en unos entornos de trabajo estables primaba la figura del empleo "para toda la vida". El acceso a los títulos universitarios estaba restringido a las élites y permitía el ingreso en las escalas superiores de las empresas, administraciones públicas y el ejercicio de las profesiones liberales. La posesión de un título reflejaba por sí sola la competencia técnica de los individuos. (Carlos Oliván Villobas., 2013)

El enfoque de competencia laboral surge en el mundo como respuesta a la necesidad de mejorar permanentemente la calidad y pertinencia de la educación y la formación de recursos humanos, frente a la evolución de la tecnología, la producción y, en general, la sociedad, y elevar así el nivel de competitividad de las empresas y las condiciones de vida y de trabajo de la población.

La educación orientada por el concepto de competencia laboral ha implicado para los distintos países iniciar procesos de reforma de sus sistemas de educación y capacitación; para las empresas, modernizar las formas de capacitación de sus trabajadores, adecuándolas a los cambios en la organización de la producción; y para el individuo, adaptarse a nuevos perfiles ocupacionales, al trabajo en equipo y al desarrollo de competencia laboral, mediante la adquisición y actualización continua de conocimientos y habilidades que le permitan lograr un desempeño eficiente y de calidad, acorde a los requerimientos de los centros de trabajo.

Hoy se reconoce que el aprendizaje ocurre en diversos ámbitos y en distintas formas y circunstancias, por lo que se trata de un proceso dinámico e inherente a la naturaleza humana y que se desarrolla a lo largo de toda la vida del individuo. Esto plantea el reto de identificar y aplicar nuevos mecanismos que faciliten y fortalezcan la vinculación entre educación y trabajo, espacios inmediatos en los que el hombre aprende y se desarrolla, tanto para actuar en el medio laboral como para desenvolverse en los diferentes ámbitos en los que participa: la familia y la sociedad en general. Por ello, resulta cada vez más necesario fomentar una cultura en la educación continua para toda la vida, que sea flexible, de calidad y pertinente a las necesidades del individuo, y en la que se reconozcan socialmente los La Educación Continua dentro de las Empresas o Instituciones Privados y Públicos, ofrecen una constante actualización de conocimientos, destrezas y

habilidades para enfrentar los retos de ese avance, con recursos humanos de alto nivel profesional, que sean capaces de guiar a las organizaciones en medio de un mercado altamente competitivo.

Se constituye para dar una respuesta efectiva e inmediata a las necesidades o requerimientos específicos de las empresas tanto Públicas como Privadas del país y de los individuos; aportando a la consecución de los objetivos y metas organizacionales y personales para lograr mayores niveles de eficiencia, productividad y mejora de las condiciones de vida; bajo parámetros de excelencia académica.

DESARROLLO

Es en esta nueva sociedad del conocimiento en la que adquiere sentido el nuevo concepto de empleabilidad, definida por (Hillage, J. y Pollard, E., 1998) como la "capacidad individual para obtener un empleo inicial, mantenerlo, moverse entre puestos en la misma organización, obtener un nuevo empleo si se requiere e, idealmente, garantizar un trabajo adecuado."

La Educación Continua (Continuing Education Courses) consiste en una variedad de cursos diseñados para el entrenamiento y desarrollo ocupacional, el desarrollo de habilidades y la actualización académica de adultos. La educación continua tiene como objetivo proporcionar más oportunidades educativas con el fin de promover el aprendizaje continuo que ayude a los adultos alcanzar sus metas profesionales u ocupacionales. Esta educación se enfoca en el desarrollo de programas para adultos basados en las necesidades particulares de una determinada comunidad. Algunos cursos o programas son ofrecidos bajo la petición de miembros de la comunidad u otras organizaciones. (www.cfnc.org, s.f.)

La Educación Continua es la actividad docente universitaria cuya misión es vincularse con el medio vía programas de formación y capacitación educando de por vida a personas (licenciados, profesionales y no profesionales) que desean o requieran profundizar, mantenerse al día en los conocimientos, habilidades, actitudes y destrezas que caracterizan a su disciplina, o bien quieren extender su conocimiento hacia áreas complementarias, acceder al manejo de nuevos procedimientos y/o tecnologías, que les permitan lograr un mejor desempeño o posición laboral o bien crecer en su desarrollo personal o espiritual.

El concepto de competencia surge de la necesidad de valorar no sólo el conjunto de los conocimientos apropiados (saber) y las habilidades y destrezas (saber hacer) desarrolladas por una persona, sino de apreciar su capacidad de emplearlas para responder a situaciones, resolver problemas y desenvolverse en el mundo. Igualmente, implica una mirada a las condiciones del individuo y disposiciones con las que actúa, es decir, al componente actitudinal y valorativo (saber ser) que incide sobre los resultados de la acción. (Bogotá, 1999)

Contar con competencias básicas, ciudadanas y laborales facilita a los jóvenes construir y hacer realidad su proyecto de vida, ejercer la ciudadanía, explorar y desarrollar sus talentos y potencialidades en el espacio productivo, lo que a la vez les permite consolidar su autonomía e identidad personal y mejorar su calidad de vida y la de sus familias. (OEI.ES, 2016)

Las competencias laborales son un punto de encuentro entre los sectores educativo y productivo, por cuanto muestran qué se debe formar en los trabajadores y los desempeños que éstos deben alcanzar en el espacio laboral. "El surgimiento de la gestión por competencia laboral en la empresa, en parte obedece a la necesidad de acortar la distancia entre esfuerzo de formación y resultado efectivo" (Mertens, L., 2000)

Los desafíos que el aprendizaje permanente plantea ahora refieren al establecimiento de mecanismos de articulación (abiertos y flexibles) entre la capacitación, la formación profesional y técnica, la educación técnica y los programas de educación superior así como con la creación y disponibilidad de diversos regímenes de programas (dedicación completa, parcial, enseñanza a distancia), permisos y facilidades para

la formación de personas que trabajan. Para responder a estos desafíos, se necesita igualmente de formación permanente para el personal orientador, docente y administrativo para que pueda desarrollar los materiales y estrategias didácticas acordes a las nuevas modalidades educativas y a las posibilidades que brinda el aprendizaje a lo largo de la vida. (Irigoin & Vargas, 2002)

A lo largo del continente se han implementado de una u otra forma, nuevos programas o actualizaciones a los ya existentes que se centran en desarrollar capacidades productivas y sociales verificables en el contexto laboral, más allá de la preocupación por la mera transferencia de conocimientos o el adiestramiento en habilidades. En el proceso de construcción de la noción de competencia laboral se fueron desarrollando diferentes definiciones pero la Recomendación 195 al sistematizarla como "los conocimientos, las aptitudes profesionales y el saber hacer que se dominan y aplican en un contexto específico" instaló una plena coincidencia en su conceptualización, más allá de matices del término. (Guzmán & Irigoin, 2000)

Marco Legal

La Educación Continua en el Ecuador está sujeta a la siguiente normativa: Según (LOES, 2010), en el Art. 17.- De los programas y cursos de vinculación con la sociedad.- El Reglamento de Régimen Académico normará lo relacionado con los programas y cursos de vinculación con la sociedad así como los cursos de educación continua, tomando en cuenta las características de la institución de educación superior, sus carreras y programas y las necesidades del desarrollo nacional, regional y local, en el Art. 125.- Programas y cursos de vinculación con la sociedad.- Las instituciones del Sistema de Educación Superior realizarán programas y cursos de vinculación con la sociedad guiados por el personal académico. Para ser estudiante de los mismos no hará falta cumplir los requisitos del estudiante regular y el Art. 127.- Otros programas de estudio.- Las universidades y escuelas politécnicas podrán realizar en el marco de la vinculación con la colectividad, cursos de educación continua y expedir los correspondientes certificados. Los estudios que se realicen en esos programas no podrán ser tomados en cuenta para las titulaciones oficiales de grado y posgrado que se regulan en los artículos precedentes.

Según (CES, 2013), en el Art. 81.- Educación continua.- La educación continua hace referencia a procesos de capacitación y actualización en competencias específicas, desarrollados en el marco de la democratización del conocimiento, que no conducen a una titulación de educación superior. A los asistentes a los cursos de educación continua que aprueben la oferta académica correspondiente, se les entregará la respectiva certificación, Artículo 82.- Vinculación con la sociedad y educación continua.- La vinculación con la sociedad hace referencia a los programas de educación continua, investigación y desarrollo, y gestión académica, en tanto respondan, a través de proyectos específicos, a las necesidades del desarrollo local, regional y nacional.

Las instituciones de educación superior deberán crear obligatoriamente instancias institucionales específicas para planificar y coordinar la vinculación con la sociedad, a fin de generar proyectos de interés público, Artículo 83.- Certificación de la educación continua.- Los cursos de educación continua podrán ser certificados por las IES que los impartan. Estos cursos no podrán ser tomados en cuenta para las titulaciones oficiales de la educación superior en el Ecuador. El CEAACES evaluará, de forma general, la organización y calidad académica de la oferta de educación continua de las Universidades, Escuelas Politécnicas e Institutos Técnicos y Tecnológicos Superiores, Artículo 85.- Educación continua avanzada.- La educación continua avanzada hace referencia a cursos de actualización y perfeccionamiento dirigidos a profesionales. Responde a una planificación académica-metodológica y deberá ser conducida por expertos en el campo de conocimiento respectivo, Art.113 señala que "La educación continua comprende los programas de educación permanente, como cursos, seminarios y demás programas académicos destinados a la difusión de los conocimientos, a la actualización o profundización de los mismos, al intercambio de experiencias y a las actividades de servicio tendientes a satisfacer los requerimientos institucionales y de la sociedad. Los certificados que se confieren por la aprobación de los cursos no otorgan créditos en ninguno

de los niveles de formación: técnico superior, tercero o cuarto. Las instituciones de educación superior deberán garantizar la regulación y puesta en práctica de dichos programas, para lo cual contarán con una unidad responsable" y en el Art 116 añade que "Los participantes tendrán derecho a un Certificado de Aprobación, siempre que superen el 70% de la evaluación del rendimiento académico y hayan asistido al menos a un 80% de la duración. Para otorgar un Certificado de Asistencia es necesario haber atendido al menos al 80% del total de las horas de duración. Los certificados precisarán las fechas de realización del evento académico y la duración en horas".

Según (CONSTIUCIÓN, 2008), coloca a la capacitación como un derecho ciudadano de acuerdo a lo establecido en el Art.139.- "El Estado impulsará la formación y capacitación para mejorar el acceso y calidad del empleo y las iniciativas de trabajo autónomo…", y en el Art 347, que establece que es responsabilidad del Estado "Garantizar modalidades formales y no formales de Educación".

METODOLOGÍA

La metodología empleada para el proyecto se basará en los siguientes factores críticos:

Método Analítico: El método analítico toma por punto de partida el conocimiento buscado, y retrocede, suponiendo ordenes de dependencia en los que ese conocimiento está incluido, hasta lograr la conexión con cadenas deductivas que son ya conocidas y evidentes. (Caimi, 2003, pág. 39) Es el método que será utilizado en el momento del procesamiento de la información que ha sido recopilada durante la investigación del trabajo, la misma que nos permitirá extraer los elementos fundamentales para fundamentación del trabajo.

Método Deductivo: "Es un método de razonamiento que consiste en tomar conclusiones generales para explicaciones particulares". (Bernal, 2006, pág. 56). Este método será utilizado en la elaboración de las conclusiones que nos permitirá determinar los resultados del proceso de investigación y en las recomendaciones para poder proyectarnos al futuro.

Método Estadístico" El método estadístico, dentro del método científico, consiste en una serie de pasos para llegar al verdadero conocimiento estadístico". (García, Ramos, & Ruiz, 2006, pág. 6). Este método lo utilizamos al momento de recopilar la información para la elaboración de los resultados con la que podemos realizar la tabulación y elaboración de los cuadros estadísticos.

Universo y Muestra

Universo-Se tomó como referencia al azar a 300 estudiantes encuestados de la Universidad de Guayaquil de las diferentes carreras.

Muestra-Tomando en cuenta a 300 estudiantes encuestados de la Universidad de Guayaquil de las diferentes carreras no superan los 100.000 individuos, para determinar su tamaño muestral se empleará la fórmula para la población finita.

$$\mathbf{n} = \frac{\mathbf{Z^2 * N * P * Q}}{\left(\left(\mathbf{e^2(N-1)}\right) + \left(\mathbf{Z^2 * P * Q}\right)\right)}$$

Z= Nivel de confianza (1.96)
e= Margen de error (0.05)
p= Probabilidad de éxito (0.5)
q= Probabilidad de fracaso (0.5)

N= Tamaño de la población

$$n = \frac{1.96^2 * 300 * 0.5 * 0.5}{\left((0.05^2(300-1)) + (1.96^2 * 0.5 * 0.5)\right)}$$

Tabla #1.- Muestreo

Universo	Población	Muestra
Hombres	100	84
Mujeres	100	84
TOTAL	300	169

Elaborado por: Ing. Álvaro Rivera Guerrero, ESP:

Por ende, la encuesta se la efectuará a 169 300 estudiantes encuestados de la Universidad de Guayaquil de las diferentes carreras.

RESULTADOS

El resultado de los 300 estudiantes encuestados de la Universidad de Guayaquil de las diferentes carreras, nos refleja que tan importante es un Centro de Capacitación Continua acorde a las necesidads o requerimientos que tienen las empresas o Instituciones de Educación Superior en cuanto a sus competencias laborales.
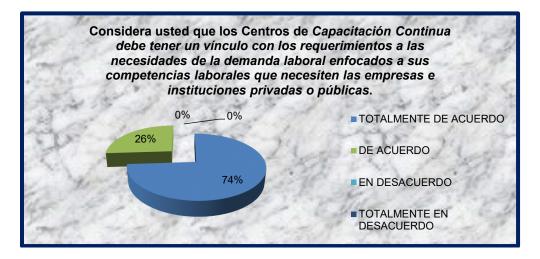
De las preguntas que se realizaron a los estudiantes encuestados prevale uno de las 10 con mayor énfasis en su respuesta e importancia al responder:

¿Considera usted que los Centros de Capacitación Continua debe tener un vínculo con los requerimientos a las necesidades de la demanda laboral enfocados a sus Competencias Laborales que necesiten las Empresas e Instituciones Privadas o Públicas?

Tabla 2

#	ALTERNATIVA	FRECUENCIA	PORCENTAJE
a	TOTALMENTE DE ACUERDO	125	74%
b	DE ACUERDO	42	19%
c	EN DESACUERDO	0	6%
d	TOTALMENTE EN DESACUERDO	0	1%
TOTAL		169	100%

Figura 1: Resultados

Análisis

De los estudiantes encuestados el 74% están totalmente de acuerdo y el 26% esta acuerdo que los Centros de Capacitación Continua debe tener un vínculo con los requerimientos a las necesidades de la demanda laboral enfocados a sus Competencias Laborales que necesiten las Empresas e Instituciones Privadas o Públicas

Discusión de Resultados

Como podemos apreciar en el gráfico 1 de la encuesta que se realizó a los estudiantes de diferentes carreras de la Universidad de Guayaquil, nos refleja que tan valioso es que la Capacitación Continua debe tener un vínculo con los requerimientos a las necesidades de la demanda laboral enfocados a sus competencias laborales que necesiten las empresas e instituciones privadas o públicas.
Haciendo un recuento general de las coincidencias existentes se tiene que las universidades sostienen un perfil de Ingenieros con mayor tendencia a la parte teórica; es decir, las materias impartidas son netamente analíticas y constituyen un gran número dentro de la formación profesional que se brinda.

CONCLUSIÓN

Las universidades están en una posición clave para adaptar los recientes a avances tecnológicos en las ciencias biomédicas, socioeconómicas, administrativas y del comportamiento a la solución de problemas prioritarios, a través de innovaciones sencillas, no simplistas. La veneración automática de tecnologías muy complejas ha menguado esta posibilidad en el pasado.

La educación continúa, no solo enriquece los conocimientos que uno tenga, sino también posibilita un mejor posicionamiento en el mercado laboral. En una sociedad tan competitiva y cambiante como en la que vivimos, la permanente actualización de los saberes, mejorando la formación personal es clave para no quedar obsoletos. Toda persona, cualquiera sea su oficio o profesión que ejerza, debe, constantemente, ir perfeccionalizandose en sus estudios. Más aún, cuando estamos en presencia de una sociedad que cada día se torna más y más competitiva.

La Educación Continua establece, diseña y ejecuta planes, proyectos y programas de formación continua y capacitación técnico-profesional, que permitan responder asertivamente a las demandas de la sociedad, por

medio de ofertas innovadoras, técnicas y de excelencia académica y de servicio en relación a las plazas de trabajo o cubrir las vacantes de acuerdo a la demanda laboral con relación a sus competencias laborales de las empresas e instituciones privadas y públicas

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TURISMO Y SU CRECIMIENTO ECONÓMICO A TRAVÉS DEL DINERO ELECTRÓNICO

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RESUMEN

Hoy en día el Ecuador mediante el Banco Central del Ecuador está implementando y fomentado el nuevo sistema de Pago a través del Dinero Electrónico que permitirá demostrar los beneficios principales de la aplicación del Sistema de Dinero Electrónico en empresas o instituciones públicas y privadas, MIPYMEs y PYMEs dentro del país, donde predomina la observación y las estadísticas del comportamiento de la implementación de este sistema desde el año de su aplicación en los sectores económicos y sociales, de la cual se determinará la importancia del uso del Sistema de Dinero Electrónico en los últimos tiempos.
La implementación del Sistema de Dinero Electrónico permitirá tener una nueva Herramienta de Pago y Cobros accediendo a múltiples beneficios para ella como para su entorno económico. Beneficios que van desde incentivos tributarios propuestos por el Gobierno Nacional de la República del Ecuador para las personas jurídicas y para las personas naturales. El sector turístico se verá beneficiado con el uso del dinero electrónico que será facultativo para quienes deseen utilizarlo, no constituye otra moneda sino un mecanismo digital que permite hacer pagos con un celular, en el cual previamente se ha cargado saldo, en forma similar a cuando se hace una recarga de minutos, lo que no exige de internet ni cuenta bancaria.

PALABRAS CLAVES: Beneficios, Dinero Electrónico, Banco Central del Ecuador, Personas Naturales y Jurídicas, Turismo,

TOURISM AND ECONOMIC GROWTH THROUGH THE ELECTRONIC MONEY

ABSTRACT

Today Ecuador by the Central Bank of Ecuador is implementing and encouraged the new payment system via the Electronic Money will demonstrate the major benefits of implementing electronic cash system in companies and public and private institutions, MSMEs and SMEs within the country, which is predominantly observation and statistics the behavior of the implementation of this system since its implementation in economic and social sectors, of which the importance of using electronic cash system will be determined in recent times . The implementation of the Electronic Money System will allow to have a new tool Payment and Collection accessing multiple benefits for herself and her economic environment. Benefits ranging from tax incentives offered by the Government of the Republic of Ecuador for legal persons and natural persons. The tourism sector will benefit from the use of electronic money will be optional for those wishing to use it, is not a currency but a digital mechanism that allows payments with a cell, which has previously been loaded balance, similar to when a refill of minutes ago, which it does not require Internet or bank account.

JEL: C1, E21, E4, E51, G38

KEYWORDS: Benefits, Electronic Money, Central Bank of Ecuador, Natural and Legal Persons, Tourism

INTRODUCCIÓN

Hoy en día el Ecuador ha sufrido en nuestros habitantes fraudes electrónicos, las tarjetas de crédito clonadas han sido un problema durante los 5 últimos años. Ahí se enmarca a una desconfianza en usar dinero electrónico mediante un celular o usar internet por las razones que ser perjudicados. El cancelar o pagar mediante un código de uso de dinero electrónico no tienen la seguridad exacta para realizarlo, la mayoría no tiene planes de internet, no tienen conocimiento del mismo sistema de pago lo que hace una dificultad a usarlo o a su vez realizar una recarga o cambio de dinero físico por electrónico. Actualmente al no contar con el Sistema de Dinero Electrónico (SDE) dejamos de percibir beneficios tributarios propuestos por el SRI que van muy relacionados con nuestras herramienta con la cual pagamos los Costos y Gastos incurridos en las empresas e instituciones publica o privadas. El Servicio de Rentas Internas, con el respaldo de varias instituciones del Sistema Financiero, pone a disposición de la ciudadanía los canales y servicios que facilitan el cumplimiento de sus obligaciones tributarias. Una de ellas es el dinero electrónico, un sistema que lo impulsa el Banco Central por sus beneficios para la economía del Esta investigación se concentrara en el beneficio que tendrá el turismo a través del Sistema de Pago mediante Dinero Electrónico en mejora para la economía del país en cuanto a se refiere a los objetivos del Plan Nacional del Buen Vivir 2013 – 2017 en relación al cambio de la Matriz Productiva.

A partir de la dolarización, el análisis transitorio de la ejecución de sistemas de dinero electrónico en varias partes del mundo y su efecto en cada país, la posible reacción y la colisión que tendrá este proceso en la economía ecuatoriana. Ecuador a partir del 17 de noviembre de 2014 puso en marcha el plan piloto de uso de dinero electrónico como medio de pago, sin embargo ¿Qué es el dinero electrónico y cómo opera? ¿Cuáles son sus implicaciones?, ¿Sera rentable el pago mediante dinero electrónico por celulares móviles e internet?, son algunas de las inquietudes generales de la población. En Ecuador hay muchas personas que no tiene acceso a una cuenta de ahorro y corriente por la suma grande de dinero que deben aperturar una, pero si tienen acceso a un celular móvil donde pueden acceder a una cuenta de dinero electrónico para poder pagar mediante este nuevo sistema que ayudaría a mejor movimientos transaccionales sin necesidad de usa dinero físico o tarjetas de crédito. país y las ventajas para los usuarios. En Ecuador, más del 60% de los pagos por hotelería se realizan con tarjetas de crédito, no necesariamente para diferir los pagos, sino para evitar llevar efectivo. Al pagar con dinero electrónico, el hotelero y el cliente ahorrarán la comisión que les cobra la tarjeta de crédito y encarece el servicio al usuario a la vez que disminuye la utilidad al hotelero, se evita el endeudamiento innecesario de las personas, el sector poblacional que no está bancarizado ni digitalizado se torna en un potencial cliente y habrá que buscar las formas de llamar su atención. (Guido Calderón, 2014)

DESARROLLO

Tener una cuenta para el uso de dinero electrónico será una de las claves para acceder a ciertas disposiciones de la Ley Orgánica para el Equilibrio de las Finanzas Públicas, enviada por el Ejecutivo ayer, con el carácter de económico urgente, a la Asamblea. El dinero electrónico existe en Ecuador desde hace dos años. El Gobierno Nacional lo creó en 2014, a través de la Resolución 005 de la Junta Monetaria. Con la recién aprobada Ley para el Equilibrio de las Finanzas Públicas existen nuevos beneficios para los usuarios de este medio de pago, cuyas transacciones se realizan a través de cualquier teléfono celular. El proyecto de Ley Orgánica para el Equilibrio de las Finanzas Públicas es parte de un programa macroeconómico integral que impulsa el Gobierno Nacional para fortalecer la dolarización, el empleo y defender la producción nacional. Ecuador pasó de ser solo un país pequeño en la mitad del mundo, a convertirse en el país de los cuatro mundos. Su riqueza natural y cultural en sus cuatro regiones hace de este país un destino ideal para hacer turismo.

Con el objetivo de aprovechar ese potencial turístico, el Gobierno, a través del Ministerio de Turismo, ha realizado un trabajo constante para convertir al turismo en la primera fuente de ingresos no petroleros del

país y en eje fundamental de la matriz productiva de Ecuador. Para ello se han emprendido varias acciones para promover e impulsar este sector que ha generado desarrollo y oportunidades para los ecuatorianos, enfocadas en 5 pilares: seguridad, calidad, conectividad, destinos y productos, y promoción.

Al 2015 el país registró por cuatro años consecutivos un superávit en la balanza turística. El turismo interno mueve 1,7 millones de dólares diarios y el receptor 4 millones de dólares diarios. Además presenta un incremento promedio anual de ingreso de divisas del 13,2% en el período 2007-2015. (El Ciudadano, 2016) El turismo tendría la ventaja de que el flujo del dinero del cliente a la cuenta del hotel es inmediato, lo que no sucede con las tarjetas de crédito, que demoran entre 24 a 48 horas en trasladar el dinero de una cuenta a otra y en este lapso el dinero es usado en otras actividades.

Dinero Electrónico

Es la última evolución del dinero, mediante la cual se reemplaza el uso de billetes de papel y a las monedas por movimientos electrónicos que reflejan transacciones de dinero. Esta forma de dinero precisa del uso de ordenadores, conexiones de redes, internet, e inclusive tecnología móvil. Las diferentes formas de las Tecnologías de la Información TI, siguen creando nuevas opciones para el dinero y el intercambio de valores. Se puede definir al dinero electrónico como "el valor o producto pre-pagado, donde el registro de los fondos o valor disponible al consumidor (que se puede utilizar para pagos) está almacenado en dispositivos electrónicos, tales como los monederos electrónicos (tarjetas pre-pago), las computadoras y los teléfonos celulares" (Milton Vega, 2013) La (Resolución No.005-2014-M) define como dinero electrónico a aquel que; "Se almacena e intercambia únicamente a través de dispositivos electrónicos, móviles, electromecánicos, fijos, tarjetas inteligentes, computadoras y otros, producto del avance tecnológico". Ecuador a partir del 17 de noviembre de 2014 puso en marcha el plan piloto de uso de dinero electrónico como medio de pago, sin embargo ¿cuáles son sus implicaciones? y en estricto sentido ¿Qué es el dinero electrónico y cómo opera?, son algunas de las inquietudes generales de la población. Según el Fondo Monetario Internacional (FMI) el dinero electrónico es un instrumento de pago donde un valor monetario es almacenado en un medio técnico en posesión de una persona. El monto almacenado en dicho medio puede ser incrementado o disminuido a conveniencia del propietario, con ocasión de compras, ventas o recarga de fondos que efectúe. (International Monetary Fund, 2008)

El dinero electrónico es un medio alternativo de pago, como lo son las transferencias en línea, la tarjeta de crédito, prepago, el uso del cheque, entre otros, que actualmente han adquirido la confianza del usuario y su aceptación en el comercio. La diferencia con los otros medios radica en que como ya se mencionó antes, el único administrador de pago de este medio es el Banco Central del Ecuador y no utiliza una plataforma que requiera estar conectada al internet, basta tan solo con el uso de un teléfono celular.

Las observaciones o cuestionamientos en esta herramienta surgen porque al ser Ecuador un país dolarizado se pensaría que se pretende emitir moneda diferente al dólar o ingresar al mercado circulante como bonos del Estado.

Dinero Móvil

Esta forma de dinero, es aquella por la cual se pueden realizar pagos por bienes o servicios hechos por dos partes, con un acuerdo realizado de un dispositivo móvil, como un teléfono celular. (G. Eastwood, 2008)

Sistema de Pagos

"El sistema de pagos comprende el conjunto de instrumentos, procedimientos e instituciones que permiten las transferencias de dinero entre los agentes económicos. Un sistema de pagos seguro y eficiente contribuye a la efectividad de la política monetaria, a la estabilidad del sistema financiero y al buen funcionamiento de la economía en su conjunto. Igualmente, comprende los pagos efectuados mediante efectivo y los realizados sin efectivo, estos últimos se llevan a cabo en los sistemas de transferencias

electrónicas" (Andrade H, Carlos., 2004) Los sistemas de pagos distintos al efectivo pueden ser clasificados en sistemas de pagos de alto valor y de bajo valor. Los sistemas de pagos interbancarios de alto valor son generalmente administrados por el Banco Central, mientras que los de bajo valor, que comprenden los diferentes medios de pago ofrecidos por el sector financiero, tales como cheques, débitos directos, transferencias de bajo valor, etc., son compensados a través de cámaras de compensación y generalmente se liquidan a través de los sistemas de alto valor.

Los tipos de dinero a lo largo del tiempo, adquirieron su valor ante la sociedad, especialmente por su forma de presentación. Las diferentes formas de dinero de mercancía, adquirían valor tanto por su utilidad, como su durabilidad, pero también por los valores culturales que generaban. El oro y la plata en sí no tenían, una utilidad propia pero eran altamente apreciados. De la misma forma como en los últimos años, han adquirido valor los billetes y las monedas, en sí mismo, a pesar de que son solo impresiones en papel o aleaciones de metal. El dinero electrónico, debe superar esta relación que tienen las personas con los objetos y el valor que le dan, y enfocarse más en el valor que tienen las transacciones y los bienes y servicios que pueden adquirir mediante este tipo de dinero. En cierta forma, el dinero. Electrónico también constituye un dinero simbólico, porque representa la posesión de dinero físico, el cual estará resguardado en el Banco Central del Ecuador.

Según la (Asamblea Nacional, 2016) que aprobó la Ley Orgánica para el Equilibrio de las Finanzas Públicas cuya finalidad es beneficiar a los damnificados del pasado terremoto del 16 Abril del 2016 en la Provincia de Manabí que dejo a miles de habitantes sin vivienda y personas muertas y desaparecidas y junto al SRI mediante (Decreto 1064, 2016) aprobado por el Presidente de la República del Ecuador por el Ec. Rafael Correa Delgado por mejorar el impulso de la Economía del país fomenta incentivando el uso del Sistema de Pago a través del Dinero Electrónico, la exoneración y de impuestos tributarios tales como:

Pago con medios electrónicos
Reducción del Impuesto a la Renta para microempresas
Rebaja del anticipo del Impuesto a la Renta
Impuesto a la Salida de Divisas
Pago de obligaciones con el SRI e IESS
Exoneración de ICE a donaciones por el terremoto

Para ello, el usuario debe disponer de una cuenta de dinero electrónico. Solo por una vez, el Servicio de Rentas Internas (SRI) realizará la devolución de forma acumulada desde la tercera semana de mayo, por las compras realizadas desde el primer día del mes. A partir de esa fecha las devoluciones se harán semanalmente, informó la entidad a través de un comunicado. No existen condiciones o restricciones sobre montos máximos de las operaciones. Tampoco se requiere disponer de fuertes sumas de dinero en efectivo para habilitar una cuenta de dinero electrónico. Este medio de pago puede ser utilizado en cooperativas de ahorro y crédito, supermercados, farmacias, bancos, restaurantes u otros establecimientos autorizados. Las autoridades del Banco Central del Ecuador (BCE) -la entidad responsable de la regulación del medio de pago- señalaron que los ciudadanos podrán disponer del dinero acumulado en sus cuentas en cualquier instante. (www.eltelegrafo.com.ec, 2016) Al momento, el Banco Central del Ecuador (BCE) reporta 62.321 cuentas. A partir del 30 de abril, se abrieron 5.749 nuevas cuentas y se realizaron 987.328 transacciones. A nivel nacional, existen 16.315 centros de transacción autorizados, 61 cajeros automáticos para cargar dinero electrónico depositando dinero físico y también 939 cajeros para descargar dinero electrónico retirando dinero físico. Ahora 11 entidades de la banca pública y privada son parte del sistema. El dinero electrónico también sirve para el pago de impuestos en el SRI, como cuotas del RISE, declaraciones y matriculación vehicular. Desde el 6 de mayo, el BCE permite el envío de remesas desde el exterior con este mecanismo. (www.eltelegrafo.com.ec, 2016).

METODOLOGÍA

Con el proceso trabajo investigativo para poder realizar la respectiva elaboración y aplicación de este trabajo comprende métodos y técnicas de investigación sobre el beneficios que tendrá el turismo ecuatoriano a través del Dinero Electrónico.

Método Analítico: El método analítico toma por punto de partida el conocimiento buscado, y retrocede, suponiendo ordenes de dependencia en los que ese conocimiento está incluido, hasta lograr la conexión con cadenas deductivas que son ya conocidas y evidentes. (Caimi, 2003, pág. 39) Es el método que será utilizado en el momento del procesamiento de la información que ha sido recopilada durante la investigación del trabajo, la misma que nos permitirá extraer los elementos fundamentales para fundamentación del trabajo.

Método deductivo: "Es un método de razonamiento que consiste en tomar conclusiones generales para explicaciones particulares". (Bernal, 2006, pág. 56) Este método será utilizado en la elaboración de las conclusiones que nos permitirá determinar los resultados del proceso de investigación y en las recomendaciones para poder proyectarnos al futuro.

Método Estadístico: "El método estadístico, dentro del método científico, consiste en una serie de pasos para llegar al verdadero conocimiento estadístico". (García, Ramos, & Ruiz, 2006, pág. 6) Este método lo utilizamos al momento de recopilar la información para la elaboración de los resultados con la que podemos realizar la tabulación y elaboración de los cuadros estadísticos.

Universo y Muestra

Universo: Se tomó como referencia al azar a 300 personas entre 100 habitantes, 100 dueños de PYMES y MIPYMES y 100 Empresarios o dueños de empresas e industrias dedicadas al turismo principalmente las costas ecuatorianas y centros turísticos del país.

Muestra: Tomando en cuenta a los habitantes, dueños de PYMES y MIPYMES y Empresarios o dueños de empresas e industrias dedicadas al turismo principalmente las costas ecuatorianas y centros turísticos del país no superan los 100.000 individuos, para determinar su tamaño muestral se empleará la fórmula para la población finita.

$$n = \frac{Z^2 * N * P * Q}{\left(\left(e^2(N-1)\right) + (Z^2 * P * Q)\right)}$$

Z= Nivel de confianza (1.96)
e= Margen de error (0.05)
p= Probabilidad de éxito (0.5)
q= Probabilidad de fracaso (0.5)
N= Tamaño de la población

$$n = \frac{1.96^2 * 300 * 0.5 * 0.5}{\left(\left(0.05^2(300-1)\right) + (1.96^2 * 0.5 * 0.5)\right)}$$

Tabla #1

Universo	Población	Muestra
Habitantes	100	56
PYMES y MIPYMES	100	56
Empresarios	100	56
TOTAL	**300**	**169**

Elaborado por: *Autores*

Por ende, la encuesta se la efectuará a 169 entre habitantes, dueños de PYMES y MIPYMES y Empresarios o dueños de empresas e industrias dedicadas al turismo principalmente las costas ecuatorianas y centros turísticos del país.
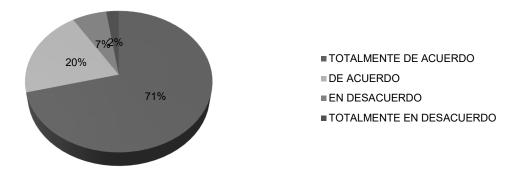
RESULTADOS

Una vez realizada las encuestas en cuanto el beneficio que se obtiene en cuanto a usar el nuevo sistema de Pagos mediante Dinero Electrónico en beneficio del crecimiento económico turístico, nos refleja que si hay mayor acogida en cuanto a los habitante, dueños de PYMES y MIPYNEs y empresarios dedicadas al turismo principalmente las costas ecuatorianas y centros turísticos del país. Se toma como referencia a una de las preguntas que mayor importancia tubo al realizar las preguntas, como resultado nos indica que si es favorable y confiable usar dinero electrónico como forma de pago obteniendo beneficios en cuanto al crecimiento económico que tendrían al implementarlo. ¿Cómo considera usted que al usar Dinero Electrónico como medio de pago y cobro, traerá beneficios al crecimiento turístico dedicadas al turismo principalmente las costas ecuatorianas y centros turísticos del país?

Tabla #2

#	Alternativa	Encuestados	Porcentaje
A	Totalmente De Acuerdo	120	71%
B	De Acuerdo	34	20%
C	En Desacuerdo	11	7%
D	Totalmente En Desacuerdo	4	2%
Total		**169**	**100%**

Figura 1

¿Cómo considera usted que al usar Dinero Electrónico como medio de pago y cobro, traerá beneficios al crecimiento turístico dedicadas al turismo principalmente las costas ecuatorianas y centros turísticos del país?

CONCLUSIONES

Al inicio del uso del Dinero Electrónico como forma de pago era una duda que hoy en día a mucho sigue esa interrogante. Aquellos que ya lo están usando aseguran el beneficio que obtienen en cuanto a los pagos y la devolución del IVA y del Impuesto a la Renta. Ya que al plantearlo los empresarios el costo beneficio es totalmente favorable porque el Banco Central del ecuador asume todos los gasto tanto publicidad, propaganda, capacitación e implementar el sistema en sus empresas, PYMES y MIPYMES dedicadas al turismo principalmente las costas ecuatorianas y centros turísticos del país. En cuanto las encuestas en cuanto el beneficio que se obtiene en cuanto a usar el nuevo sistema de Pagos mediante Dinero Electrónico en beneficio del crecimiento económico turístico, nos refleja que si hay mayor acogida en cuanto a los habitante, dueños de PYMES y MIPYNEs y empresarios dedicadas al turismo principalmente las costas ecuatorianas y centros turísticos del país. El dinero electrónico permitirá aumentar los descuentos al turista nacional que pague con esta modalidad, lo que incidirá en un incremento del turismo interno. Referente a la situación actual y proyectada del mercado turístico, las perspectivas son alentadoras considerando un crecimiento futuro de las actividades turísticas a nivel mundial que a nivel de Sudamérica estima un 14% hasta el año 2.010, y a nivel del Ecuador como país prevé un crecimiento del 5% al 8%, este hecho refleja que en términos de economía sostenible el turismo será un campo industrial bastante competitivo en el futuro.

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INFLUENCIA DE LA EMPLEABILIDAD DE LOS EGRESADOS DE LAS INSTITUCIONES DE EDUCACIÓN SUPERIOR EN EL ECUADOR EN BASE A LAS COMPETENCIAS

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RESUMEN

Esta investigación tiene una singular y notable importancia, pues si algo debe preocupar a una Institución de Educación Superior, es conocer cuál es el destino que dentro de la sociedad tiene el recurso humano formado en sus aulas, aquel producto que la institución entrega a la colectividad que son sus egresados y profesionales. Para las Institución de Educación Superior es satisfactorio por parte de los empresarios, que la formación recibida en las Institución de Educación Superior es la indicada, que en su mayoría de egresados y profesionales están incorporado al mercado ocupacional; es decir; algunos ejercen su profesión y otros lo hacen en ocupaciones que no corresponden a su profesión, lo cual se justifica, estando conscientes que uno de los grandes problemas del mundo contemporáneo es sin duda la falta de demanda de recursos humanos para un trabajo estable, que según estudios autorizados y confiables de cada 10 personas que se incorporen a la población económicamente activa, sólo 3 tienen posibilidades reales de incorporarse a plenitud al mercado laboral, ya sea en el sector privado o en el sector público. La investigación efectuada es un documento de alto valor para la Institución de Educación Superior y su proyección futura.

Palabras Claves: Educación Superior, Egresados y Profesionales, Empresarios, Mercado Laboral, Recursos Humanos.

INFLUENCE OF GRADUATES OF EMPLOYABILITY INSTITUTIONS OF HIGHER EDUCATION IN ECUADOR BASED ON COMPETENCE.

ABSTRACT

This research has a unique and remarkable importance, because if something should concern an Institution of Higher Education, is to know what is the fate that within society has the trained human resources in their classrooms, the product that the institution delivers to the community its graduates and professionals. For Higher Education Institution is satisfactory by employers, the training received in the Institution of Higher Education is the one, which mostly graduates and professionals are incorporated into the job market; that is to say; Some practice their profession and others do in occupations that do not correspond to their profession, which is justified, being aware that one of the major problems of the contemporary world is undoubtedly the lack of demand for human resources for a stable job, according authorized and reliable studies of 10 people who join the economically active population, only 3 have a real chance to join fully the labor market, either in the private sector or the public sector. Research conducted is a document of high value for the Institution of Higher Education and its future projection.

JEL: M00

KEYWORDS: Employers, Higher Education, Human Resources, Graduates and Professionals, Labor Market.

INTRODUCCIÓN

Los desafíos de la educación de la época actual están claramente identificados, seguro será un documento de mucha utilidad para directivos, docentes, estudiantes, en definitiva para toda la comunidad universitaria y la sociedad guayaquileña y ecuatoriana, es un estudio realizado soportado con una adecuada Bibliografía y representa un compendio de lo que las Institución de Educación Superior ha hecho y debe hacer, eso nos deja tranquilos al permitirnos saber con información confiable técnicamente procesada, del cumplimiento de la labor que han realizado las Institución de Educación Superior. La empleabilidad de las personas se relaciona con mi actividad profesional; por lo tanto, no es un tema que considero para su estudio y análisis por primera vez. En mi larga experiencia trabajo en selección de personal profesional desde hace aproximadamente 30 años he podido detectar un cierto desfase entre la demanda de empleo y los profesionales que es factible conseguir en el mercado para satisfacerla. Cuando me inscribí en el doctorado, en el año 2002, comencé a pensar en esta temática como un posible objeto de investigación, idea que fue tomando cuerpo a través de los últimos años. La bibliografía utilizada para determinar el estado del arte en la materia, primero, y para elaborar el marco teórico, después, en algunos casos tiene algunos años, y otras obras se han ido agregando, aún en los últimos días.

Tuve la sorpresa –quizá relativa– de que algunas ideas que en un principio pensé que podían ser sólo pensamientos personales, las he visto plasmadas en trabajos de profesionales prestigiosos, como el último libro del Dr. Zabalza, que introduce el concepto de competencias en la ***Selección de los contenidos formativos en un plan de estudios*** (Zabalza, Miguel Ángel, 2006). Por lo tanto, lo que en un principio pudo parecer un tema planteado desde una perspectiva muy específica, se ha transformado, al momento de presentar mi trabajo de tesis, en un tema de preocupación de personas de diferentes países y extracción universitaria. La empleabilidad puede definirse actualmente como la competencia que posee una persona para diseñar su carrera profesional, acceder al mercado de trabajo y gestionar su propio desarrollo laboral con acierto y satisfacción. Como sucede con todas las competencias, la competencia para la empleabilidad deberá ponerse de manifiesto en un contexto determinado y perfeccionarse durante toda la vida laboral del sujeto, si bien su aprendizaje y desarrollo comenzará desde temprana edad.

Por tratarse de una competencia la empleabilidad incluye aspectos relativos al saber, al saber hacer y al saber ser-estar. No obstante, hemos de matizar que, aunque la empleabilidad constituya una competencia personal, todos los agentes sociales, especialmente los vinculados a la educación y al ámbito laboral, son responsables de potenciar su aprendizaje y de favorecer normas, procesos y sistemas facilitadores de la misma, sobre todo en el contexto actual de crisis, desempleo y globalización. Este artículo tiene por objetivo presentar el concepto, la importancia y el sentido actual de la competencia para la empleabilidad, describir su contenido y esclarecer la responsabilidad de los diferentes agentes sociales. Con el propósito de simplificar la terminología en el desarrollo del informe, en ocasiones se usa los términos "egresado" y "profesional" en su sentido comprensivo, ya que designa tanto al egresado graduado como al no graduado; es graduado el estudiante que logró titularse. Por otro lado, en el documento, sin ánimo de desconocer la importancia del enfoque de género en los documentos académicos, se utiliza los términos, "graduados" "egresados" y "profesionales" para referirnos a ambos sexos.

DESARROLLO

Las personas (profesionales) que se postulan no siempre tienen los conocimientos solicitados, aunque sí el título de grado requerido, ya sea que se soliciten conocimientos correspondientes a un determinado título de grado u otros complementarios, como manejo de utilitarios informáticos. Además, en un número de casos relevante nos encontramos con personas que, cumpliendo los requerimientos anteriores, no poseen el

grado de desarrollo requerido en materia de competencias. El significado de la empleabilidad cambia en función de las innovaciones e tecnológicas y sociales que afectan a las personas trabajadoras y a las empresas. En este mismo sentido, la formación de las personas trabajadoras se debe ajustar al modelo de funcionamiento de las empresas. Dado que este modelo está en continua formación estamos obligados a anticipar la demanda futura de la sociedad tanto a las empresas como a las personas trabajadoras. Los empleadores también podrán adaptarse a las capacidades de los demandantes de empleo. Es posible que si lo forma notable su creatividad.

El concepto de empleabilidad se relaciona con la posibilidad de ubicar empleos y de permanecer empleado, no necesariamente en la misma posición, con base en una formación profesional que responda a un espectro sólido y amplio de contenidos básicos útiles, por su posibilidad de transferencia, en contextos y puestos de trabajo diversos. Para una mayoría de autores (como se puede ver en el anexo) la *empleabilidad* se relaciona con el desarrollo de atributos, habilidades, capacidades o competencias que, como apunta (García-Manjón, J.V. (Coord.) , 2009), son valoradas en el mercado laboral. Es decir, "el denominador común de la empleabilidad es la utilidad de las competencias y su criterio es la remuneración" (Kohler, 2004, p.4). "La empleabilidad en términos generales es entendida como la probabilidad de obtener una vacante en un mercado de trabajo específico a partir de los atributos con los cuales está dotado el buscador y que son los que le permiten superar los obstáculos que le impone el mercado (Campos Rios G., 2004).

La empleabilidad abarca las calificaciones, los conocimientos y las competencias que aumentan la capacidad de los trabajadores para conseguir y conservar un empleo, mejorar su trabajo y adaptarse al cambio, elegir otro empleo cuando lo deseen o pierdan el que tenían e integrarse más fácilmente en el mercado de trabajo en diferentes períodos de su vida" Al comienzo se le usó para identificar las competencias necesarias para un puesto específico de trabajo (competencia laboral), con exclusión de las competencias académicas más comúnmente enseñadas en la escuela (concepción coetánea con una visión restringida de la enseñanza técnico-profesional), En efecto, se entiende ahora por competencias de empleabilidad un conjunto de capacidades esenciales para aprender y desempeñarse eficazmente en el puesto de trabajo, incluyendo capacidades de comunicación y relación interpersonal, de resolución de problemas y manejo de procesos organizacionales y de organización de los propios comportamientos en función de los requerimientos de la actividad profesional o del puesto de trabajo.

Pueden caracterizarse como competencias genéricas (no ligadas a una ocupación en particular), transversales (necesarias en todo tipo de empleos), transferibles (se adquieren mediante procesos sistemáticos de enseñanza y aprendizaje), generativas (permiten un desarrollo continuo de nuevas capacidades) y medibles (su adquisición y desempeño puede evaluarse de manera rigurosa). El desarrollo de esta investigación pretende sentar las bases de un sistema permanente de seguimiento de graduados a efecto de contar con información actualizada sobre la relación entre el mercado laboral y la educación superior. Es importante destacar que la información recibida de la secretaría general y de las secretarías de las diferentes unidades académicas las Instituciones de Educación Superior en Guayaquil, de los egresados, de las autoridades, de los docentes y de los estudiantes, constituyó un aporte valioso para la realización del presente trabajo.

Dentro de la construcción conceptual de la investigación se considera la reflexión sobre la vinculación entre el perfil profesional y el campo ocupacional de los egresados y graduados de las Instituciones de Educación Superior. Esta articulación está dada por la formación que recibieron en su universidad. Además, es pertinente conocer la relación entre la formación de los graduados y el empleo, considerando que el fin esencial de las Instituciones de Educación Superior es proporcionar a los egresados los conocimientos y destrezas adecuados para participar en el mundo del trabajo. De ahí la necesidad de entender el contexto en que se ha desenvuelto las universidades del Ecuador y analizar su rol como promotora de conocimientos, así como su influencia en el desarrollo socioeconómico de la provincia.

Por otra parte, se hace necesario partir de una definición y diferenciación de lo que es un egresado y un graduado. Se define al egresado como la persona que ha cursado y aprobado satisfactoriamente todas las materias del pensum académico reglamentado por una carrera o disciplina. Y al graduado se lo determina como la persona que ha cumplido con los requisitos académicos para egresar y ha obtenido el título correspondiente. A partir del periodo que comprende esta investigación ocurrió una expansión impresionante de la educación terciaria, por lo que la oferta de personal altamente educado aumentó rápidamente y los graduados empezaron a sentir la presión de la competencia. Los empleadores, que ahora disponían de suficiente capital humano, pudieron hacer una selección de los graduados en base de sus competencias, por lo que parte de los titulados se quedaban al margen del mercado laboral. Además de la expansión de la educación superior, ocurrieron algunos otros factores que influyeron en la posición de los graduados, como el surgimiento de nuevas tecnologías (sobre todo en el campo de la informática) y formas de trabajo, la globalización, y la creciente movilidad de personal y estudiantes.

En este sentido, el comportamiento del mercado de trabajo en la provincia ha dado por resultado una demanda insuficiente de puestos de calificación intermedia para dar cabida a la creciente oferta de jóvenes con formación universitaria. Una de las razones es que se ha puesto en evidencia un mercado laboral cada vez más exigente. En este sentido es necesario empezar a reconocer que la relación entre los títulos y los puestos de trabajo se ha vuelto más compleja. Uno de los factores es que hay una creciente demanda de trabajadores calificados. Los graduados que no disponen de estas capacidades tropiezan a menudo con dificultades al hacer la transición desde la universidad hacia el mercado laboral, porque los empleadores buscan personas a las que puedan incorporar directamente a sus estructuras internas sin necesidad de enseñarles los conocimientos profesionales básicos (Panorama Laboral, 2001) En líneas generales, lo que sucede en el mercado laboral afecta radicalmente a los individuos. Si el mercado no satisface las demandas de sus ciudadanos, se convierte en un serio problema social. Y, en el país, es una de las más graves preocupaciones. Una de las razones es que los mercados laborales tienen cada vez más dificultad para asignar trabajadores a los puestos de trabajo. El avance científico y tecnológico aplicado a la producción de bienes y servicios ha generado profundos cambios en las formas de organización del trabajo. Se exige un tipo de trabajadores que posean un conjunto de competencias muy diferentes a las exigidas en los procesos históricos anteriores en la producción de bienes y servicios.

Otro elemento tiene que ver con las certificaciones que los graduados obtienen en los distintos niveles de estudios. Certificaciones que no garantizan una estabilidad laboral, debido a que tienden a desvalorizarse. No solo se desvalorizan por carecer de contenidos actualizados, sino porque los que llegan a tener estabilidad laboral son los que desarrollan mejor sus competencias, o los que tienen más estudios. Esto no significa necesariamente que los individuos desarrollen una actividad para la que fueron formados sino que, en muchos casos, las personas desarrollan tareas para las que están sobre calificadas. En tal sentido se advierte que las credenciales educativas se han convertido más en un criterio de selección para los empleadores que un requerimiento para el desempeño del puesto de trabajo. Este proceso se conoce como efecto fila. Es decir, "el desplazamiento de los menos educados por los más educados. En efecto, los empleadores eligen sobre la oferta educativa cada vez más educada y no porque para el desempeño laboral sean necesarios los niveles educativos alcanzados" (Gallart, M.A., 2002.). En otras palabras, cuanto más aumenta la empleabilidad de los más educados, más disminuye la empleabilidad de los menos educados. Esto se debe a que la fuerza de trabajo que se ofrece es bastante más educada de lo que la demanda de empleo necesita. Este fenómeno incide en la devaluación de las certificaciones. Es decir que, a raíz del contexto laboral problemático, el nivel educativo alcanzado sirve para ubicarse primero en la fila de los que buscan empleo.

En lo que respecta a la persona, ésta poseerá estabilidad laboral siempre y cuando no pierda su capacidad de innovación y pueda garantizar que agregará de manera constante valor a las organizaciones. Por lo tanto, mientras sea empleable poseerá estabilidad laboral, ya que ello será la verdadera garantía de estabilidad. La Gestión de Recursos Humanos por Competencias tiene un alto grado de desarrollo teórico y un mediano

grado de implementación en las organizaciones argentinas. Es nuestra impresión que, a su vez, es bajo el grado de difusión de la temática en la comunidad profesional, más allá de los profesionales que trabajan específicamente en el área de Recursos Humanos. Por lo tanto, el aporte a realizar consistirá en verificar el grado de desarrollo de estos conceptos en el ámbito propuesto para la investigación.

El trabajo se realizará con el propósito de demostrar, en base a una investigación, la incidencia de las competencias en la empleabilidad de profesionales (como ya se explicara, en dos momentos: la selección y la desvinculación de personas), situación que se percibe en el mercado laboral y que se desea corroborar por medio de la investigación. Es decir, pasar de la percepción sobre la incidencia, a una investigación sobre la incidencia. Si la percepción se confirmara, se podría elaborar una propuesta para que la temática sea tenida en cuenta por los diferentes actores de la sociedad. El modelo educativo para las Instituciones de Educación Superior en Ecuador se debe centrar principalmente en el estudiante, en procesos de formación, más que en niveles de estudio. Sus características son:

Promueve una formación integral y de alta calidad científica, tecnológica y humanística.

Combina equilibradamente el desarrollo de conocimientos, actitudes, habilidades, destrezas y valores.

Proporciona una sólida formación que facilita el aprendizaje autónomo, el tránsito de los estudiantes entre niveles, modalidades educativas, instituciones nacionales y extranjeras y hacia el mercado laboral.

Se expresa en procesos educativos flexibles e innovadores, con múltiples espacios de relación con el entorno.
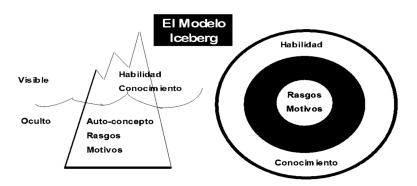Permite que sus egresados sean capaces de combinar la teoría con la práctica para contribuir al desarrollo sustentable del país.

Con los lineamientos planteados, queda explícito que la formación de profesionales debe estar destinada a responder a las necesidades actuales de una sociedad o al ámbito laboral que está en constante transformación. En consecuencia, las intenciones de la formación profesional radican en contar con profesionales situados críticamente en la realidad nacional, que puedan ser agentes de cambio dentro del sistema social. Es un modelo que se propone un proceso formativo centrado en el estudiante y sus modos de ser y aprender a ser, conocer, hacer, convivir, emprender y crear, propiciado por una adecuada gestión institucional. La Educación Superior en Ecuador, son instituciones formativas que aprecia en el conjunto de cualidades que el estudiante posee, las posibilidades de su crecimiento como persona y del bien común. Así como la universidad ve en cada individuo la complejidad humana, así también aspira, mediante ese entendimiento, a proporcionar una formación integral a quienes conforman la comunidad universitaria. Por lo tanto, se considera que el modelo se centra en una formación holística e integral entre lo teórico y práctico, asumiendo que el egresado de las Instituciones de Educación Superior en Ecuador precisa tener una sólida formación que le permita impulsar el desarrollo de competencias en diferentes áreas. De acuerdo con (Tobón, Sergio, 2006), existe una gran brecha entre la oferta de profesionales formados en la educación superior y el mercado laboral, situación que se ve reflejada en la falta de congruencia entre las necesidades de personal cualificado por parte de las empresas, la sociedad y la formación que reciben las personas en la educación superior; entre los índices de desempleo estructural y los problemas de productividad y competitividad de las empresas.

(Allen, J., 2003) señala que la función principal de la universidad consiste en preparar a la gente para desempeñar un papel en la sociedad, y más concretamente, en el mercado laboral. De esta manera, la inserción laboral se constituye en un aspecto que involucra tanto al sector productivo como a la universidad. De esta manera, y de acuerdo con (Yorke, M. , 2004), la relación entre la educación superior e inserción laboral es pertinente por dos aspectos principales: La educación superior ayuda a los estudiantes a adquirir conocimientos, habilidades y competencias potencialmente importantes para su uso en el trabajo. Cuanto

mayor es el nivel alcanzado por la persona al final de su educación previa al trabajo, más probabilidades tendrá de éxito en el mundo laboral. El tipo o el nivel de las competencias tienen implicaciones prácticas para el planeamiento de recursos humanos. Como lo ilustra el gráfico "Modelo del iceberg", las competencias de conocimiento y habilidad tienden a ser características de las personas de tipo visible y relativamente superficiales (en el sentido de que están en la superficie de la personalidad, por lo que son fácilmente observables). El concepto de uno mismo o propio, los rasgos de personalidad y las motivaciones están más escondidos, en una zona más profunda de la mente de las personas. El conocimiento y las competencias en relación con ciertas habilidades son relativamente fáciles de desarrollar; la manera más adecuada y efectiva de mejorar estas capacidades es mediante el entrenamiento y la capacitación. Las motivaciones y los rasgos de personalidad presentan una dificultad mucho mayor tanto para su evaluación como para su desarrollo; lo más adecuado –siempre que sea posible será seleccionar empleados que ya posean las características de personalidad y las motivaciones requeridas para cada posición.

Figura 1: Modélo del Iceberg

En los puestos complejos, las competencias son más importantes que las habilidades relacionadas a la tarea, la inteligencia o las credenciales para predecir un desempeño superior. En empleos de niveles superiores – técnicos, de management y profesionales, casi todos poseen un coeficiente intelectual alto y estudios avanzados en una buena universidad. Lo que distingue a los que se desempeñan mejor en estos puestos es la motivación, habilidades interpersonales y habilidades políticas, las cuales son competencias. Los estudios de competencia son la manera más económica para cubrir estas posiciones. La congruencia que se logre entre los perfiles profesionales y el mercado de trabajo, determinará en buena medida la calidad que las prácticas profesionales de un egresado tengan, y los niveles de desempeño que adquiera en el campo ocupacional específico en que se encuentra, propiciando con ello el cumplimiento de las expectativas académico-ocupacionales, se habla entonces de la satisfacción profesional-laboral del egresado. La inserción laboral supone el acceso al empleo y el desarrollo de trayectorias laborales que han de desembocar, en teoría, en una inserción laboral plena. De acuerdo con (Figuera P., 2006), por inserción laboral plena se entiende la situación en la cual se adquiere un trabajo estable y acorde con la formación adquirida, o, el periodo que transcurre durante el proceso de búsqueda/consecución del primer empleo o de un empleo regular después de la obtención de un grado universitario (Teichler U., 2001)

Conocer las ocupaciones y las condiciones de trabajo de los egresados y graduados universitarios, es de trascendental importancia, pues, por lo general, se parte en forma acrítica del supuesto de que la simple posesión de un título universitario, le permite a su poseedor trabajar como profesionista y ubicarse en la parte alta de la pirámide ocupacional, donde se reciben las mejores remuneraciones. Posiblemente en el pasado esto pudo haber ocurrido, pero en los últimos años la llamada devaluación de las credenciales educativas ha implicado que muchas personas con estudios superiores deban trabajar sólo parcialmente en ocupaciones relacionadas con lo que estudiaron, o incluso trasladarse de lleno a otras actividades, cuyo desempeño no requiere contar con estudios superiores.

CONCLUSIÓN

Las competencias laborales se relacionan con oficios y por extensión se aplican a profesiones de tipo universitario, y en algunos países se han aplicado en relación con el sistema educativo formal. Más allá del nivel educacional que abarque, en nuestra opinión, la principal diferencia entre competencias laborales y la Gestión por Competencias radica en el propósito con que cada una de ellas fue concebida (una para certificar capacidades de los trabajadores, otra como modelo de gestión para las organizaciones). El modelo educativo vigente de las Instituciones de Educación Superior de Guayaquil la formación integral, que desarrollan es en forma equilibrada conocimientos, actitudes, habilidades, destrezas y valores, la teoría y la práctica. Facilitando el trabajo autónomo, en relación con el entorno. El diseño de este modelo coloca al estudiante en el centro del proceso de formación. En contraste con esto, en base a encuesta a las Instituciones de Educación Superior en Ecuador dan cuenta de ciertas debilidades en el proceso de desarrollo laboral en los centros de trabajo (pasantías) y en el desarrollo del método "aprender a aprehender" que permita al egresado de la universidad seguir aprendiendo en forma permanente, autónoma e independiente. La práctica curricular no propicia el aprendizaje a partir de la construcción y reconstrucción del conocimiento y aplicaciones concretas, no ayuda a los estudiantes a desarrollar ciertas habilidades y destrezas para lograr un fácil aprendizaje y un mejor desempeño profesional.

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CASO DE ESTUDIO: ESFUERZO EMPRENDEDOR DE UNA COMPAÑIA DE JOVENES CONSULTORES

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RESUMEN

El presente trabajo pretende hacer un planteamiento del desarrollo de un proyecto que fracasó (conocido en el argot emprendedor como Fuckup) como un caso de estudio para jóvenes entusiastas que desean aportar valor agregado a su contexto y crecer dentro del competitivo mundo empresarial. La idea central de Cadhel (nombre conformado por los valores que todos los fundadores-socios-colaboradores deberían mostrar durante el trabajo: Compromiso, Actitud, Disciplina, Honor, Esfuerzo y Lealtad) era ofrecer servicios integrales con una plataforma interdisciplinaria de consultoría con el propósito de desarrollar, empoderar y optimizar los recursos de la entidad para alcanzar de manera eficiente los objetivos deseados, estando siempre conscientes del dinamismo. Fundamental para el desarrollo de todo emprendedor es el uso de Herramientas Tecnológicas y Alianzas Estratégicas que nos faciliten procesos, los hagan más baratos y eficientes, además de permitirnos acercarnos de manera más segura a nuestros objetivos, compartiendo riesgos y beneficios. Sin embargo, no se contempló la forma en que se deben dar las relaciones para conseguir esas alianzas, como formar un equipo de trabajo, a que se deben destinar los recursos de la entidad, cual es la mejor forma de evaluar oportunidades de negocio y cómo decidir un objetivo particular para tu startup.

PALABRAS CLAVE: Emprendedor, Cooperación, Organizaciones, Ética de los Negocios, Competitividad

STUDY CASE: ENTREPRENEUR EFFORT OF A COMPANY OF YOUNG CONSULTANTS

ABSTRACT

This paper aims to make an approach to the development of a project that failed (known in the jargon as Fuckup entrepreneur) as a study case for young enthusiasts who want to add value to its context and grow in the competitive business world. The idea of Cadhel (name made up of the values that all founders-partners-workers had to show at work: Commitment, Attitude, Discipline, Honor, Effort and Loyalty) was to offer comprehensive services with an interdisciplinary platform consulting with the purpose develop, empower and optimize the resources of the company to efficiently reach the desired goals, always being aware of the economic dynamism. Fundamental to the development of every entrepreneur is the use of technological tools and Strategic Alliances to provide us processes, make them cheaper and more efficient, as well as allowing safer closer to our goals, sharing risks and benefits. However, it never how they should be given the relationships to get those partnerships, as should form a team, they should allocate resources of the entity, which is the best way to evaluate business opportunities referred and how to decide a particular target for your startup.

KEY WORDS: Entrepreneur, Cooperation, Organizations, Business Ethics, Competition.

INTRODUCCIÓN

Cadhel, la razón inicial de su existencia era juntar a jóvenes que tuvieran ideas de negocios para que compartiendo los conocimientos necesarios fueran más factibles y sencillos de desarrollarse, lograron involucrarse estudiantes de muchas y diversas áreas como la medicina, el derecho, la economía, ciencias políticas, psicología, sistemas computacionales, ingenieros mecánicos, diseñadores, administradores, etc. Cada uno con una idea de negocio propia que requería ser impulsada. Esto presentó grandes retos que no podían resolverse con el valioso capital humano que teníamos, como la inversión, la infraestructura, las alianzas, los clientes, registros y patentes, entre otros, lo que me llevó a formar la consultoría, "venderle nuestras ideas" de mejoras a personas que ya contaban con todo eso que necesitábamos pero que además nos permitiría capitalizarnos para poder desarrollar nuestros propios negocios. La realidad, tuvimos éxito vendiendo la idea y los compromisos se volvieron enormes, tanto que rebasaron nuestras capacidades operativas generando muchos conflictos entre los socios, provocando una fuerte reducción en el equipo y la búsqueda de una especialidad que nos permitiera desarrollar cada vez mejor nuestras intervenciones en las diversas entidades y al mismo tiempo mantener la empresa rentable. Al intentar dicho cambio fracasó.

REVISIÓN LITERARIA

Se realizó un trabajo de campo por Nuria Toledano Garrido de la Universidad de Huelva en España, en el cual se investigó la actitud de los universitarios hacia la creación de empresas. Se llevó a cabo una investigación de mercado con los estudiantes de la misma universidad que realizaron prácticas en empresas durante el curso de 2003-2004, con 384 estudiantes. La encuesta recolecto datos destacables para conocer diferentes aspectos en la creación de empresas (Toledano, 2005). Los datos recolectados revelaron que existía una relación asociativa entre la intencionalidad de crear la empresa y las variables sexo, experiencia laboral, conocimientos específicos y capital social. Concretamente, el sexo masculino mostro tener una inclinación mayor a la intención de fundar una empresa que el sexo femenino. Uno de los factores fundamentales para que los alumnos tuvieran la mentalidad de emprender una empresa recaía en que aquellos alumnos que además de tener experiencia laboral previa –aparte de la obtenida como consecuencia de la realización de prácticas en empresas–, disponen de conocimientos específicos en creación de empresas y tienen vínculos con empresarios, lo cual reflejo una intención mayor de crear en el futuro su propia empresa. Desprende del estudio realizado en el ámbito de la Universidad de Huelva, el proceso de fomentar la creación de empresas entre sus estudiantes universitarios se encuentra aún en una fase incipiente, dado que el 57.3% de los encuestados no perciben que la institución universitaria realice una labor de estímulo en este sentido.

En el artículo El perfil psicosocial del emprendedor universitario, realizado por (Moriano, Palaci, & Morales, 2006) Se plantean diferentes aspectos sociales y familiares en los cuales revelan los intereses de los universitarios para la realización de empresas. El artículo demuestra diferentes factores de alta importancia en este aspecto para la creación de nuevas empresas, como la familia, el ámbito socio-laboral y el espacio personal. En el espacio familiar la investigación realizada dio como resultado que los modelos sociales que inculca el entorno familiar influyen positivamente en el desarrollo de la correrá profesional a través de auto empleo. Demostrando que el porvenir de una familia con algún tipo de conexión o vinculo empresarial lleva a las personas a que se introduzcan en el ámbito empresarial. "El hijo de un profesional independiente después de observar el ejemplo de su padre o de su madre tiende a encontrar más atractiva una ocupación con un grado elevado de independencia y flexibilidad." (Brockhaus, 1982). En el ámbito socio-laboral se encuentran distintas variables, la experiencia laboral, ya que contar con experiencia laboral se relaciona positivamente ya que no solo importa la carrera profesional ya que al contar con experiencia tomando en cuenta todo lo que aprendieron de las diferentes empresas conlleva a los jóvenes al éxito en la creación y gestión de una nueva empresa. Por parte de la educación, esta comúnmente suele destacar las

características personales y las habilidades de los emprendedores, al ser vinculado con el estudio anterior se demuestra una conexión por parte de la educación que conlleva a ser emprendedor, la cultura emprendedora puede ser estimulada por parte de programas formales de educación. La educación formal hacia el autoempleo en la universidad facilita el proceso de creación de empresas porque permite concienciar a los estudiantes de la viabilidad que tiene el autoempleo como salida profesional.

"Señala que la educación para el autoempleo pone en contacto a los estudiantes con modelos de rol (por ejemplo, emprendedores de éxito) que hacen que emprender resulte más atractivo como carrera profesional. De esta forma, la educación para el autoempleo se puede considerar como un factor socializador dentro del proceso emprendedor." (Dyer, 1994). En el ámbito del espacio personal hace referencia a las necesidades de logro, en la capacidad de asumir riesgos, la perseverancia, la creatividad y la iniciativa. Los valores conforman los fines motivacionales del individuo y propone una estructura de valores que representa las relaciones dinámicas entre estos mismos según principios de compatibilidad y contradicción lógica. Por lo cual los emprendedores puntuaron más alto en individualismo, independencia y resistencia a la autoridad. Experiencias emprendedoras

Karen Tanahiri Escobar Jiménez, Universidad de Monterrey (UDEM): Emprender y apoyar a la educación En este caso el motivado principal de la joven fue que se desarrolló en una práctica social "Smarketing Project" en la ciudad de Terasina, Piaui, Brasil. Con el Instituto Presente, en el cual ayudo a dar a posicionar la ONG. Esto motivo a la joven a desarrollar un proyecto llamada "Hasta Graduarme" en el cual buscaban disminuir el abandono escolar en México por medio de fondos para becas, esto desarrollado con un programa de voluntarios internacionales.

María Fernanda Brito, Instituto Politécnico Nacional (IPN): Desarrollo de negocios y amor por los perros. La joven María Fernanda Brito se encuentra desarrollando dos proyectos: el primero enfocado a la consultoría empresarial y el segundo es para el cuidado de los perros, la joven se adquirió conocimientos durante sus prácticas profesionales en Porto Alehre, Rio Grande del Sur, Brasil. En donde estuvo a cargo del desarrollo de negocios para la empresa Secullum Software LTDA. En Brasil observo la cultura por el cuidado de los perros y su desarrollo por medio de hospitales y leyes que los protegen. De ahí viniendo uno de sus motivos principales para el negocio que se encontraba desarrollando. Gerardo Loredo Rojas y Eric Jiménez Sánchez, Universidad Autónoma del Estado de México (UAEM): En busca de la felicidad laboral En este caso los jóvenes emprendedores vieron una oportunidad no necesariamente de negocio si no de mejora en el ambiente laboral. Al momento de que los jóvenes iniciaron a laborar en AIESEC se dieron cuenta de diferentes factores en las actividades que realizaban, y el incentivo más grande que mencionan que necesitaban era el coincidir con la visión de la organización para la cual trabajaban: "Un mundo mejor, con más entendimiento global y desarrollar plenamente a los jóvenes". Los jóvenes vieron cómo se alcanzaba una productividad sin precedentes por el simple hecho de disfrutar lo que se hace. Lo que ellos realizan son actividades en las cuales las empresas tengan empleados conformes o felices con el ambiente laboral en el que se encuentran ya que si un empleado tiene un ambiente laborar que los favorezca y les agrade se puede llegar a desarrollar un vínculo entre empres-empelado lo cual aumenta la productividad de la empresa y genera un empleado feliz (Entrepreneur, 2016) Puntos débiles En (Valls, 2012) se mencionan cuatro aspectos internos y dos factores externos, que llevan al fracaso de las empresas recién creadas según los propios emprendedores.

Externos

Falta de planificación del negocio.
Acceso a fuentes de financiamiento
Características físicas y de organización del negocio
Bajas características o prestaciones del producto o servicio ofrecido.

<u>Internos</u>

Características del mercado: Competencia, barreras de entrada, turbulencia del mismo, etc.
Características del entorno: Situación política, económica y social del lugar donde se establece la empresa.

En el libro se menciona que las características más importantes para las personas en general para el fracaso de sus negocios de emprendimiento son

El acceso a las fuentes de financiamiento.
Las características del mercado.
Las características del entorno.
Los conocimientos, habilidades y experiencias de los emprendedores.

Viendo los motivos de fracaso por parte de los expertos se desarrollan diferentes aspectos:
La formación, la experiencia profesional y las habilidades personales como factor diferencial son aspectos importantes para los proyectos empresariales y para poder sustentar todo proyecto emprendedor los delimitan a tres:

<u>Formación.</u>

Experiencia vital y profesional.
Habilidades personales adquiridas de los promotores.

Consideran que los factores más importantes para el fracaso son los siguientes:

Los empresarios no son conscientes de los errores o de las debilidades de la empresa.
No toman en cuenta la viabilidad del proyecto como causa y consecuencia del fracaso.
Piensan que una idea es una empresa.
No calculan el punto de equilibrio.
Tienen "amigos" como socios.

Minimizar el fracaso Posibles políticas públicas que minimicen el fracaso empresarial

Políticas de soporte al emprendimiento.
Oportunidades de mejora de servicios de soporte.
Acciones desde la universidad para formar a empresarios de éxito.

DESARROLLO

Parece que la mejor manera de explicar el fenómeno es exponiendo la situación que presentaba cada una de las áreas de la empresa y las relaciones que se formaron. Como la relación con los clientes, eje fundamental para la prevalencia de la empresa, la mayoría de ellos estaba formado por empresas medianas que estaban desarrollando nuevas áreas de desarrollo y que veían en nosotros una oportunidad para hacerlo, para ellos era rentable ya que conseguían asesoría integral y para nosotros presentaban una oportunidad para poner en práctica nuestros conocimientos, el reto nos lo formulamos cuando no dejamos de aceptar ofertas de alianzas y trabajos, esto nos saturó y nos apartó de nuestro objetivo inicial. La lista incluía entidades muy diversas que representaron una gran oportunidad de diversificación pero una desventaja para nuestra débil estructura. La propuesta de valor consistía en brindar a las empresas una plataforma interdisciplinaria que podría resolver los problemas de manera más eficiente y generar las alianzas necesarias para lograr sus objetivos, misma que en innumerables ocasiones se vio desvirtuada ya que terminábamos desempeñando funciones que el cliente en turno no pudiera cubrir en lugar de desarrollar

nuevas cosas, como labor de ventas, recursos humanos, soporte técnico y jurídico, administración y auditoria, entre otras y una parte fundamental para tener problemas en la operación de nuestra propuesta de valor fue que el único canal de distribución posible era estar de manera presencial con nuestros clientes explicando los materiales que contenían la estrategia, en una segunda etapa supervisar la implementación y por último hacer una evaluación posterior para observar si logramos los resultados deseados. Nunca realizamos publicidad adicional ya que todos los clientes los conocieron por recomendación Para nuestra buena fortuna algunos socios fuimos capaces de invertir en tener un centro de operaciones, una oficina donde recibir a nuestros clientes y desde donde invertir horas de trabajo en el desarrollo de nuestros materiales. Además logramos que la renta de algunos espacios del mismo inmueble pagara parte de los costos fijos que este representaba tenerlo.

Los recursos más importantes se enfocaban en los humanos y los tecnológicos, era fundamental tener personas preparadas y creativas que pudieran explotar las herramientas tecnológicas que se resumen a la renta de un servidor, computadoras Mac y móviles IPhone que ayudaban para el desarrollo y prueba de las aplicaciones. Lo más complicado para definir los costos del negocio fue el pago a los recursos humanos. En la mayoría de los proyectos que nos involucrábamos esperábamos un pago al final o se consideraban inversiones a mediano plazo y la mayoría de los colaboradores no estaban dispuestos a esperar tanto aunque la paga fuera mayor, la verdad es que esperaban ser empleados convencionales pero en un start up y eso no es posible ya que asumes riesgos, inviertes, das crédito y muchas veces esperas tener ganancias extraordinarias pero se requiere de mucho esfuerzo antes de eso y como un empleado convencional sólo esperas cubrir un horario y tareas limitadas para cobrar la misma cantidad periódicamente.

RESULTADOS

Algunos de los proyectos desarrollados y clientes atendidos mientras existió la empresa son los siguientes:

Fundación Citlali: Fundación Citlali, es una iniciativa que nace de la red de Bancos de Alimentos de México, con la misión de erradicar el hambre y la desnutrición, pero también impulsar la prevención, el control y el tratamiento de enfermedades crónico degenerativas, como la Obesidad y la Diabetes en México. La descripción de la empresa: Somos una institución sin fines de lucro. Donataria autorizada por el Gobierno Federal, publicada en el Diario Oficial de la Federación. Luchamos para revertir las causas más lacerantes en la vida del ser humano, tales como: Pobreza, Hambre, Desnutrición, Obesidad y Diabetes.

KaBoom! Estudio: Crear industria del cómic en México con calidad Mundial.

Reparadora Nacional de Crédito: Negociamos tus deudas con todos los acreedores para que obtengas el mejor descuento posible.

Aniamead: es una Asociación que está integrada por personas físicas, morales, en todo el país, así como vinculados con organizaciones e instituciones, y aliados estratégicos en el desarrollo nacional de sectores industriales, comerciales y de servicios.

Adelmar International: A través de la empresa Adelmar International, siendo el corporativo para la fabricación y comercialización de la línea de válvulas y checks "CHAUL" y en nuestro compromiso con el medio ambiente desarrollamos los productos "AQUANOMIC CHAUL" regaderas, ahorradores de agua y energía así como válvulas eliminadoras de aire para toma domiciliaria que cuentan con la más alta tecnología para el ahorro de agua, electricidad y gas. En Adelmar International nos preocupamos por la calidad de nuestros productos, es por esto que desde hace 45 años hemos incursionado en el mercado utilizando la más alta tecnología en diseños registrados bajo patentes nacionales e internacionales. De esta forma ofrecemos a nuestros clientes durabilidad, resistencia y versatilidad y con ello el más alto grado de

satisfacción ya que nuestras válvulas y checks cuentan con 10 años de garantía y 5 años en la línea de Aquanomic. Todo esto nos diferencia de lo existente en el mercado.

C&V International: C&V International SRL, es un empresa creada en el 2005, año en el que incursiona en el mercado de proveedores mineros, con crisoles y copelas. Con la consigna desde un inicio de entregar un producto ampliado (productos y asesorías técnicas) es que la empresa empieza a posicionarse y a generar competencias que le ha permitido desarrollarse dentro del mercado. Gracias a la experiencia generada a lo largo de los años, hemos logrado ampliar nuestro portafolio de productos. Hoy en día nuestra empresa comercializa sus productos tanto en el mercado local como en el extranjero.

South Pole: Las soluciones de sostenibilidad bien podrían traducirse como el negocio en el cual el medio ambiente genera ganancias, sin la necesidad de ir en contra de él. Los beneficios que usted puede obtener a través de su adopción, van más allá del mejoramiento de sus relaciones públicas, ya que además de obtener ganancias, logrará una mayor eficiencia y productividad en sus operaciones; y mientras usted consigue todo esto, estará simplemente haciendo lo correcto.

Grupo Darsi, cuenta con varios años de experiencia en diferentes especialidades debido a la fusión de profesionales y especialistas en: Software, Hardware, Inteligencia de Mercado, Economía, Finanzas y Sistemas GIS. Dando como resultado un grupo sólido en el manejo de la problemática de su empresa, abarcando soluciones contables, ventas, modelos econométricos y servicio de consultoría en modalidades de proyecto llave en mano así como Outsourcing.

Festival Jazzbook: El carácter de este festival ha sido muy claro desde su inicio: apoyar a los músicos mexicanos para hacer crecer la escena del Jazz en la ciudad de México y generar públicos diferentes. Ediciones 3 y 4 junto con el Consejo Nacional para la Cultura y las Artes (Conaculta) fue creado con el fin de coordinar las políticas, organismos y dependencias tanto de carácter cultural como artístico.

Agroteq: Somos una empresa Mexicana dedicada a proveer insumos y servicios de calidad al agro. Contamos con un amplio espectro de productos y servicios para la agricultura convencional y orgánica, con los que a su vez, apoyamos a distribuidores y agricultores para el desarrollo e implementación de nuevas técnicas, con productos que nos permitan a todos, crecer de una manera sostenida a través de alianzas comerciales.

Aliados

Banco de México: El Banco de México es el banco central del Estado Mexicano. Por mandato constitucional, es autónomo en sus funciones y administración. Su finalidad es proveer a la economía del país de moneda nacional y su objetivo prioritario es procurar la estabilidad del poder adquisitivo de dicha moneda. Adicionalmente, le corresponde promover el sano desarrollo del sistema financiero y propiciar el buen funcionamiento de los sistemas de pago.

Senado de la República: los Estados Unidos Mexicanos. Se compone por representantes electos bajo el principio de representación proporcional.

DISCUSIÓN

Es evidente que el emprendedurismo en los jóvenes que aún no termina la universidad los limitas enormemente por el simple hecho de desconocer muchas de las técnicas adecuadas de los manejos administrativos el desconocimiento teórico lleva a errores prácticos el desarrollo de la empresa y más si estos pretenden dedicarse a la consultoría de otras empresas ya establecidas como pudimos ver a lo largo de las empresas mencionadas que estuvieron apoyando realmente es una descripción de lo que hacían estas

la intervención fue mínima sus aportes no fueron esenciales para el cambio ni el desarrollo de las mismas con esto no debemos pensar que no eran capaces de apoyar a las empresas y desarrollar nuevas estrategias y no los productos para las mismas el problema era que la percepción de las empresas muchas veces es que por la cortedad que tienen no cumplen con los requisitos para poder hacerlo se piensa siempre que la experiencia es una herramienta fundamental para desarrollar estrategias dentro de una empresa.

CONCLUSIONES

Como conclusión me gustaría añadir que el desarrollo de las empresas consultoras por jóvenes universitarios que aún no terminan sus estudios les limita enormemente y conduce a una rápida desaparición de las mismas, podríamos ver en el tiempo que si estos jóvenes realizaron el mismo esfuerzo emprendedor una vez concluida su vida universitaria es probable que las posibilidades de éxito serían mayores, para lo cual se requeriría un nuevo estudio un estudio de caso donde pudiéramos revisar resultados de diferentes empresas emprendidas de esta manera por último podemos decir que si estos jóvenes hubieran tenido un mayor empeño en tratar de mantener la cohesión del grupo quizás hubieran tenido éxito con alguna de estas empresas pero la diversificación de los clientes provocó una ruptura dentro de la estructura que no fueron capaces de manejar.

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GOBIERNO RESPONSABLE: EL DERECHO DE ACCESO A LA INFORMACIÓN PÚBLICA EN MEXICO

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RESUMEN

El Derecho de Acceso a la Información Pública (DAIP), sin duda es uno de los derechos más importantes para combatir la corrupción y para mejorar la calidad de la democracia, porque un gobierno que se precie de serlo debe implementar un sistema eficaz que no permita la opacidad y la falta de responsabilidad frente a la sociedad. El DAIP ha sido reconocido, no solo, como crucial para una democracia con transparencia; sino, también, como un derecho humano fundamental, protegido bajo ordenamientos internacionales, y disposiciones constitucionales y legales de todo el mundo. Asimismo, este derecho es de vital importancia para alimentar la libertad de imprenta y la de opinión, ya que ambas libertades comparten la necesidad de garantizar el derecho a la información en sentido amplio, y de acceder a la información en manos de organismos públicos en sentido estricto. En este tenor el objetivo de esta ponencia consiste en analizar el DAIP, en México partiendo de su trayectoria histórica, abordando el sustento conceptual y legal para comprender mejor su significado, defender y hacer valido este derecho.

PALABRAS CLAVES: Derecho a la Información, Transparencia, Gobierno Responsable

RESPONSIBLE GOVERNMENT: THE RIGHT OF ACCESS TO PUBLIC INFORMATION IN MEXICO

ABSTRACT

The Right of Access to Public Information (RAPI) is undoubtedly one of the most important rights to combat corruption and to improve the quality of democracy, because a government that is proud of it must implement an effective system that does not allow Opacity and lack of accountability to society.
The RAPI has been recognized, not only, as crucial for a democracy with transparency; But also as a fundamental human right, protected under international law, and constitutional and legal provisions throughout the world. This right is also of vital importance in order to foster freedom of the press and freedom of opinion, since both freedoms share the need to guarantee the right to information in a broad sense and to access information in the hands of public bodies in the sense strict. In this context, the purpose of this paper is to analyze the RAPI, in Mexico based on its historical trajectory, addressing the conceptual and legal basis to better understand its meaning, defend and validate this right.

JEL: Z

KEYWORDS: Right To Information, Transparency, Responsible Government

INTRODUCCIÓN

El Derecho al Acceso a la Información Pública (DAIP) es, sin duda es uno de los derechos más importantes para combatir la corrupción y para mejorar la calidad de la democracia, porque un gobierno que se precie de serlo debe implementar un sistema eficaz que no permita la opacidad y la falta de responsabilidad frente

a la sociedad. Debido a la transcendencia de este derecho para la vida democrática de los ciudadanos se ha decidido abordar este tema en este capítulo. El DAIP ha sido reconocido, no solo, como crucial para una democracia con transparencia; sino, también, como un derecho humano fundamental, protegido bajo ordenamientos internacionales, y disposiciones constitucionales y legales de todo el mundo (Organismos internacionales, como la Organización de las Naciones Unidas (ONU), la Organización de los Estados Americanos (OEA), el Consejo Europeo (CE) y el Commonwealth son un ejemplo de esta afirmación.). Asimismo, este derecho es de vital importancia para alimentar la libertad de imprenta y la de opinión, ya que ambas libertades comparten la necesidad de garantizar el derecho a la información en sentido amplio, y de acceder a la información en manos de organismos públicos en sentido estricto.

El DAIP, tanto en México como en el mundo, ha tenido una evolución lenta pero interesante (El derecho a la información ha tenido una evolución lenta y difícil, baste decir que no se consideró un derecho fundamental sino hasta 1948, con la promulgación, el 10 de diciembre de dicho año por la Organización de la Naciones Unidas, de la Declaración de los Derechos Humanos, donde se describe por primera vez un derecho innato de la persona: el derecho a la información (Art. 19 de la Declaración Universal de los Derechos Humanos y del Ciudadano de la Organización de las Naciones Unidas), de allí que en este capítulo se describirá, de manera breve, esta trayectoria histórica, sobre todo, se hará un abordaje conceptual de este derecho; el cual, se refiere principalmente al derecho de acceso a la información en manos de organismos públicos y refleja el principio de que los organismos públicos no poseen dicha información en beneficio propio, sino para beneficio de todos los individuos. Todo esto, con el objetivo de comprender más a fondo, lo que significa el DAIP protegido por la CPEUM, poder interpretar el texto constitucional, defender y hacer valido esta derecho, para de este modo, ser más participativo en los asuntos públicos, haciendo transitar la letra constitucional a la realidad política.

Evolución del Derecho de Acceso a la Información Pública en México

El derecho a la información, incluyendo a las libertades de expresión, de opinión y de información, se internacionalizó y se convierte oficialmente en un componente del derecho internacional de los derechos humanos. Sin embargo, la primera ley de acceso a la información se da en Suecia: *freedom-of press and the right-of-access to public records act, data* (Ley para la libertad de prensa y del Derecho al Acceso a Actas Públicas) en 1766. Como se puede deducir su aprobación se da diez años antes de la Independencia de los Estados Unidos y trece antes de la Revolución Francesa. *En el caso de América Latina*, para 1990 sólo Colombia había adoptado una ley sobre el derecho a la información. Para 2011 ya eran 87 países que habían adoptado una ley sobre el acceso a la información. En América Latina, Panamá en 2013 y Paraguay en 2014 también legislan sobre Transparencia el libre acceso a la información pública. Lo que indica la importancia de este derecho para las democracias contemporáneas. En el ámbito nacional, desde los orígenes del Derecho Constitucional Mexicano, las libertades de expresión e imprenta fueron recogidas y protegidas. El documento "elementos constitucionales" de 1811, estableció en su artículo 29 la libertad de imprenta en temas científicos y políticos (Carpizo, 2000). Pero fue en 1857, cuando se reconoció la libertad de expresión y sus manifestaciones más importantes; en ese año se prohibió la censura previa en varios documentos constitucionales; también las libertades no podían sobrepasar la vida privada, los derechos de terceros, entre otros. En la Constitución Política de los Estados Unidos Mexicanos (CPEUM) de 1917 se ratifica el Artículo 6 del texto constitucional de 1857 relativo a la libre manifestación de las ideas; asimismo, en el Titulo primero de la Constitución, se pueden encontrar una serie de derechos fundamentales que de manera explícita se reconocen. En la CPEUM que reformó la del 5 de febrero de 1857 no se contempló el derecho a la información. El texto constitucional de 1917 es muy breve y se refería básicamente a la manifestación de las ideas:

Artículo 6: La manifestación de las ideas no será objeto de ninguna inquisición judicial o administrativa, sino en el caso de que ataque a la moral, los derechos de tercero, provoque algún delito, o perturbe el orden público. Este artículo se ubica en el Titulo Primero, Sección 1, de la CPEUM denominado: De las garantías individuales" y como se puede apreciar el texto constitucional protege el derecho a la libre la manifestación

de las ideas sin que sean objeto de sanción alguna salvo en los casos previstos como serian el ataque a los derechos de tercero. Con el paso del tiempo y a un siglo de la CPEM el texto del Artículo 6º constitucional, ha sido ampliado, incluyendo otros derechos relacionados, como sería el derecho de réplica y el derecho a la información, actualmente el texto vigente es el siguiente:

Artículo 6º: La manifestación de las ideas no será objeto de ninguna inquisición judicial o administrativa, sino en el caso de que ataque a la moral, la vida privada o los derechos de terceros, provoque algún delito, o perturbe el orden público; el derecho de réplica será ejercido en los términos dispuestos por la ley. El derecho a la información será garantizado por el Estado. Toda persona tiene derecho al libre acceso a información plural y oportuna, así como a buscar, recibir y difundir información e ideas de toda índole por cualquier medio de expresión. El Estado garantizará el derecho de acceso a las tecnologías de la información y comunicación, así como a los servicios de radiodifusión y telecomunicaciones, incluido el de banda ancha e internet. Para tales efectos, el Estado establecerá condiciones de competencia efectiva en la prestación de dichos servicios. Estos párrafos fueron reformados y adicionales en el 2013. Publicados en el Diario Oficial de la federación el 11 de junio de ese mismo año.

Como se puede observar, también, el Estado se ha responsabilizado de garantizar, no solo, el derecho a la información sino el derecho al acceso de las tecnologías de la información y comunicación; así como, lo referente a los servicios de radiodifusión y telecomunicación (banda ancha e internet). La ampliación de estos derechos es un cambio cualitativo en materia de derechos. Pero, ¿cómo se ha llegado a este punto en el que nos encontramos? En México, el derecho a la información ha sufrido una evolución lenta, pero, progresiva en el Estado democrático de derecho; tan solo basta un breve recuento histórico de las modificaciones constitucionales que formaron parte de la reforma política de 1977. En esa reforma se incorporó al texto supremo, un segundo párrafo a su artículo 6 para reconocer a este derecho humano; fue el fundamento que ha garantizado el ejercicio del derecho de acceso a la información pública, mediante un enunciado clave: el derecho a la información será garantizado por el Estado. Esta reforma fue publicada el Diario Oficial de la Federación (D.O.F.) el 6 de diciembre de 1977.

Pero, no es sino hasta junio del año 2002 que México aprobara una ley de Transparencia y Acceso a la Información Pública Gubernamental, adoptando un nuevo rumbo en un tema que durante décadas enteras se mantuvo únicamente en el discurso oficial, que a la vuelta de varios años de vigencia de leyes estatales en la materia, se comenzó a profundizar una crítica de dispersión normativa que generó en 2007 la reforma Constitucional al artículo sexto para establecer principios y bases que permitieran homogenizar a nivel nacional los estándares de transparencia y acceso a la información pública en las leyes de todo el país. Luego de 5 años de vigencia y aplicación de las leyes de transparencia en el país, se evidenció un problema importante consistente en la existencia de criterios heterogéneos en los contenidos de dichas leyes que ocultaban diversos niveles de opacidad y discrecionalidad, situación que originó una reforma constitucional al artículo sexto, publicada el 20 de julio de 2007, mediante la cual se establecen nuevos principios y bases para homogenizar los estándares legales de transparencia y acceso a la información en todo el país; finalmente este recuento histórico de modificaciones legislativas en materia de transparencia, culmina con la reforma constitucional en materia de telecomunicaciones publicada el 11 de junio del presente 2013, con la que se amplían las libertades de expresión y de acceso a la información, así como los derechos de los usuarios de los servicios de telecomunicaciones y radiodifusión.

Así pues, es como ha quedado manifestado, a lo largo de casi 4 décadas, el avance progresivo que ha tenido el derecho de acceso a la información pública en el régimen constitucional mexicano. A partir de las reformas de julio de 2007, 2013 y 2014, el artículo 6 Constitucional, dispone en su apartado A, fracción I, como base general que: **A.** Para el ejercicio del derecho de acceso a la información, la Federación, los Estados y el Distrito Federal, en el ámbito de sus respectivas competencias, se regirán por los siguientes principios y bases:

Toda la información en posesión de cualquier autoridad, entidad, órgano y organismo de los Poderes Ejecutivo, Legislativo y Judicial, órganos autónomos, partidos políticos, fideicomisos y fondos públicos, así como de cualquier persona física, moral o sindicato que reciba y ejerza recursos públicos o realice actos de autoridad en el ámbito federal, estatal y municipal, es pública y sólo podrá ser reservada temporalmente por razones de interés público y seguridad nacional, en los términos que fijen las leyes. En la interpretación de este derecho deberá prevalecer el principio de máxima publicidad. Los sujetos obligados deberán documentar todo acto que derive del ejercicio de sus facultades, competencias o funciones, la ley determinará los supuestos específicos bajo los cuales procederá la declaración de inexistencia de la información.

La información que se refiere a la vida privada y los datos personales será protegida en los términos y con las excepciones que fijen las leyes.

Toda persona, sin necesidad de acreditar interés alguno o justificar su utilización, tendrá acceso gratuito a la información pública, a sus datos personales o a la rectificación de éstos.

Se establecerán mecanismos de acceso a la información y procedimientos de revisión expeditos que se sustanciarán ante los organismos autónomos especializados e imparciales que establece esta Constitución.

El Artículo 6°: Constitucional, sobre todo de este apartado A, Fracción 1, se desprenden los principios rectores del derecho al Acceso a la Información como son: el principio de acceso universal; el principio de máxima publicidad, el principio de gratuidad, el principio de celeridad; y el principio de Accesibilidad. Si faltara alguno de estos principios, el DAIP estaría incompleto y perdería su sentido. De allí la importancia primero de establecerlos y segundo de observarlos. Pero para que esto sea posible hay que consolidar y promover los derechos humanos, tan cuestionada en México, así como el Órgano garante para que haga efectiva el texto constitucional.

Derecho de Acceso a la Información Pública y Órgano Garante

Hay que destacar que el DAIP es propiamente un derecho humano consagrado constitucional e internacionalmente. Pedro Salazar Ugarte, ha sostenido, que la lógica de la reforma a la constitución en materia de derechos humanos puede trasladarse hacia el ámbito de aplicación de los organismos garantes de transparencia, en este caso al Instituto Nacional de Transparencia, Acceso a la Información y Protección de Datos personal (INAI) antes Instituto Federal de Acceso a la Información Pública (IFAI). IFAI. Por ejemplo, el INAI no inaplicará normas que considere inconstitucionales o inconvencionales, pero si privilegiará unos bienes jurídicos sobre otros. Bajo este contexto, "es importante que los organismos garantes se ciñen, al menos a dos restricciones: a la lógica de los precedentes que permite crear criterios y estándares de interpretación y b) las decisiones de otros órganos y tribunales (Salazar Ugarte, 2013).

Sobre esto último la Convención Interamericana de Derechos Humanos (COIDH) ha sostenido que los jueces deben tener en cuenta no solamente el tratado, sino también la interpretación que del mismo ha hecho la COIDH, interprete última de la Convención Americana. Al parecer de Salazar Ugarte, esta directiva – aplicada al ámbito de la transparencia- no vale solo para los jueces al realizar el control de convencionalidad, sino que también impera cuando órganos de garantía como el caso del INAI deben ponderar y decidir.

Es relevante destacar que con la reforma a la constitución en materia de transparencia publicada en el Diario Oficial de la Federación el 7 de febrero de 2014, se otorgó autonomía constitucional al órgano garante de la trasparencia y el acceso a la información pública al IFAI, se le dotó de facultades para promover acciones de inconstitucionalidad en la materia especializada que asume, se amplía el catálogo de sujetos obligados con impacto hacia los partidos políticos y los sindicatos y se establecen las bases crear un sistema nacional

de transparencia y varias leyes generales en materia de acceso a la información pública, archivos y protección de datos personales (Diario Oficial de la Federación, 2014).

Con este nuevo andamiaje jurídico el nuevo organismo garante, puede asumir un papel más relevante ante el paradigma de los derechos humanos en el ámbito globalizado de su internacionalización, sin embargo su diseño institucional ideal no ha sido construido eficazmente, incluso ha sido objetivo de experimentos normativos fracasados. Hay que precisar, que en las reformas del 2007, el Poder legislativo decidió elevar al Instituto Federal de Acceso a la Información (IFAI) (Con la reforma del 7 de febrero cambio la naturaleza del Instituto Federal de Acceso a la Información como Instituto Nacional de Acceso a la Información, INAI) a rango constitucional mediante reforma al artículo 6º, en el que se estableció los primeros criterios generales que debían normar el ejercicio del derecho, así mismo se definió los sujetos obligados y, que toda la información en su poder es pública.

La reforma del 7 de febrero del 2014, se efectuó una segunda reforma al mismo artículo sexto, que cambió la naturaleza del IFAI, misma que resulta emblemática en materia de acceso a la información ya que dotó al IFAI de autonomía constitucional y lo erige como el máximo órgano garante de estos derechos en el ámbito público federal (Instituto Federal de Acceso a la Información, 2014).

Las bases constitucionales normativas del nuevo organismo garante, así como la Ley General de Transparencia y Acceso a la Información Pública están dispuestas en el decreto por el que se reforman y adicionan diversas disposiciones en materia de transparencia que se adicionan a los artículos 6, 73, 76, 89, 105, 108, 110, 111, 116, 122 Constitucional.

Un hecho relevante fue que el 5 de mayo de 2015, entró en vigor la Ley General de Transparencia y Acceso a la Información Pública (LGTAIP), con ella el Instituto Federal de Acceso a la Información y Protección de Datos (IFAI) cambio su denominación por la del Instituto Nacional de Transparencia, Acceso a la Información y Protección de Datos Personales (INAI), que se robusteció con mejores y nuevas atribuciones que lo consolidan como organismo garante a nivel nacional (ACT-PUN/24/06/2015-04). Es por tanto, que el Instituto Nacional de Transparencia, Acceso a la Información y Protección de Datos Personales (INAI), es un organismo descentralizado, no sectorizado, con personalidad jurídica y patrimonio propios, con domicilio legal en la ciudad de México. Su órgano máximo de dirección es el Pleno, integrado por siete Comisionados, quien adopta sus resoluciones por mayoría de votos, de conformidad con lo establecido en su reglamento interior (Instituto Nacional de Transparencia,2016). Por ser un organismo descentralizado, la administración de INAI está a cargo de órgano de Gobierno, el cual se integra por los siete comisionados del Instituto y por el comisario público, quién es el titular del Órgano Interno de Control.

 CONCLUSIONES

Para su constitucionalizacion, el Derecho al Acceso a la Información Pública, ha recorrido un largo camino en México. Esto ha sido producto de una tendencia global a la ampliación de los derechos humanos y las libertades; a las trasformaciones sociopolíticas que se han orientado a consolidar la democracia; a la cada vez más efectiva participación de los ciudadanos; a la creación de instancias internacionales y de cooperación entre las naciones. En el plano nacional, el DAIP ha sido el resultado de las transformaciones del Estado mexicano, de la instauración y transición democrática, así como de alternancia en el poder ejecutivo de la federación en el 2000; y de la política impulsada por una ciudadanía más exigente y con mayor madurez. En 1917, las condiciones, eran adversas para México, en medio de una revolución que condujo a retrasos históricos en muchos aspectos y de un contexto internacional envuelto en la Primera Guerra mundial. A pesar de ello, México se dio una constitución de avanzada en su momento, destacando por la protección de los derechos sociales y otros derechos.
En lo que respecta al DAIP después de haber hecho un recorrido evolutivo y conceptual se puede afirmar que a un siglo de la constitución mexicana hay avances importantes. En la CPEUM de 1917 se confirmó,

el artículo 6º de la Constitución de 1857 relativo a la libre manifestación de las ideas. El texto constitucional practicante fue el mismo, solo se eliminó a palabra "crimen": la constitución de 1857 afirmaba que se podría ejercer la libre manifestación de las ideas salvo, que […] provoque algún crimen o delito […].En cambio, en la constitución de 1917, se dice, salvo que […]provoque algún delito[…]. Tuvieron que pasar en México, 60 años para que se Constitucionalizara el DAIP en 1977.

Estos años en México fueron la etapa del llamado autoritarismo y por consiguiente de una simbólica democracia. En 1977 llevo a cabo una reforma política muy importante, que de alguno modo, abrió la ventana de la democracia, que fue permitiendo la transición democrática en México y la apertura al mundo. Será con la alternancia en el poder ejecutivo federal, del 2000 al 2012 cuando se realizaran las dos siguientes reformas al artículo 6º de la CPEUM en materia de transparencia y acceso a la información pública. La constitucionalizacion DAIP es un avance democrático, la legislación en términos generales es buena, aunque perfectible en términos su implantación, de una cultura cívica y de participación ciudadana. El Derecho de Acceso a la Información pública no tendría sentido si, en consecuencia, los ciudadanos no son capaces, primero en interesarse en este derecho; y segundo si no son capaces de acceder a la información pública. Los gobernantes y los sujetos obligados deben dar la información que la ley le obliga, salvo que haya una razón de interés público para negar su acceso. Hay que recordar, sin embargo, el derecho a la libertad de información comprende no solo el derecho pasivo de tener acceso a documentos mediante solicitud, sino además incluye un segundo elemento, una obligación del Estado a dar publicidad y diseminar información clave de interés general.

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COMPETENCIAS REQUERIDAS POR EL EMPLEADOR DE PROFESIONALES DE LA CONTADURÍA PÚBLICA, CASO BENEMÉRITA UNIVERSIDAD AUTÓNOMA DE PUEBLA

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RESUMEN

El tema de las competencias a nivel profesional ha sido estudiado por diversas Instituciones porque contribuyen de manera importante a que los egresados se desempeñen satisfactoriamente en el mercado laboral. El presente estudio se realizó en la Facultad de Contaduría Pública de la Benemérita Universidad Autónoma de Puebla, con el objetivo de conocer las competencias requeridas por los empleadores del sector servicios de los profesionales de la Contaduría Pública de la Benemérita Universidad Autónoma de Puebla y el grado de desarrollo que presentan los egresados que actualmente están empleados por el sector referido, con el fin de obtener información relevante que contribuya a la retroalimentación del Plan de Estudios, fortalecer el perfil de egreso de estos profesionales para que sean competentes y competitivos. Para la obtención de la información se aplicó un instrumento en el año 2016, que midió cuatro variables: competencias comunicativas, metodológicas, propositivas y técnicas a través de 24 items, los cuales permitieron obtener información relevante de 73 empleadores del sector servicios; quienes calificaron entre "muy importante" e "importante" las competencias señaladas en el instrumento; recomendando además reforzar en el Plan de Estudios las áreas de Contabilidad y Finanzas, incentivar el trabajo en equipo e incluir en los programas actividades de relaciones personales y ética. Se concluye que, los egresados de esta institución se están desempeñando acertadamente en el mercado laboral, y que es muy importante llevar el seguimiento de esta investigación con los sectores industrial, comercial y el sector público para seguir fortaleciendo el perfil de este profesional.

PALABRAS CLAVE: competencias profesionales, contaduría pública, empleadores y plan de estudios

PROFESSIONAL COMPETENCES, PUBLIC ACCOUNTING,

ABSTRACT

The theme of the competences in a professional level has been analyzed by a lot of Institutions since they contribute in an important level so that the graduates make a satisfactory development in a working market. This study was made in the Public Accounting Faculty of the Benemérita Universidad Autónoma de Puebla, with the objective to know the competences required by the service area employers of the Public Accounting professionals of the Benemérita Universidad Autónoma de Puebla and the level of development of the graduates have and who they are employed by the sector concerned, with the goal of get relevant information that contribute to the feedback of the Study Plan, enhanced the graduate profile of this professionals and then give to the employer competent and competitive professionals. To get the information, it was applied and instrument in the year of 2016 that measured four variables: communicative competences, methodologies, purposing and technical through 24 items, who allowed to get relevant

information of 73 employers of service sector; who qualified between "very important" and "important" the mentioned competences in the instrument; also recommending to strengthen the Study Plan in the Accounting and Finances areas, incentive the team work and include activities of personal relations and ethics in the programs. It concludes that, the graduates of this institution are playing rightly in the labor market and that is very important to follow this investigation with the industrial sector, commercial and the public sector to continue strength the profile of this professional.

KEY WORDS: Professional Competences, Public Accounting, Employers and Study Plan

INTRODUCCIÓN

El terreno de las competencias ha sido estudiado ampliamente en el ámbito educativo, según lo expresa Organista (2007), aun cuando se han abordado desde diferentes enfoques teóricos, siempre explicando los procesos de conocimiento y su desarrollo, ha propiciado que las actuales tendencias pedagógicas hayan realizado cambios en las prácticas educativas encaminadas al desarrollo de programas que incentiven la creatividad, la reflexión, el análisis, la crítica y, en general el desarrollo del pensamiento Se hace referencia en este documento de las aportaciones teóricas de expertos en el tema, rescatando aquellas que se ajustan al estudio de las competencias requeridas del profesional de la Contaduría Pública en el Estado de Puebla para atender requerimientos internacionales de las organizaciones donde prestan sus servicios. También se presenta el análisis de resultados de la Encuesta de Competencias Profesionales "Que buscan y no encuentran las empresas en los profesionales jóvenes", realizada por el Centro de Investigación para el Desarrollo A.C. (cidac.org, 2014) en el cual se comparara con los resultados del presente estudio, considerando las competencias que buscan actualmente los empleadores en los profesionales de hoy. (FORBES, 2016) Este trabajo se articula en cinco partes.

En la primera se presenta una introducción al estudio, posteriormente se hace la revisión de literatura sobre conceptos y caracterización de un modelo basado en competencias y en específico las de la formación de profesionales de la Contaduría Pública; después se describe la metodología utilizada para la obtención de información, en la cuarta parte se presentan los resultados obtenidos, y su comparación con los resultados de la encuesta de competencias profesionales, referida anteriormente; y por último las conclusiones y recomendaciones para el seguimiento del trabajo de investigación realizado y dar herramientas que retroalimenten el Plan de estudios en cuestión.

Objetivo

Conocer las competencias requeridas por los empleadores de los profesionales de la Contaduría Pública de la Benemérita Universidad Autónoma de Puebla y el grado de desarrollo que presentan actualmente los egresados empleados por el sector privado, con el fin de obtener información relevante que contribuya a la retroalimentación del Plan de Estudios, fortalecer el perfil de egreso de estos profesionales y así proporcionar al empleador profesionales competentes y competitivos.

REVISIÓN LITERARIA

Uno de los problemas de la enseñanza tradicional radica en que, dada la relevancia que se ha concedido al contenido, se ha fomentado demasiado un aprendizaje memorístico de conocimientos, el cual no implica necesariamente que el aprendiz sea capaz de aplicarlos a la vida real. Frente a esto, el aprendizaje por competencias se centra en dos pilares fundamentales: la significatividad y la funcionalidad de los aprendizajes. Este nuevo enfoque de la enseñanza no olvida, en ningún caso, la importancia de los conocimientos, pero los aborda de manera interrelacionada, poniendo en juego al mismo tiempo conocimientos, destrezas, habilidades y valores. La declaración de Bolonia (1999), es de las primeras que expresa que las competencias refiriéndose al aprendizaje del alumno se logran a través de horas de trabajo

independiente controladas por el profesor, lo cual va cambiando la manera de pensar sobre la enseñanza y el aprendizaje. Barr y Tagg (1995) en Morales (2012) afirman que:

Estamos empezando a reconocer que nuestro paradigma dominante confunde medios con fines…ahora nos estamos dando cuenta de que nuestra misión no es enseñar sino conseguir que cada uno de nuestros alumnos aprendan mediante el procedimiento que mejor funcione.

Se entiende por "competencias" las habilidades y capacidades adquiridas a través de un esfuerzo deliberado y sistemático para llevar a cabo actividades complejas. El concepto se refiere entonces al conjunto de capacidades que se consiguen al combinar conocimientos, habilidades, actitudes y motivaciones. Es decir, es la capacidad de aplicar los resultados del aprendizaje en un determinado contexto: educación, trabajo o desarrollo personal. Una competencia no está limitada a elementos cognitivos –uso de la teoría, conceptos o conocimientos implícitos–, sino que abarca tanto habilidades técnicas como atributos interpersonales. (OECD, 2010). Las competencias requeridas en un trabajo profesional se dividen en dos grandes grupos: aquellas relacionadas con conocimientos profesionales, con herramientas de trabajo o con técnicas de producción y aquellas que más bien se relacionan con la forma en que las personas trabajan juntas, interactúan, se comunican o manejan sus emociones. A las primeras se les conoce como competencias técnicas o "duras", mientras que a las segundas como sociales o "suaves". (CIDAC) 2014. En la tabla 1, se señalan ejemplos de las competencias técnicas o "duras" y las sociales o suaves.

Tabla 1: Comparación de Competencias Suaves y Duras

Competencias Técnicas o Duras	Competencias Sociales o Suaves
Financieras	Comunicación escrita en español
Contables	Comunicación oral en español
Procesos administrativos	Comunicación oral en inglés
Manejo de maquinaria	Puntualidad
Uso de software	Sentido de responsabilidad
	Iniciativa o pro actividad
	Capacidad de síntesis de información
	Pensamiento lógico y ágil

Fuente: Elaboración propia con base en datos de Centro de Investigación para el Desarrollo A.C. (CIDAC)

Estudio Previo Sobre Importancia de las Competencias Para el Empleador

Para determinar las competencias el CIDAC realizó entrevistas a los responsables de las áreas de recursos humanos y de las demás áreas que contratan a jóvenes egresados de la IES para ver, entre otros puntos, cuáles son las competencias que consideran más importantes para sus áreas, y cuáles son aquellas que consideran más escasas o que les cuesta más trabajo encontrar, ya sea porque:

No hay profesionistas con esa preparación.
Los hay en teoría, pero en realidad con baja calidad.
En la tabla 2, se indican de acuerdo al hallazgo referido las competencias en cuatro áreas principales que son requeridas por los empleadores, en el área de la Contaduría Pública.

Tabla 2: Competencias Requeridas Por los Empleadores Según el Área Específica

Contabilidad	Matemáticas	Administración	Economía
Conocimiento y manejo básico de administración de impuestos. Conocimiento y manejo básico de matemáticas financieras. Conocimiento y manejo básico de finanzas corporativas. Conocimiento y manejo básico de finanzas bursátiles. Conocimiento y manejo básico de contabilidad	Conocimiento y manejo básico de ecuaciones diferenciales. Conocimiento y manejo básico de álgebra. Conocimiento y manejo básico de cálculo	Manejo eficiente del tiempo. Planeación de tareas. Saber tratar a un cliente. Detección de oportunidades de mejora en procesos o producto. Detección de nuevas oportunidades de negocio. Implementación de nuevos proyectos.	Conocimiento y manejo básico de estadística descriptiva. Conocimiento y manejo básico de econometría.

Fuente: Elaboración propia con datos del Centro de Investigación para el Desarrollo A.C. (CIDAC)

De acuerdo con la revista FORBES, México (2016), las seis habilidades determinantes del profesional actual, para que tenga éxito y que en su mayoría no forman parte de los programas de estudio, o que si los incluyen no han logrado su trascendencia, se expresan en la Tabla 3

Tabla 3: Habilidades del Profesional Actual Según la Revista FORBES

Habilidades	Requerimientos
1.- Comunicación:	En todas sus formas, oral y escrita Capacidad para transmitir ideas e información con una estructura, prioridad y sentido de relevancia. Hablar en público con soltura y dominio del tema
2.- Trabajo en equipo	Establecer relaciones humanas que estimulen un ambiente de trabajo productivo, coordinado y eficiente. Ser capaz de mostrar tolerancia y respeto, así como ajustarse a ambientes multiculturales, sin prejuicios ni reduccionismos.
3.- Liderazgo	Actitud de cambio, hambre de progreso, superación de barreras, sana ambición competitiva. Líderes que impulsen cambios de manera cotidiana
4.- Ética	Respetar el medio ambiente, la vida animal, las leyes y los derechos humanos.
5.- Pensamiento crítico y lógico:	Que en un ambiente de trabajo libre las ideas fluyan, crezcan y sean canalizadas a favor de los grandes objetivos de la empresa. Que el personal aporte certeza, intelectualidad, objetividad y base científica de las operaciones.
6.- Competitividad	Todos los días lograr mantenerse, crecer y madurar, no permitir reducir el nivel de trabajo diario o convertirlo en una rutina aburrida. Dar un sentido de emoción y motivación constante a todo lo que hace el profesionista.

Esta tabla muestra las habilidades y requerimientos que los empleadores sugieren que las Instituciones de Educación Superior (IES) desarrollen en sus estudiantes para que al insertarse en el mercado laboral sean competentes y competitivos.

METODOLOGÍA

Esta investigación se tiene proyectada realizar en tres periodos de tiempo; en este documento se presentan resultados de la primera fase desarrollada con el sector servicios en el presente año; para el segundo periodo programado para los primeros meses del año 2017 se pretende encuestar al sector industrial y comercial, y finalmente para el segundo semestre del mismo año encuestar al sector público, y realizar un análisis comparativo de resultados de cada uno. Las etapas de esta primera parte de la investigación fueron las siguientes:

Revisión de literatura para conocer estudios sobre competencias profesionales realizados con anterioridad. Identificar las principales competencias de los modelos educativos a nivel profesional.

Elección de las competencias que dentro del marco de la institución y el contexto del profesional de la Contaduría Pública se consideraron apropiadas para obtener buenos resultados en la práctica profesional

contemporánea. Diseño del cuestionario que incluyo cuatro variables: competencias comunicativas, metodológicas, propositivas y técnicas a través de 24 ítems. Selección de la población en estudio: Se tomó en cuenta una base de datos de 100 empresas del sector servicios de los cuales contestaron 73 empleadores, cuyos empleados Contadores Públicos están afiliados al Colegio de Contadores Públicos del Estado de Puebla, puesto que a través de esta institución se obtiene la certificación profesional, indicador de actualización profesional de los sujetos.

Aplicación del cuestionario a través de medios electrónicos.
Tabulación de los datos.
Elaboración de conclusiones y recomendaciones.

RESULTADOS OBTENIDOS

Al seleccionar las empresas para la aplicación de los cuestionarios de los sectores: agropecuario, industrial, comercio y servicios, se consideró que la más relevante por ser la que está en constante cambio y de acuerdo al perfil del contador, es una de las que más los emplea, en esta última actividad y de la cual se obtuvo una participación del 73, de 100 que se consideraron, por lo que la muestra se considera satisfactoria, reflejando los resultados siguientes:

La proporción que existe entre sus empleados egresados de la Facultad de Contaduría Pública de la BUAP es del 75% El desempeño de los egresados de la Facultad de Contaduría Pública de la BUAP, el 50% lo considera excelente y el otro 50% muy bueno

Las principales recomendaciones recibidas por los sujetos encuestados son:
En el Plan de Estudios reforzar las áreas de Contabilidad y Finanzas
Incentivar el trabajo en equipo
Incluir en los programas actividades de relaciones personales y ética

Interpretación de Resultados

En las tablas 4, 5, 6 y 7 se presentan las calificaciones realizadas por los empleadores, así como el análisis de la misma.

Tabla 4: Interpretación de los Resultados Obtenidos Variable Competencias Comunicativas

Competencia	Resultado	Analisis
Facilidad de comunicación oral y escrita	Muy importante	Su carta de presentación es base para el desarrollo de sus actividades.
Comunicación oral y escrita en inglés	Importante	Los empleadores en su gran mayoría requieren de esta habilidad en sus negociaciones con extranjero y el profesional de la contaduría pública, por el manejo de los estados financieros, elaborados en base a las normas internacionales, requiere participar sin la intervención de un traductor.
Colaborar con otras personas de manera colaborativa y constructiva	Muy importante	La aceptación al trabajo en equipo dentro de cualquier empresa es fundamental.
Capacidad de desarrollar relaciones públicas	Muy importante	El profesional de la contaduría, tiene que tener esta capacidad, ya que la información para elaborar sus estados financieros, viene de todas las áreas de la empresa.
Suministrar datos de calidad, oportunos, comprensibles y transparentes.	Muy importante	La precisión con que proporcione la información financiera de la empresa dependerá la toma de decisiones acertadas.

Tabla 5: Interpretación de los Resultados Obtenidos Variable Competencias Metodológicas

Competencia	Resultado	Analisis
Gestión de Proyectos	Importante	Al conocer las finanzas de la empresa, puede incentivar a que se diversifique la actividad de la empresa.

Dominio de tecnologías de información	Muy importante	Hoy en día el manejo de los software ya no es una opción, es un requisito para el ejercicio de la profesión.
Diseño de sistemas contables y de control interno	Importante	Constituye una de sus responsabilidades principales.
Aplica conocimientos adecuados para solucionar problemas concretos	Importante	Dependiendo del nivel en donde se encuentre requerirá cada vez de más conocimientos para que pueda resolver los problemas que enfrenta su compañía.
Transfiere experiencias adquiridas a otros problemas o situaciones novedosas de trabajo	Importante	En el ejercicio de la profesión contable, esta competencia es indispensable.

Tabla 6: Interpretación de los Resultados Obtenidos Variable Competencias Propositivas

Competencia	Resultado	Analisis
Capacidad para toma de decisiones relevantes	Muy importante	La seguridad que muestre cuando intervenga en la toma de decisiones y la relevancia de sus comentarios asegura la aceptación de las mismas.
Aplicación de la formación teórica con capacidades, habilidades y recursos para atender las necesidades de su ámbito laboral y /o profesional	Muy importante	El tener una visión amplia de las situaciones, tener conocimientos pertinentes y relevantes, dará trascendencia tanto a él como a su personal.
Afronta con responsabilidad la solución de sus decisiones	Muy importante	Para ello requiere la formación ética en su preparación académica.
Detección de nuevas oportunidades de negocio	Importante	La visión que tenga este profesional, hará que detecte oportunidades para la empresa, ya que conoce las finanzas de la misma.
Implementación de nuevos proyectos	Importante	Proporcionará elementos pertinentes y relevantes para que la empresa tome la decisión al respecto.

Tabla 7: Interpretación de los Resultados Obtenidos Variable Competencias Técnicas

Competencia	Resultado	Analisis
Conocimiento y manejo de la Contabilidad	Muy importante	Su aplicación es básica para la generación de información financiera y el cálculo de contribuciones
Conocimiento y manejo de impuestos	Importante	La falta de conocimiento de esta materia puede originar problemas con las autoridades fiscales, lo que implicaría erogaciones financieras imprevistas
Conocimiento y manejo de finanzas corporativas	Importante	Es un área donde el profesional puede incursionar, apoyando a la toma de decisiones
Conocimiento y manejo de matemáticas financieras	Importante	Es apoyo directo para la contabilidad y las finanzas
Conocimiento y manejo de sistemas de costos	Importante	Su conocimiento es relevante para determinar la productividad de la empresa
Conocimiento y manejo del derecho laboral	Importante	Su conocimiento garantiza el cumplimiento legal en materia de trabajadores
Conocimiento y manejo de software contable y fiscal	Muy importante	Es una herramienta indispensable que facilita el trabajo cotidiano del profesional
Conocimiento y manejo de software para la elaboración de nóminas	Importante	Competencia indispensable para el cumplimiento de las contribuciones a los salarios.
Conocimiento y manejo de proyectos de inversión	Importante	Competencia importante para apoyar a la empresa en la toma de decisiones acertadas.

CONCLUSIONES

Las competencias desarrolladas por el egresado de la licenciatura en Contaduría Pública son herramientas fundamentales para su formación integral, que además los responsables de la selección de personal están evaluando en la actualidad, debido a que como se expresó al inicio de este trabajo, las empresas no pueden estar al margen del dinamismo que les exige la era de la información. Las asignaturas del Plan de Estudios, incluyen de manera parcial las competencias técnicas a través de los ejercicios y actividades dirigidas por el docente, mas sin embargo se requiere que los estudiantes realicen trabajo indendiente supervisado por el docente. Las competencias comunicativas, metodológicas y propositivas, son desarrolladas cuando el estudiante se enfrenta durante su estancia como estudiante a un trabajo parcial en el área de su profesión, y a través del servicio social y la práctica profesional crítica, esta última sujeta a evaluación y acreditación a

través de la calificación que otorgan los responsables de los departamentos donde la realizó el estudiante, inclusive una buena proporción de estudiantes encuentran por este medio un trabajo permanente. Con la continuación de las siguientes etapas del estudio que aquí se presenta, se obtendrá información valiosa de los otros sectores de empresas en relación a la valoración que dan a las distintas competencias y seguramente seguirán reforzando el perfil del profesional de la Contaduría Pública para su éxito profesional y laboral.

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LA PLANEACIÓN ESTRATÉGICA EN EL DESARROLLO SOSTENIBLE EN MÉXICO

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RESUMEN

El desarrollo sostenible implica en este momento un rubro a considerar en cualquier actividad del ser humano. El cuidado del medio ambiente es una cuestión que preocupa y ocupa, por lo cual existen muchos organismos que están suscribiendo acuerdos para minimizar el impacto ambiental que ya nos está afectando. La industria es una de las actividades que más energía y agua consumen en su proceso. Dentro de los mayores generadores de contaminantes de aire y agua, así como gases de efecto invernadero; las emisiones de CO_2 es uno de los indicadores que contabilizan para el cambio climático. El costo para el planeta es en muchas ocasiones mayor que el beneficio obtenido para la sociedad. Es por ello que el presente trabajo de investigación busca analizar el impacto que tiene el consumo y el impacto que ha dejado en México, como aspecto a considerar en la planeación del desarrollo sostenible del país. Es una investigación de tipo descriptivo con datos en series de tiempo y transversales, básicamente basado en el comparativo del documento "Our Common Future" y la situación actual del país. En la recolección, codificación y análisis de los datos se utilizó información estadística de INEGI, Banco Mundial, y otros. Este estudio apunta a que uno de los muchos aspectos que impactan al medio ambiente; así como la demanda agregada que representa un alto costo en la huella ecológica, y la propuesta de negocios sociales que permitan tener competitividad, y sus consecuencias en el desarrollo sustentable en la sociedad, en uno de los países con más riqueza biofísica en el planeta y por lo mismo con una alta responsabilidad con la humanidad.

PALABRAS CLAVE: Planeación Estratégica, Tecnología Sustentable, Negocios Sociales, Huella Ecológica.

THE STRATEGIC PLANNING IN THE SUSTAINABLE DEVELOPMENT IN MEXICO

ABSTRACT

Sustainable development implies at this moment an item to be considered in any activity of the human being. The care of the environment is an issue that concerns and occupies, so there are many agencies that are signing agreements to minimize the environmental impact that is already affecting us. The industry is one of the activities that more energy and water consume in its process. Within the largest generators of air and water pollutants, as well as greenhouse gases; CO_2 emissions are one of the indicators that account for climate change. The cost to the planet is often greater than the benefit to society. This is why the present research seeks to analyze the impact of consumption and the impact it has left in Mexico, as an aspect to consider in the planning of sustainable development of the country. It is a descriptive research with data in time series and cross-sectional. For data collection, coding and analysis, statistical information from INEGI, World Bank, and others was used. This study points to one of the many aspects that impact the environment; As well as the aggregate demand that represents a high cost in the ecological footprint, and

the proposal of social businesses that allow to have competitiveness, and its consequences in the sustainable development in the society, in one of the countries with more biophysical wealth in the planet And therefore with a high responsibility to humanity.

JEL: Q01, Q54, O32.

KEYWORDS: Strategic Planning, Sustainable Technology, Social Business, Ecological Footprint

INTRODUCCIÓN

El cambio climático no es un problema que deba abordarse desde una sola perspectiva, debido a que no impacta un solo sector, es probable ver afectaciones en la economía, la salud, la política y el desarrollo social. En el caso del presente trabajo, es desde el aspecto económico como se aborda, además de que es la planeación estratégica y sus herramientas las que se utilizan como métodos de análisis PESTE (aspectos políticos, económicos, sociales, tecnológicos y de entorno) y las propuestas de negocios propias de la planeación; así como el uso de series de tiempo en los consumos, realizando al final una discusión sobre lo que en 1987 el documento "Nuestro Futuro Común" planteó, y los alcances que desde entonces el país ha logrado; al final se hacen planteamientos para la conservación de la inmensa riqueza de un país como México.

Antecedentes

Desde 1987 surge como propuesta de Gro Harlem Brundtland, el concepto de desarrollo sostenible, con el propósito de analizar, criticar y replantear las políticas de desarrollo económico globalizador, reconociendo los costos medioambientales altos. Fue creado para la ONU, por diversas naciones. En ese sentido el objetivo fue concientizar en la idea de que satisfacer las necesidades de las generaciones presentes sin comprometer las posibilidades de las generaciones del futuro, para atender sus propias necesidades (Comisión Brundtland, Nuestro futuro común, 1987). Es el resultado de una acción concertada de las naciones para impulsar un modelo de desarrollo económico mundial compatible con la conservación del medio ambiente y con la equidad social. En ese sentido los ejes del desarrollo sustentable se reducen a tres grandes conceptos.

METODOLOGÍA

Desde hace treinta años se sabe que la riqueza industrial, se ha convertido en un tema de supervivencia para las naciones en desarrollo y es parte de una espiral descendente de un declive ecológico y económico vinculado en el que muchas de las naciones están atrapadas (Bourtland, 1987). Desde esos años se propusieron programas y políticas que ofrecen una esperanza real de reducir la entonces creciente brecha entre naciones ricas y naciones pobres (Bourtland, 1987).

Tabla 1: Análisis PESTE, es Decir, el Entorno Que Afecta el Desarrollo Sustentable en México

Criterios PESTE			
Políticos	Políticas públicas	Creación de zonas protegidas	Corrupción que permite
Económicos	Desigualdad	Poco crecimiento económico	Pobreza en zonas de riqueza natural
Sociales	Empleo informal	Violencia	Indiferencia
Tecnológicos	Poca innovación	Tecnología con fines lucrativos y no sociales	Políticas publicas enfocadas a resolver el problema
Entorno	Deterioro ambiental	Explotación de recursos con fines lucrativos.	Desastres como consecuencia de la deforestación y cambio climático.

Fuente: Elaboración propia.

Tabla 2: Comparativo de Algunos Puntos de Nuestro Futuro Común y la Situación Actual

Aspectos "Nuestro Futuro Común". Desde Hace Casi Treinta Años.	Circunstancias Actuales Y Propuestas.
"90 Los gobiernos deben empezar ahora a hacer que las agencias nacionales, económicos y sectoriales clave …. para asegurar que sus políticas, programas y presupuestos servicio de un desarrollo económico y ecológicamente sostenible (Bourtland, 1987)".	Si bien México en el Plan Nacional de Desarrollo 2013-2018, en el ámbito de desarrollo sustentable, participa en más de 90 acuerdos y protocolos, siendo líder en temas como cambio climático y biodiversidad, la realidad es que el crecimiento económico del país sigue estrechamente vinculado a la emisión de compuestos de efecto invernadero, generación excesiva de residuos sólidos, aguas residuales no tratadas y pérdida de bosques y selvas; ello implica retos importantes para propiciar el crecimiento y el desarrollo económicos de los cuales depende nuestro bienestar (PND, 2013-2018).
"11 El número de personas que viven en tugurios y barrios pobres va en aumento.... Un creciente número de personas con falta de agua potable y saneamiento… la pobreza persiste y sus víctimas se multiplican". "14 … la pobreza se ha agravado por la distribución desigual de la tierra y otros activos... Éstos factores, combinados con las crecientes demandas de la buena tierra, a menudo a crecer los cultivos para la exportación, han empujado a muchos agricultores de subsistencia en tierras pobres y les robaron cualquier esperanza de participar en la vida económica de sus países.	Entre 2012 y 2014 el porcentaje de población en pobreza subió de 45.5 a 46.2 por ciento. El porcentaje de pobreza extrema bajó de 9.8 a 9.5 por ciento (CONEVAL, 2015). La población en pobreza aumentó de 53.3 a 55.3 millones de personas; la pobreza extrema se redujo de 11.5 a 11.4 millones de personas entre 2012 y 2014 (CONEVAL, 2015). El coeficiente de Gini varía entre cero y uno, es decir, entre más grande es el valor del coeficiente, mayor es la desigualdad en la distribución del ingreso. En el periodo 2012-2014 pasó de 0.498 a 0.503. (CONEVAL, 2015). Un ejemplo de mecanismos que coadyuvan a mitigar la pobreza y practicar el desarrollo sustentable son las empresas sociales (Easterly & Miesing, 2007; Seelos & Mair, 2007), las cuales se caracterizan por emerger desde una perspectiva local, donde comunidades o grupos sociales ponen en marcha una idea de negocio que genera beneficios económicos, sociales y ambientales para sus miembros.
14 Las mismas fuerzas han hecho que los agricultores itinerantes tradicionales, que una vez cortados los bosques el tiempo para recuperar el bosque, ahora tienen ni tierra ni suficiente ni tiempo para dejar que los bosques se restablezcan. Así que los bosques están siendo destruidos, con frecuencia sólo para crear tierras de cultivo … la erosión del suelo afecta ríos, valles, zonas crónicamente expuestas a inundaciones … (Bourtland, 1987). 24. El "efecto invernadero", una de esas amenazas a los sistemas de soporte de vida, se desprende directamente de incremento en el uso de recursos. La quema de combustibles fósiles y la tala y quema de bosques liberan dióxido de carbono (CO_2). La acumulación en la atmósfera de CO_2 y algunos otros gases atrapa la radiación solar cerca de la superficie de la Tierra, causando el calentamiento global… (Bourtland, 1987).	En México las prácticas agropecuarias que implican el uso inadecuado del fuego para la agricultura, quemas intencionales en zonas forestales y problemas de litigio por la tenencia de la tierra, entre otras, son los causantes de aproximadamente el 40% de los incendios forestales en el país (INEGI y CONAFOR, 2015). Aparte de las prácticas que se consideran "a propósito" cuando el interés económico se disfraza de incendio. En 2010 México emitió 383,671 de 24,126,416, es decir, 5.9% del total (ONU, 2012). Además de que internamente existen ciudades en donde la circulación de automóviles se hace cada vez más frecuente por la alta concentración de gases tóxicos.
50 El crecimiento económico siempre trae consigo el riesgo de daños al medio ambiente, ya que ejerce mayor presión sobre los recursos ambientales… la protección del medio ambiente es inherente al concepto del desarrollo sostenible …(Bourtland, 1987)"	En 2008 los países "menos desarrollados" representaron el 50% de las emisiones mundiales de CO_2, pero en parte debido a la producción de bienes para los países ricos. Países "menos desarrollados" 80% de la población, solo contribuyen con 20% de las emisiones (ONU, 2012). En consumos como agua, transporte, combustible, además de deshechos sólidos y basura electrónica que en México no es común reciclar.
65 El cumplimiento de todas estas tareas exigirá la reorientación de la tecnología el vínculo clave entre los humanos y la naturaleza… la capacidad de innovación tecnológica tiene que ser mucho mayor en los países en desarrollo para que puedan responder con mayor eficacia a los retos del desarrollo sostenible… la orientación del desarrollo de la tecnología debe ser cambiado a prestar mayor atención a los factores ambientales.	El uso de internet creció con fuerza en América Latina pero acusa un fuerte rezago en la adopción y desarrollo de nuevas tecnologías que debe superar aceleradamente si quiere retomar el crecimiento económico, advirtió la Cepal (CEPAL, 2016). América Latina enfrenta un "punto de inflexión": o adopta rápidamente medidas que le permitan superar sus rezagos en materia tecnológica o se quedará atrás en cuanto a desarrollo económico, coincidieron expertos en el segundo día de la Conferencia de la Ciencia, Innovación y Tecnologías de la Información y las Comunicaciones (TIC) de la Cepal, que se desarrolla en San José (CEPAL, 2016). México como país latinoamericano no es la excepción.
66 … el grueso de la investigación y el desarrollo mundial aborda algunos de los problemas urgentes frente a estos países, como la agricultura de tierras áridas o el control de las enfermedades tropicales. No se hace lo suficiente para adaptar las innovaciones recientes en la tecnología de materiales, ahorro de energía, tecnología de la información, la biotecnología y de las necesidades de los países en desarrollo. estas lagunas deberán ser objeto de mejorar la investigación, diseño, desarrollo y capacidades de extensión en el Tercer Mundo.	La investigación y desarrollo (I+D) de la región es "ínfima", según la Cepal. El gasto en este rubro en América Latina se encuentra "estancado" desde 2004 y representa solo 2,8% del gasto mundial. En Estados Unidos, líder en esta materia, esta cifra llegó a más del 35% del total en 2012 (CEPAL, 2016). La mayoría de estos recursos se concentra en investigación, mientras que en los países avanzados predomina el desarrollo experimental. Como consecuencia, el nivel de patentes de la región sigue siendo "muy bajo" (CEPAL, 2016).
5. El comercio internacional… las necesidades de divisas animan a muchos países en desarrollo para talar árboles más rápido que bosques pueden regenerarse… los patrones de comercio también pueden fomentar las políticas y prácticas de desarrollo insostenibles…	En el comercio internacional, México ha tratado de diversificar sus exportaciones; sin embargo, los ingresos por petróleo aún son parte importante, las remesas que envían los trabajadores en el exterior, y bienes manufacturados. La mayoría de los trabajadores en el exterior abandonaron las zonas rurales y el trabajo de campo.

En la Tabla 2, se observa que a casi treinta años, el país ahora tiene una situación compleja que resolver para poder llegar a desarrollarse y de manera sustentable, sin embargo tiene posibilidades en el corto plazo para aprovechar, anclando los temas sociales, culturales y tecnológicos en

la educación, a través de políticas implementadas con el órgano rector de la ciencia en México el Consejo Nacional de Ciencia y Tecnología. Fuente: elaboración propia.

CONCLUSIONES

Las recomendaciones macroeconómicas para mejorar en lo posible la compleja situación social, económica y ambiental, tendrá que apoyarse en su propia cultura. y las medidas adoptadas por todas las organizaciones públicas y privadas en el área respectiva. Los museos destacan entre estas organizaciones debido a la relación con el papel que tienen en este proceso de desarrollo sostenible. La concientización de un cambio sostenible en los museos es de suma importancia, ya que el patrimonio cultural gestionado por museos representa una forma de conocer las características y la historia de una comunidad y la mejora de la comprensión de una cultura y estilos de vida diferentes (Scott, 2007).

Mexico necesita reencontrar sus valores y su identidad. Mediante su función de conservación y preservación del patrimonio en el tiempo, los museos contribuyen a asegurar la sostenibilidad tanto del entorno natural como el cultural (Blagoeva-Yarkova, 2012). En el caso particular de México y debido a la gran riqueza cultural que aún posee, al deteriorarse la identidad se descomponen aspectos trascendentales de una sociedad compleja, que aunada a la desigualdad económica y pobreza genera violencia y provoca aún más deterioros ambientales. Por otro lado, la educación sin intención de mercado, pero con visión de negocio social, que permita entre otras cosas la generación de innovaciones tecnológicas enfocadas a la sociedad, que permitan redistribuir la riqueza y atacar la corrupción que afecta al país. La educación que permita elevar el conocimiento para la mejora del desarrollo humano y devuelva la armonía a la sociedad y al medio ambiente. Dentro de las estrategias de sustentabilidad son los jóvenes los que tienen un papel protagónico creando ventajas competitivas enfocadas al cuidado del medio ambiente y la cultura de los nativos de las diversas zonas, en ese sentido son los jóvenes becarios del Consejo Nacional de Ciencia y Tecnología, los que tendrán un papel protagónico para poder alcanzar las declaraciones del documento "*Our Common Future*" emitido hace casi treinta años.

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DIAGNÓSTICO DE LA INDUSTRIA VINÍCOLA EN EL VALLE DE GUADALUPE, BAJA CALIFORNIA, MÉXICO

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RESUMEN

El presente trabajo describe los elementos que inciden en el desarrollo de la industria vinícola del Valle de Guadalupe, en el municipio de Ensenada, Baja California, México. El sector vinícola, es estratégico, debido a que se produce el 90% del vino mexicano, aunado al potencial turístico que representa la zona. Esta sinergia ha permitido a los productores vinícolas crecer y participar en el mercado regional, por la influencia de emprendedores exitosos y por la vocación endógena de los valles vinícolas. Sin embargo, su crecimiento se ha limitado por la falta de políticas públicas, estrategias y acciones que ofrezcan incentivos a corto, mediano y largo plazo que permitan contribuir a la consolidación de la Ruta del Vino que comprende el Corredor Valle de Guadalupe-San Antonio de las Minas.

PALABRAS CLAVES: Industria Vinícola, Productores de Vino, Valle de Guadalupe

DIAGNOSIS OF WINE INDUSTRY IN THE GUADALUPE VALLEY, BAJA CALIFORNIA, MEXICO

ABSTRACT

This paper describes the elements that affect the development of the wine industry in the Guadalupe Valley, in the municipality of Ensenada, Baja California, Mexico. The wine sector is strategic and the country due one that 90% of Mexican wine is produced, together with the tourist potential represent surroundings. This synergy has enabled producers wine you grow and participate in the regional market, by the influence of Successful Entrepreneurs And by endogenous vocation of the wine valleys. However, its growth has been limited by the lack of public policies, strategies and actions providing incentives a short, medium and long term will contribute to the consolidation of the Wine Route which includes the Valley Corridor Guadalupe-San Antonio Mine.

JEL: M11**,** P25, P26

KEYWORDS: Guadalupe Valley, Wine Producers, Wine Industry

INTRODUCCIÓN

En la última década, la industria vinícola de Baja California ha destacado por la producción de varietales de calidad para la elaboración de vinos que garanticen la calidad que las empresas vinícolas requieren para cumplir con su meta de competir en el mercado nacional e internacional. Los productores de uva, han aprovechado las condiciones de las zonas vitícolas en cuanto a su composición de la tierra y las bondades del clima, propicias para el cultivo y producción de varietales blancas y tintas (Según información otorgada por el Sistema Producto Vid de Baja California, organismo que agrupa a la mayoría de las cavas o bodegas de la región).

En el contexto nacional, destaca el estado de Baja California como el principal productor de vinos de calidad, destacando las cavas L.A. Cetto, Monte Xanic, Santo Tómas, Chateau Camou, Casa Pedro Domecq, Casa de Piedra, Roganto, Viñedos Palafox, Torres Alegre y Familia, Barón Balche, Adobe Guadalupe, Vinarte, Vinisterra, Viña Liceaga, Relieve, entre otras. Las cuales han destacado en las catas internacionales obteniendo premios y reconocimiento (Información otorgada por la Cofradía del Vino Capítulo Ensenada). En los últimos años, la industria vinícola mexicana se ha estancado, aún y cuando, el consumo del vino en el mercado interno va en franco crecimiento producto de una campaña intensa de promoción de la Cultura y Apreciación del Vino que fomentan a nivel nacional las Fiestas de la Vendimia y la promoción que realiza el gobierno del estado en conjunto con los productores de vino comercial (Meraz, 2009). El presente trabajo, presenta un diagnóstico de la industria del vino en el Valle de Guadalupe de voz de los principales actores que intervienen en ella.

REVISIÓN LITERARIA

El principal cultivo del Valle de Guadalupe es la vid, con una extensión aproximada de 2,000 hectáreas de sembradío (SEDECO, 2004). Los viñedos que proveen uva para la elaboración de vinos en la región se ubican en esta área por su clima mediterráneo. Entre los varietales cultivados en el valle destacan las blancas y tintas, de procedencia española, francesa e italiana:

Tabla 1: Variedades de Uvas Producidas en Baja California

Varietales Blancas	Varietales Tintas	País
Chardonnay, Sauvignon Blanc, Chenin Blanc, French Colombard, Viogner, Semillon, Saint Emilion, Pinot Noir	Cabernet Sauvignon, Merlot, Cabernet Sauvignon, Cabernet Franc, Malbec, Syrah	Francia
Moscatel, Palomino, Macabeo, Málaga Trebbiano	Carignan, Tempranillo, Garnacha, Misión, Nebbiolo, Barbera, Sangiovese	España Italia
Riesling, Chasselas		Alemania
	Ruby Cabernet, Zinfandel, Petite Syrah	Estados Unidos

Fuente: Elaboración propia a partir de Sistema Producto Vitivinícola de Baja California, 2015

Desde el punto de vista económico, en el Valle de Guadalupe se puede identificar una fuerte especialización en la producción de vino. La industria vinícola está constituida fundamentalmente por nanos, micros, pequeñas y medianas empresas (MiPYMEs), que tienen una creciente contribución a la economía regional. La industria provee empleo a más de 1,500 personas en la época de vendimia, siendo la mayoría de estos empleos de carácter temporal (Sistema Producto Vid, 2008). Actualmente, es la zona más importante de producción vinícola en México, en ella se elabora cerca del 90% de la producción de vino en el país según la Asociación Nacional de Vitivinicultores (ANV). Los viñedos en Ensenada se distribuyen en cinco grandes valles: Guadalupe, San Vicente, Ojos Negros (Real del Castillo), Santo Tomás y San Antonio de las Minas (Sánchez, 2007).

Comité Estatal Sistema Producto Vitivinícola de Baja California, A.C.

Los Sistema Producto son el conjunto de elementos y agentes concurrentes de los procesos productivos de productos agropecuarios, incluidos el abastecimiento de equipo técnico, insumos y servicios de la producción primaria, acopio, transformación, distribución y comercialización. En el caso del Sistema Producto Vitivinícola de Baja California (SPVBC), son alrededor de 120 productores vitícolas y casas productoras de vino. Destacan las casas vinícolas: Ácrata, Adobe Guadalupe, Alborada Guadalupe, Barón Balché, Bibayoff, Bodegas F. Rubio, Bodegas de San Antonio, Bodegas de Santo Tomás, Bruma, Casa de Piedra, Casa Pedro Domecq, Cavas Valmar, Château Camou, Cuatro Cuatros, El Cielo, Finca La Carrodilla, Las Nubes, Fratelli Pasini, Hacienda Guadalupe, L.A. Cetto, La Lomita, Mogor Badan, Monte Xanic, Paralelo, Rancho Velasco, Relieve, Retorno, Roganto, Viña de Liceaga, Vinisterra, entre otras.

Comité PROVINO, A.C.

Es una Asociación de vinicultores de Baja California a la que pertenecen las principales casas vinícolas de Baja California. La principal actividad que realiza la asociación y que ha permitido que se conozca en otras partes del mundo y del país son las Fiestas de la Vendimia, las cuales cada año incrementan el número de visitantes y las catas de vinos para dar a conocer los productos de la región. La importancia de esta dinámica asociativa radica en que explica gran parte del éxito logrado por la actividad vitivinícola en su momento de reorientación, puesto que surgieron diversas formas de cooperación informal entre los productores que permitieron consolidar las actividades de todos ellos. Las redes de cooperación han permitido a PROVINO participar en ferias, degustaciones y eventos relacionados con la actividad en diferentes foros y localidades.

METODOLOGÍA

El presente trabajo se desarrolló a través de una investigación con un enfoque cualitativo, se fundamentó en un proceso inductivo. Durante el desarrollo de la investigación se utilizaron planteamientos abiertos los cuales se ajustaron de acuerdo a la evolución del estudio. Este planteamiento se orientó a aprender de las experiencias y puntos de vista de productores de vino que enfrentan problemas para sostener sus niveles de producción y su rentabilidad ante un sistema tributario nada favorecedor. La investigación se enfocó a viticultores y vinicultores de micro, pequeñas, medianas y grandes cavas de vino de la región del valle de Guadalupe en Ensenada, Baja California, México. En el 52% de los casos, se tuvo contacto directo con los entrevistados. Las variables no fueron controladas ni manipuladas, sólo permitieron definir conceptos generales. Los significados fueron extraídos de los empresarios y los datos no se limitaron a valores numéricos. La revisión de la literatura se llevó a cabo antes de efectuar la primera recolección de datos con un vitivinicultor especialista del sector, mismo que se fue consultando conforme avanzaba la investigación. Esta revisión permitió un mejor entendimiento de los datos recolectados y analizados, sin perder de vista que los insumos fundamentales surgieron de los datos emergentes provenientes de las entrevistas con los viticultores y vinicultores.

El trabajo se concentró en los casos que ayudaron a entender el fenómeno de estudio y a responder las preguntas de la investigación. El principal factor que se consideró fue la capacidad operativa de recolección y análisis. Para este estudio se utilizaron muestras no probabilísticas, pues permitieron analizar los casos que interesaban para el trabajo de investigación y una muestra de expertos, misma que permitió tener una opinión para dirigir la hipótesis de trabajo. Los métodos que se utilizaron para la recolección de datos cualitativos fueron: la revisión documental y la entrevista. La técnica de análisis empleada para el presente trabajo fue fenomenología, que consistió en el análisis de un número de empresarios que experimentaron el mismo hecho. La elección fue por conveniencia. Los resultados se aplicaron únicamente a la muestra, por tanto no son generalizables a una población. El tipo de instrumento que se utilizó fue la entrevista estructurada basada en una guía específica. La entrevista con el experto fue abierta y se fue estructurando conforme avanzaba el trabajo de campo. El tipo de preguntas fueron generales porque partieron de planteamientos globales para dirigirse al tema que interesaba y de opinión porque permitieron obtener el punto de vista del entrevistado.

RESULTADOS

Para la presente investigación, se eligieron participantes que experimentaron la misma situación, es decir, productores de vino ubicados en el Valle de Guadalupe y que enfrentan los problemas de producción propios de la región. En la tabla 2, se aprecia que a partir del año 2010, los ciclos de producción no son homogéneos y por ende, tienen un impacto en los ingresos de la industria vitivinícola y en los ingresos del Estado vía la recaudación de impuestos. El año 2010, es significativo para el Valle de Guadalupe, al introducirse nuevas cepas de vid y al incremento del número de hectáreas dedicadas al cultivo del Olivo.

Tabla 2: Distribución de Superficie Sembrada de Vid en Ensenada, Baja California

Ciclo	Superficie (Ha)		Producción	Producción Estimada
	Sembradas	Cosechadas	(Ton)	(Cajas 12 Botellas)
2010	2,635	2,222	17,384	1,158,979
2011	2,699	2,415	17,512	1,167,524
2012	2,845	2,511	20,138	1,342,574
2013	2,910	2,723	17,465	1,164,358
2014	3,034	2,819	19,187	1,279,136
2015	2,985	2,954	16,188	1,079,246

Fuente: SIAP– SAGARPA 2016 (Anuario Estadístico).

En la tabla 3, se percibe como Ensenada destaca en la producción de uva para vinificación al aportar el 44% de la producción nacional. Lo que permite abastecer a las casa vinícolas locales de uva de calidad. A su vez, se observa como la superficie sembrada ha crecido en otras regiones de México, particularmente en el estado de Querétaro.

Tabla 3: Principales Municipios Productores de Uva Para Vinificación 2015

Municipio	Superficie sembrada (Ha)	Producción (Ton)
Ensenada, Baja California	2,954	16,201
Caborca, Sonora	500	12,500
Fresnillo, Zacatecas	640	11,840
Hermosillo, Sonora	424	9,752
Cosío, Aguascalientes.	347	5,899
Villa Hidalgo, Zacatecas	582	5,238
Resto	1,310	12,038

Fuente: SIAP – SAGARPA 2016 (Atlas Agroalimentario).

Modelo FODA de la Industria Vinícola en Baja California

Tabla 4: Resultados de la FODA del Sector Vitivinícola del Valle de Guadalupe, Baja California

Fortalezas	Oportunidades
• Vocación clara vitivinícola. • Disponibilidad de tierras. • Producto competitivo y de alto valor agregado. • Entorno natural adecuado. • Recursos humanos calificados.	• Mercado nacional en aumento. • Mercado internacional abierto a la exportación. • Presencia local de instituciones de educación superior e investigación. • Tratados comerciales internacionales. • Política empresarial de los tres niveles de gobierno para desarrollar la actividad.
Debilidades	**Amenazas**
• Débil reconocimiento e imagen de la Marca Ensenada Tierra del Vino. • Sector muy dividido y con diferencias muy marcadas entre sus integrantes. • Insuficiente manejo higiénico de los productos (Micros). • Altas tarifas de importación de tecnología e insumos. • Bajas cosechas y elevado costo por tonelada de uva.	• Falta de Agua e incremento de la salinidad de los pozos. • Régimen impositivo alto (ISR, IVA y IEPS). • Extracción excesiva de los bancos de arena de los arroyos de la zona. • Poca integración con el resto de la población de los valles. • Ausencia de actividades complementarias en el área.

Fuente: Elaboración Propia.

En la Tabla 4, están representadas las diversas opiniones de los principales actores que intervienen en la problemática y por ello, son parte importante en la solución. Los participantes fueron: agricultores, productores comerciales y artesanales de vinos, funcionarios de gobierno e instituciones de educación e investigación. Donde sus contribuciones permiten clasificar sus aportaciones para identificar los principales inhibidores de la industria vitivinícola del Valle de Guadalupe.

CONCLUSIÓN

Las empresas vitivinícolas de la región han logrado un grado de calidad en la elaboración de sus vinos que les permite no sólo competir a escala internacional sino influir positivamente en el desarrollo económico, social y cultural , al producir eslabonamientos hacia atrás y hacia adelante en otras actividades del tejido económico de la región. El desarrollo de estrategias para reducir el impacto de los inhibidores del sector vitivinícola cobran relevancia al conjugarse el interés de las autoridades federales, estatales y municipales por contribuir en conjunto con el SPVBC a la solución de los problemas que aquejan al sector, reconociendo a la actividad como impulsora de otras actividades productivas como son el turismo y la gastronomía de la región.

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NIVEL DE RELACIÓN DEL COMPROMISO ORGANIZACIONAL CON LA COMUNICACIÓN ORGANIZACIONAL Y LA SATISFACCIÓN LABORAL EN EL HOTEL PUNTA MORRO

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RESUMEN

La presente investigación tiene como propósito el analizar el compromiso organizacional y su relación con la satisfacción laboral y la comunicación organizacional en el contexto de un hotel en Ensenada, México. Metodológicamente es un estudio correlacional no experimental, con la aplicación de un diseño de investigación de campo donde el 60% de la población de empleados del hotel. La técnica empleada fue la aplicación de un cuestionario formado por 74 preguntas en escala Likert, se determinó su confiabilidad mediante el alfa de Cronbach cuyo valor fue de 0.86. Los resultados señalan que la comunicación organizacional tiene una mayor relación con el compromiso organizacional, siendo sus variables de comunicación con los supervisores y la integración organizacional de las más destacadas en su relación expresada por los trabajadores de la empresa.

PALABRAS CLAVE: Satisfacción Laboral, Comunicación Organizacional, Compromiso Laboral

LEVEL OF RELATIONSHIP OF THE ORGANIZATIONAL COMMITMENT WITH THE ORGANIZATIONAL COMMUNICATION AND THE WORK SATISFACTION AT THE HOTEL PUNTA MORRO

ABSTRACT

This study centers its attention on analyzing the organizational commitment and its relationship with job satisfaction and organizational organization in the context of a hotel in Ensenada, Mexico. Methodologically it is a non-experimental correlational study, with the application of a field research design where 60% of the hotel's employee population. The technique used was a questionnaire consisting of 74 questions in Likert scale, reliability was determined by Cronbach's alpha value of which was 0.86. The results indicate that the organizational communication has a greater relationship with the organizational commitment, being its variables of communication with the supervisors and the organizational integration of the most outstanding in its relation expressed by the workers of the company.

JEL: M1, M10

KEYWORDS: Job Satisfaction, Organizational Communication, Employee Satisfaction

INTRODUCCIÓN

Una de las asociaciones sociales más importantes son las organizaciones, las cuales no se forman accidentalmente ni fortuita, son concebidas porque uno o más individuos observa que la acción coordinada de un conglomerado de personas puede lograr algo que la acción individual no lo permite. Las

organizaciones constituyen " la coordinación planificada de las actividades de un grupo de personas para procurar el logro de un objetivo o propósito común, a través de la división del trabajo y funciones, y a través de una jerarquía de autoridad y responsabilidad" (Schein, 1995). La organización, debe de dotar una condición laboral que lo mantenga satisfecho, desde la perspectiva del individuo. En cuanto a la organización, el individuo debe desempeñar conductas que logren ciertas metas y objetivos establecidos por ella. La comunicación organizacional efectiva impacta de manera relevante a la motivación, y esta a su vez, crea un ambiente propicio para lograr mayor productividad, si bien existen otros factores que influyen para el logro de esta última (Martínez & Nosnick, 1988, p.10). La diferencia entre satisfacción laboral y compromiso organizativo es que éste último es un constructo más global, reflejando una respuesta afectiva general a la organización como un todo, mientras que la satisfacción está intrínsecamente ligada a un puesto de trabajo y a ciertos aspectos laborales (Backer y Backer, 1999, p. 86). De ahí, que el compromiso enfatiza en aspectos asociados a la organización, como son las metas, valores y cultura, mientras que la satisfacción laboral se centra en aspectos del entorno de trabajo donde el empleado desarrolla su actividad¨ (Mowday, Steers, Porter, 1979,).

Objetivos

La presente investigación pretende: Relacionar el compromiso organizacional con la comunicación organizacional y la satisfacción laboral con el personal del hotel Punta Morro. Incontables investigaciones se orientan a determinar cuál es la índole de cada uno de las probables conexiones que fidelizan a una persona a su organización. De igual forma han buscado analizar qué conductas relacionadas con factores que impactan dichas conexiones. A estos nexos que manifiesta apego entre individuo y organización, se la llama compromiso organizacional. La satisfacción laboral se ha abordado con la intención de definir el desempeño un sujeto dentro de la organización. La comunicación individuo-organización, y viceversa, no siempre es exitosa, ni resulta en un acuerdo o entendimiento para y entre ambas partes; sin embargo, en alguna región de la organización se da la motivación-productividad es precisamente en el ámbito de la comunicación. De acuerdo con Hernández, Fernández y Baptista (2010) uno de los criterios a tener en cuenta en una justificación son: conveniencia, relevancia social, implicaciones prácticas, valor teórico y utilidad metodológica.

Objetivos específicos

Identificar el grado de compromiso organizacional de los empleados del hotel Punta Morro. Identificar el grado de satisfacción con la comunicación organizacional que se da en los empleados del hotel Punta morro. Identificar el grado de satisfacción laboral de los empleados en el hotel Punta Morro. Relacionar el grado de compromiso organizacional con comunicación organizacional y a satisfacción laboral de los empleados hotel Punta Morro.

Hipótesis

H_i1: Mientras mayor es la satisfacción laboral que experimentan los empleados del hotel, mayor es el grado de compromiso organizacional.

H_o1: En los empleados del hotel no existe relación entre la satisfacción laboral y el compromiso organizacional
H_i2: Mientras mayor es la satisfacción con la comunicación organizacional que experimentan los empleados del hotel mayor es el grado de compromiso organizacional.

H_o2: En los empleados del hotel no existe relación entre la satisfacción con la comunicación organizacional y el compromiso organizacional.

REVISIÓN LITERARIA

Compromiso Organizacional

Son múltiples las definiciones de compromiso aportadas por la literatura especializada. ¨Sin embargo, todas estas definiciones conducen a la idea según la cual un trabajador comprometido compartirá los objetivos y valores de la organización de forma que deseara continuar su carrera profesional en ella y esforzarse por su éxito¨ (Mowday, Steers, Porter, 1979. Citado por Sánchez, López-Guzmán, 2009, p.5). Así al tener un alto nivel de involucramiento con el puesto específico se identificara con el mismo. ¨un alto compromiso organizacional significa identificarse con la organización que lo empleó¨ (Guerra, 2002. Citado por Vila 2005, p 16). La modelización de compromiso organizacional ha girado tradicionalmente entre la visión unidimensional y la multidimensional. En la primera se destaca, sobre otros, el modelo de Porter, Steers, Mowday, Boulian (1974) que aunque al definir el compromiso, los autores afirman que el compromiso organizacional se caracteriza por tres factores: creencia y aceptación de los valores de la organización, y deseo de seguir siendo miembro y formando parte de esta.

Comunicación Organizacional

¨La función de comunicación organizacional debe aportar un profundo conocimiento retrospectivo, presente y prospectivo del entorno en el cual se desempeña la organización, con el propósito de identificar amenazas y oportunidades que potencialmente han obstaculizado u obstaculizarán su desarrollo, o bien condiciones para crear ventajas competitivas a partir de las cuales la empresa o institución pueda preservar o incrementar su participación en el mercado¨ (Bonilla, 2006, p. 16). Los mensajes siguen unos caminos dentro del espacio organizacional denominados redes de comunicación. Gran parte de estas redes son líneas formales de comunicación, en tanto que otras son líneas informales. Los cuales son:

¨La comunicación formal es aquella que surge en la estructura de una organización y fluye a través de los canales de ésta. ¨Estos sistemas de transmisión deberán cumplir unas funciones básicas: dar a conocer documentación relevante para la toma de decisiones, hacerlo de una manera clara y exacta, con rapidez y sin errores¨ (Martínez & Nosnick, 1988, p 17). La comunicación descendente ¨Por medio de esta vía fluyen mensajes de tarea, de mantenimiento y humanos, relacionados, entre otros aspectos con directrices, objetivos, disciplina, órdenes, preguntas, políticas organizativas, motivación y evaluación (…) muchas organizaciones confían excesivamente en los métodos de difusión escritos y tecnológicos para transmitir este tipo de comunicación, en detrimento del contacto personal y de la comunicación cara a cara¨ (Almenara, Romero, Roca.2005, p. 32). Podríamos definirla como aquella que se da cuando las personas de los niveles más bajos emiten uno o más mensajes a los niveles superiores en la estructura organizacional, a través de canales formales e informales. De la misma manera que una de las características de la comunicación descendente es que debe ser detallada y específica¨ (Hall, 1980).

Satisfacción Laboral

La satisfacción laboral es un estado emocional positivo o placentero resultante de una percepción subjetiva de las experiencias laborales del sujeto (Lock, 1976).¨Así la satisfacción laboral es, un concepto globalizador con el que se hace referencia a las actitudes de las personas hacia diversos aspectos de su trabajo. Por consiguiente, hablar de satisfacción laboral implica hablar de actitud¨ (Chiang, Salazar, Núñez, 2007, p. 64). ¨Los problemas de motivación y de satisfacción laboral en las empresas, responden al hecho de que, por un lado, aunque la motivación como proceso interno sigue un patrón similar en las personas, las necesidades varían de un individuo a otro que marcan diferencias en las pautas de conducta; por el otro lado, no hay un solo factor determinante de la satisfacción laboral, al ser ésta multidimensional y presentar varias facetas¨ (Peña, Díaz, carillo 2015). ¨Las dimensiones de la satisfacción laboral más mencionadas son las siguientes: la satisfacción con la supervisión, con la organización, con los compañeros de trabajo, con

las condiciones de trabajo, con el progreso en la carrera, con las perspectivas de promoción, con la paga, con los subordinados, con la estabilidad en el empleo, la satisfacción extrínseca en general, la satisfacción con el tipo de trabajo, con la cantidad de trabajo, con el desarrollo personal y la satisfacción intrínseca general¨ (Bravo,2002. mencionado en Navarro Llinares, Montaña, 2009).

METODOLOGÍA

Con la finalidad de alcanzar el objetivo, se realizó el diseño de investigación del presente estudio de tipo no experimental debido a que solo observa el fenómeno sin intervenir, manipular o controlar las variables de estudio, caracterizado transversalmente dado que se mide solo una vez en un periodo determinado y caracterizado como correlacional. Se asumió como correlacional ya que¨ tiene como finalidad conocer la relación o grado de asociación que existe entre conceptos, categorías de variables en un contexto en particular ¨ se (Hernández, Fernández, Baptista, 2010, p 81). La población de interés son todos los empleados del hotel Punta Morro, que en su totalidad son 60 personas. De los cuales se tomó una muestra aleatoria simple, utilizando la fórmula para tamaño de la muestra de una población finita y conocida (Murray & Larry, 2005). El tamaño de la muestra que arrojó el cálculo es de 50 personas a entrevistar. Aplicando solo 40 encuestas a los empleados del hotel Punta Morro, las 10 encuestas restantes no se pudieron aplicar, porque las personas no quisieron contestar la encuesta.

Para la recolección de datos el cuestionario precodificado, opciones múltiples en la escala de Likert, proporciona información para el análisis de cada una de las variables (Compromiso Organizacional, Comunicación Organizacional y Satisfacción laboral con cada dimensión de que consta cada variable), las hipótesis de trabajo se han operacionalizado mediante las variables que considera este modelo. El instrumento consta de 74 afirmaciones en total, más 9 ítems sociodemográficos, 15 ítems contienen información sobre Compromiso organizacional, 47 sobre Comunicación organizacional, para la variable de Satisfacción laboral cuenta con 12 ítems. Los ítems de la variable del compromiso organizacional, está basado en ¨OCQ¨de Porter (1974), adaptado por González (2011), el instrumento fue revalidado estableciendo con un grado de confiabilidad en su cuestionario de 0.876 mediante el coeficiente Alfa-cronbach. Lo cual es confirmado por los resultados obtenidos por Kannig & Hill (2013) con rangos de .720 a 930 de Alfa de Cronbach. Los ítems de la variable comunicación organizacional se extrajeron del Cuestionario de auditoría de la comunicación de Varona (1996), El grado de confiabilidad de los coeficientes de Cronbach obtenidos por dimensión se ubicó en un rango de 0.75 a 0.97, resultados similares a los obtenidos por de Guevara & Carlos (2005) obteniendo un grado de confiabilidad de .97 en el coeficiente Alfa-Cronbach. Las variables de satisfacción laboral fueron medidas mediante el Cuestionario de satisfacción laboral S10/12 de Meliá y Peiró (1989), el grado de confiabilidad del coeficiente de Cronbach fue .880, esto confirma el hallazgo de Chiang et al (2010), con respecto a los rango observado por el alfa de Cronbach fue de .880, para el cuestionario S10/12.
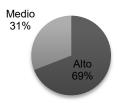
RESULTADOS

Aplicando la metodología anteriormente descrita, buscando respuesta a los objetivos de la investigación, el análisis los datos estadísticos fueron tratados en SPSS 15. En el análisis socio demográficos los resultados fueron: el género mostró que los hombres representan el 72.5% y las mujeres un 27.5%. La edad donde se encuentra la mayoría de la fuerza laboral encuestada del hotel se encuentra en el rango de 18 a 23 años con 22.5% de los encuestados, así como los de 24 a 29 años de edad con el 22.5% de la muestra, sumados son el 45% de la muestra. La mayoría de los encuestados muestran una escolaridad de bachillerato con el 45%, haciendo un contraste con los pocos empleados que tiene un nivel universitario 17.5%, algo resalta es 5% de empleados con solo la primaria como escolaridad. Destaca la situación laboral de los empleados muestra que el 90% de ellos cuenta con un contrato laboral fijo. La jornada diurna concentra el 37%de los encuestados y la jornada mixta 30%. El 10% de los encuestados manifiestan tener un horario flexible. El 45% de los empleados cuentan con una antigüedad de 1 a 3 años, versus un 7.5% de personas con más de

14 años en el hotel. Con lo que respecta a la categoría jerárquica de empleado/trabajador 75%, y un 22.5% de supervisores.

En cuanto a la caracterización del Compromiso Organizacional se encontró que en términos generales esta es favorable a la organización dado que la percepción cae en mayor porcentaje (69%) en el nivel en el que el personal directo se siente altamente comprometido, mientras que el 31% se encuentra medianamente comprometido. En la figura 1, muestra el grado de compromiso organizacional que tiene los empleados del hotel.

Figura 1: Compromiso Organizacional

En el análisis de la figura 1 siguiente, resalta que el 69% de los encuestados muestran un alto compromiso organizacional, con 31% de un compromiso medio; esto muestra un importante componente vocacional dentro de su fuerza laboral

La variable Comunicación Organizacional se caracterizó en términos generales los colaboradores directos entregaron una evaluación de 50% de alta satisfacción, además el 43% se siente mediamente satisfecho, contando con un 3 % de baja satisfacción. Sobre la relación entre las dimensiones de la Comunicación organizacional de manera individual cuentan con un nivel significativo de medio a alto, Donde la dimensión Comunicación con los Supervisores contó con un 70% de alta satisfacción, seguido por la dimensión Integración Organizacional con un 65% de alta satisfacción y la dimensión más baja fue Retroalimentación personal evaluativa con 45% de alta satisfacción. En la Tabla 1, se muestra las dimensiones que integran la variable de comunicación organizacional y el grado de satisfacción con cada dimensión, a su vez la Figura 2 muestra el grado de satisfacción que tienen los empleados respecto a la comunicación organizacional.
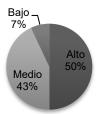
Tabla 1: Comunicación Organizacional

Variable	Dimensión	Bajo	Medio	Alto
Comunicación organizacional	Integración organizacional	12.5%	225%	65.0%
	Perspectiva organizacional	10.0%	40.0%	50.0%
	Retroalimentación personal evaluativa	15.0%	40.0%	45.%
	Clima comunicacional	15.0%	37.5%	47.5%
	Comunicación con los supervisores	12.5%	17.5%	70.0%
	Calidad de los medios	5.0%	37.5%	57.5%
	Comunicación horizontal	5.0%	25.0%	70.0%
	Comunicación de los niveles gerenciales	20.0%	25.0%	55.0%
	Comunicación entre los departamentos	10.0%	35.0%	55.0%
	Comunicación con los subordinados	0.0%	40.0%	60.0%

Destacan las dimensiones: comunicación con los supervisores con un 70% de alta satisfacción así como comunicación horizontal (iguales en el nivel jerárquico) con 70% de alta satisfacción, como con sus compañeros de trabajo creando grupos de trabajo así como comunicación no estructurada (formal). Además cuenta con un nivel significativo (alto) de satisfacción con el 65% en la integración organizacional; lo cual nos habla que los encuestados perciben una que la empresa se preocupa en integrarlos a la misma, además habla de comunicar los progresos,

prestaciones y salarios. Destaca también la comunicación con los subordinados con 60% de alta satisfacción, lo cual indica una información oportuna, acceso a la comunicación y confianza.

Figura 2: Variable Comunicación Organizacional

Él análisis de la variable entera nos muestra en la figura 4.11 que la satisfacción con la comunicación organizacional es mediana-alta con 93%, determinado por los individuos objeto de estudio. Este factor evidencia la importancia que tiene este constructo para la organización demostrado, por una parte, que efectivamente existen prácticas de la comunicación que son fundamentales para el funcionamiento eficaz de la organización.
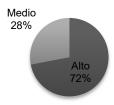
La variable de Satisfacción Laboral, se caracterizó en términos generales se encontró que en términos generales esta es favorable a la organización dado que la percepción cae en un mayor porcentaje 72% en el nivel que los colaboradores se siente el altamente satisfechos, mientras que un 28% se siente medianamente satisfecho con la empresa. En la Tabla 2 se muestran las dimensiones que integran la variable satisfacción laboral, además la figura 3 muestra el grado de satisfacción de la variable. La figura 3 muestra el nivel satisfacción laboral a nivel global de la empresa.

Tabla 2: Satisfacción Laboral

Variable	Dimensión	Bajo	Medio	Alto
	Satisfacción con el ambiente físico		17.5%	82.5%
	Satisfacción con la supervisión	7.5%	20.0%	72.5%
Satisfacción laboral	Satisfacción con las prestaciones recibidas	17.5%	25.0%	57.5%

En la variable de Satisfacción laboral se puede comprobar que el 82% tiene una alta satisfacción con el ambiente físico que se impactado por lo concerniente a la limpieza, higiene temperatura, entorno físico. El 72% de los encuestados tienen una alta satisfacción con la supervisión relacionada con igualdad, apoyo, evaluación y supervisión. La dimensión con menor porcentaje fue la satisfacción con las prestaciones recibidas; pero cuenta con un nivel significativo de satisfacción laboral 57.5%.

Figura 3: Satisfacción Laboral

El análisis de esta figura muestra cómo el 72% de los encuestados cuentan con una alta satisfacción, contra el 28% que presenta una mediana satisfacción.

El análisis de correlación de las dimensiones de las variables Compromiso Organizacional frente a la variable Comunicación Organizacional y la variable satisfacción laboral se realizó a través del coeficiente

de correlación r de Pearson. Para todos los casos se identificaron correlaciones positivas que expresan asociaciones mínimas (entre r= .641 hasta r= .752).

Tabla 3: Relacionar el Grado de Compromiso Organizacional con la Satisfacción Laboral y la Comunicación Organizacional

Baremo de Correlación			
	Comunicación	Satisfacción	Compromiso
Comunicación correlación de P	1	0.752**	0.708**
Sig. (bilateral)		0	0
N	40	40	0.641**
Satisfacción correlación de P	0.752**	0	0.641**
Sig. (bilateral)	0	40	0
N	40	1	39
Compromiso correlación de P	0.708	0.641**	1
Sig. (bilateral)	0	0	
N	39	39	39
**	La correlación es significativa al nivel 0,01 (bilateral)		

El nivel de correlación entre las variables compromiso organizacional y satisfacción laboral es de .641, de acuerdo a estos rangos la relación es positiva, altamente considerable. El nivel de correlación las variables compromiso organizacional y comunicación organizacional es de .708, de acuerdo a estos rangos la relación es positiva, altamente considerable, con un alto grado de significancia.Como se puede observar la correlación entre Satisfacción Laboral y Comunicación organizacional resultó con coeficiente de correlación positivo, altamente considerable (r= .752).

En la tabla 3 se observa el resultado estadístico entre las variables Compromiso organizacional, la variable Comunicación organizacional, construida a partir de la suma de las evaluaciones de las dimensiones que son: Integración organizacional, Perspectiva organizacional, Retroalimentación personal evaluativa, Clima comunicacional, Comunicación con los supervisores, Calidad de los medios, Comunicación horizontal, Comunicación de los niveles gerenciales, Comunicación entre departamentos, Comunicación con los subordinados; y la variable Satisfacción laboral, coque son: Construida a partir de la suma de las evaluaciones de las dimensiones que la integran que son: Satisfacción con el ambiente físico de trabajo, Satisfacción con la supervisión, Satisfacción con las prestaciones recibidas.

CONCLUSIONES

El objetivo general fue describir del Compromiso Organizacional a través de la Satisfacción con la Comunicación Organizacional y la satisfacción Laboral, que fueron expresado por los empleados directos de una empresa del ramo hotelero en Ensenada, B.C. Con los resultados de los análisis aplicados para este estudio se puede concluir principalmente, y de acuerdo a su objetivo general, que existe una relación positiva directa entre el compromiso organizacional y la satisfacción laboral, misma que se expresa por el coeficiente de correlación r de Pearson de .641. La correlación entre compromiso organizacional y comunicación organizacional la relación es positiva, altamente considerable, con un alto grado de significancia, misma que se expresa por el coeficiente de correlación r de Pearson de .708. Por lo anterior es posible concluir que se acepta las hipótesis, al señalar que existen correlaciones positivas altamente significativas entre las variables Satisfacción Laboral y Compromiso Organizacional cuyo coeficiente r (.641); mientras las variables Comunicación Organizacional y Compromiso Organizacional la correlación positivas altamente significativas cuyo coeficiente r (.708).

Las organizaciones del sector turístico se están enfrentando, desde hace ya algún tiempo, a cambios sin precedentes en un entorno cada vez más amplio. En este entorno resulta indudable que el factor humano en los servicios turísticos es un elemento diferenciador que juega un papel fundamental en la consecución de las metas y objetivos de la organización. Otros estudios previos como el realizado por Zurita, Ramírez, Quesada, Quesada, Ruiz, Manzano (2014) concluyen que existe una relación positiva significativa entre compromiso organizacional y satisfacción laboral, mostrando una diferencia sustancial entre Hombres

(31.3%) y mujeres (68.8%). En otro estudio previo, realizado por Guevara (2005) la satisfacción con la comunicación mostró la estrecha relación con el compromiso organizativo, concluyendo de manera general que a mayor satisfacción con la comunicación organizacional se da un compromiso organizacional. Padilla (2009) muestra como resultado de su estudio que mayor comunicación organizacional mayor satisfacción laboral, coincidiendo con Martínez y Nosnick (2002), una organización con buena comunicación tiende a generar mayor satisfacción laboral.

Tabla 4: Comprobación de Hipótesis

Hipótesis	Valor de r
Mientras mayor es satisfacción laboral experimentan los empleados del hotel, mayor es el grado de compromiso organizacional.	Correlación altamente positiva r=.641
Mientras mayor es la satisfacción con la comunicación organizacional que experimentan los empleados del hotel mayor es el grado de compromiso organizacional.	Correlación altamente positiva r=.708

González (2011) muestran una satisfacción laboral de del 40%; muestran una compromiso organizativo medio alto, aplicando el cuestionario de Porter *et al* (1974). Obteniendo una coeficiente de correlación significativo entre ambas variables. Una empresa hotelera no puede aspirar niveles de calidad competitivos en servicio si su plantilla no se encuentra satisfecha y comprometida con la entidad donde trabaja y ello, a su vez, se convierte en un factor de éxito para la empresa. En definitiva, ambos constructos constituyen unos componentes esenciales en la línea de éxito de las organizaciones hoteleras.

Limitaciones

El instrumento del presente estudio se aplicó a un n= 50 en una empresa en México dentro del ramo hotelero, los resultados no pueden generalizarse para el resto del sector hotelero. Debido a que el instrumento del presente estudio se aplicó a una población de n= 40 de una empresa en México en el ramo hotelero en particular, los resultados no pueden generalizarse al entorno de la industria hotelera del país.

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RECONOCIMIENTO

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COMPETITIVIDAD POR EL USO DE LA ENERGÍA ELÉCTRICA EN GASOLINERAS DE LA FRANJA FRONTERIZA MEXICALI – CALEXICO

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RESUMEN

Alcanzar y mantener la competitividad en un negocio de giro específico requiere conocer los recursos, el entorno, la competencia y la infraestructura del contexto en que se desenvuelve. La energía eléctrica como recurso e infraestructura del país en que se ubica una empresa es factor clave para el desarrollo de sus actividades productivas y comerciales. Por lo tanto, es de suma importancia estudiar la utilización y el gasto que las industrias y comercios tienen de la electricidad, para poder realizar acciones que lleven a la reducción de los costos por consumo y operativos, y al alcance de un aprovechamiento sustentable que beneficie al medio ambiente. En zonas fronterizas como la de Mexicali – Calexico, es posible contrastar la competitividad entre giros comerciales, como lo son las gasolineras. Este estudio señala, al considerar la energía eléctrica un factor de competitividad, en cuál lado de la frontera una gasolinera es más competente y se sugieren acciones convertir en una ventaja competitiva al consumo eléctrico.
La elección de las gasolineras como objeto de investigación, se debe a que en México son franquicias que comparten las mismas características físicas y de equipamiento, presentando una enorme área de oportunidad, para extender las conclusiones obtenidas en este estudio.

PALABRAS CLAVES: Competitividad, Rentabilidad, Modelo de Negocios E Innovación

COMPETITIVENESS FOR THE USE OF ELECTRIC ENERGY IN GAS STATIONS OF THE FRONTIER STRING MEXICALI – CALEXICO

ABSTRACT

Achieving and maintaining competitiveness in a specific line of business requires knowledge resources, the environment, competition and infrastructure of the context in which it operates. The electrical energy as a resource and infrastructure of the country in which it is located a company is a key factor for the development of their productive and commercial activities. Therefore, it is important to study the use and expense of industries and businesses have in electricity, to take actions that lead to the reduction of consumption and operational costs and achieve a sustainable use that benefits the environment.
In border areas such as Mexicali - Calexico, it is possible to contrast the competition between lines of business, such as gas stations. This study points out, considering the power a competitive factor, on which side of the border a gas station is more competent and suggested actions become a competitive advantage to the electricity consumption. The choice of gas stations as an object of research is because in Mexico are franchises that share the same physical characteristics and equipment, presenting a huge area of opportunity to extend the conclusions of this study.

JEL: D24, L21, L99, M21, O032

KEYWORDS: Competitiveness, Profitability, Business Model and Innovation

INTRODUCCIÓN

En la actualidad, el mercado internacional e interno de una nación son ambientes sumamente dinámicos que exigen a las empresas a mantenerse generando continuamente características competitivas que les permitan permanecer vigentes ante los cambios que ocurren en la sociedad y en el mundo de los negocios. Estas características son medios que crean y sostienen un desempeño sobresaliente en la empresa para que pueda sobrevivir, crecer y desarrollarse. Como consecuencia, los estudiosos de la economía y las finanzas han concebido modelos de negocios orientados a la competitividad que les señalen a las empresas cuáles son los actores que ejercen una influencia o tienen un efecto en su posición en la economía regional y mundial, al mostrarles cómo agregar valor a sus productos y procesos. En este estudio exploratorio se comparara la competitividad de gasolineras en la franja fronteriza de Mexicali, Baja California, México con el Condado de Imperial, California, EE.UU., en relación a las tarifas de electricidad pagadas y las ventas de gasolina de bajo octanaje. En adición se evaluará la competitividad de este tipo de establecimientos considerando la instalación de módulos fotovoltaicos para la generación eléctrica distribuida interconectada a la red. Finalmente, con los hallazgos se espera concluir dónde es más competitiva una gasolinera de acuerdo a los gastos realizados en consumo eléctrico, en Baja California, México o en California, Estados Unidos.
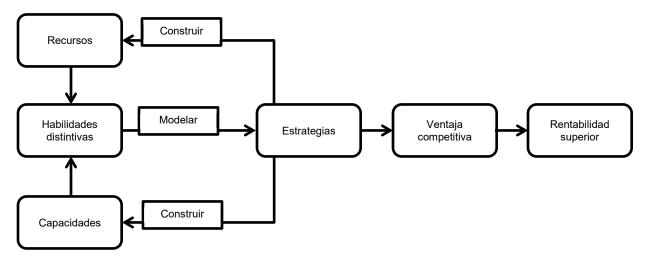
REVISIÓN LITERARIA

<u>Competitividad</u>

Sobre este tema, lo primero que se dice es que no existe una única definición, pero el Foro Económico Mundial (WEF por sus siglas en inglés), lo define como "el conjunto de instituciones políticas y factores que determinan el nivel de productividad de un país" (Cann, 2016). En específico, en una empresa la competitividad se puede definir como la capacidad de desarrollar y mantener atributos que le permiten tener una preeminencia en el entorno en que desarrollan sus actividades productivas (Sánchez, C. et al, 2016). A estos atributos se les conoce como ventajas comparativas que son habilidades, conocimientos, recursos, características, entre otros, que posee una empresa y de la que carecen sus competidores, y que les permiten obtener rendimientos superiores con sus productos y procesos (Pérez, 2016). Es decir, la competitividad de una empresa puede medirse en términos de la rentabilidad, que es la relación entre la ganancia de una actividad productiva y el capital que fue necesario para obtenerla, en comparación con la de sus competidores (Hill & Jones, 2005).

Debido a la gran importancia de la competitividad para que una empresa alcance su máximo potencial y un estado de bienestar general, se han desarrollado diferentes modelos de negocios que sirvan de guías, al generar estrategias para crear ventajas competitivas y alcanzar una mayor rentabilidad, al conocer la forma en que interactúan sus recursos con el medio económico, geográfico, temporal, social y cultural. Estas estrategias son acciones dirigidas a optimizar los precios, aumentar la demanda del cliente y/o reducir los costos (Ídem, pp. 6). Cuando se diseñan las estrategias que conforman el modelo de negocios es muy importante analizar el ambiente externo que rodea a la organización. Este ambiente se puede considerar en tres partes: el de la industria, considerando la posición de la empresa frente a sus competidores, incluyendo a los locales e internacionales; el nacional, toma en cuenta las características de la nación en las que opera la industria que pudieran generar una ventaja competitiva; y el socioeconómico, que se conforma de los factores macroeconómicos, sociales, gubernamentales, legales, internacionales y tecnológicos (Ídem). Las estrategias del plan de negocios deben ir dirigidas a que la empresa alcance una superioridad en la eficiencia, calidad, innovación y atención al cliente, en relación a su competencia. Estos cuatro factores se constituyen en piezas elementales de la constitución de una ventaja competitiva. Para ello, se debe estar bien consciente de los recursos, capacidades y habilidades distintivas de la empresa (Ídem).

En la figura 1, se muestra la relación entre las estrategias, habilidades distintivas y ventaja competitiva en una empresa (Ídem, pp. 85).

Figura 1: Relación Entre las Estrategias, Habilidades Distintivas y Ventaja Competitiva en una Empresa (Hill & Jones, 2005, Pp. 86)

Precio de la Energía Eléctrica Como Determinante de Competitividad

Toda actividad humana, incluyendo las empresariales e industriales, requieren de energía para realizarse. Por lo tanto, no es sorpresivo que los costos económicos, sociales y ambientales de la energía, sean considerados como agentes condicionantes para la competitividad de una empresa o negocio. La electricidad se destaca entre otras formas de energía debido a su versatilidad, que ha permitido una amplia gama de usos. Se puede encontrar en casi todas las áreas de la vida humana, como son las actividades productivas y recreativas, las comunicaciones y hasta permite asegurar la conservación de los alimentos. Es por ello que el acceso a ella se ha convertido en una escala del desarrollo económico de una región (Alkire, 2010). La energía eléctrica es una forma de energía secundaria, que se genera a partir de otras fuentes de energías. El acceso a las fuentes, la generación, la transmisión y la distribución de la energía eléctrica conforman factores a los que se subordina su valor económico y ecológico, que deben considerarse al determinar la competitividad una empresa o negocio establecido en un país específico. Esto es, la nación de residencia de un comercio o una industria, contribuye o afecta su competitividad en relación a una similar en instalada en otro país.

Costo Financiero de la Electricidad En Baja California, México y en el Condado de Imperial, EE.UU.

La Comisión Federal de Electricidad (CFE), es un organismo descentralizado de la Administración Pública Federal, que se encarga de la generación, transmisión, distribución y venta de la energía eléctrica en México. Su existencia tiene el propósito principal de la planeación del Sistema Eléctrico Nacional (Estatuto Orgánico de la Comisión Federal de Electricidad, 2014). La CFE como encargada de la venta de la electricidad, tiene varias tarifas, según su uso (particular, comercial e industrial) y la cantidad de energía consumida (en kWh). En específico, un establecimiento comercial que funciona con baja tensión, como una gasolinera, paga la tarifa 2, que se estructura como se ve en la tabla 1. En la tabla 1, también se muestra una comparación de la tarifa 2, en julio del año 2013 antes de la entrada en vigor de la Reforma Energética, con respecto a la misma tarifa en julio del 2016. Se destaca que el cargo fijo mensual es el único rubro que ha subido de precio desde el 2013, en un 15.8%.

Tabla 3: Tarifa Eléctrica 2 de la CFE

Rango $/kWh	Julio 2013	Julio 2016
1 – 50	2.193	2.158
51 – 100	2.649	2.602
Adicional	2.916	2.868
Cargo fijo mensual $	51.38	59.50

Se observa una comparación de los costos del suministro de energía eléctrica en julio de 2013, antes de la Reforma Energética, y en julio de 2016, fecha del desarrollo del proyecto (Comisión Federal de Electricidad, 2016).

Por otra parte, en Estados Unidos, la generación, la transmisión y la distribución de electricidad han sido parte de la iniciativa privada, arbitradas por el gobierno de ese país, mediante legislación de regulaciones. De esta forma, diferentes empresas proveen la energía eléctrica en las diferentes regiones del país (Ilic, M., Galiana, F. & Fink, L., 1998). En la zona del sur de California, en el Condado de Imperial Valley, al que pertenece la ciudad de Calexico, Imperial Irrigation District es la empresa que suple de electricidad a la región (Imperial Irrigation District, 2016). La tarifa para establecimientos comerciales de este proveedor es como se aprecia en la tabla 2.

Tabla 4: Tarifa Eléctrica Para Uso Comercial en el Condado de Imperial Valley, California, EE. UU.

A.	Cargo del Cliente	$70 Dlls. ($1,260 M.N.)
B.	Cargo de demanda	$3 dlls. por kW de facturación de demanda ($54 m.n.)
C.	Cargo de energía	$0.0977 dlls. por kWh ($1.7586 m.n.)
D.	Ajuste de costo de energía	La cantidad calculada de acuerdo con el Programa ECA y ECA-R.
E.	Ajuste de factor de potencia	$0.26 dlls. por kVAR de demanda reactiva medida por el medidor de la demanda de kVAR entrante por cada kVAR en exceso de .60 veces la demanda de kW medida y suplida por el IID.

El total a pagar será la suma de A, B, C. D y E, en USD y en moneda nacional calculado a $18 pesos (Imperial Irrigation District, 2016).

Empresas alrededor del mundo, incluyendo gasolineras, han implementado módulos fotovoltaicos en sus instalaciones interconectados a la red de distribución eléctrica para aumentar su competitividad y favorecer al medio ambiente (Lehr & Keeley, 2016), (History, 2015), (Total Marketing Services, 2013), (GoodWe, 2015), (EnergyBras, 2014), (EnergyBras, 2015), (Flores, 2016).

Competitividad, Innovación y Tecnología

La idea de mejorar la competitividad de una empresa utilizando innovaciones tecnológicas, como lo son los módulos fotovoltaicos, no es nueva. Desde principios del siglo XX, el desarrollo económico ha quedado íntimamente relacionado con la innovación tecnológica, debido a la teoría económica de Schumpeter (Sanket, 2016). Por ello, se ha considerado a la innovación tecnológica como uno de los factores de la competitividad (Moraleda, 2014) (Gonzalez, 1992) (North, 2016) (Porter, 1990) (Agrawal, 2015). El economista Michael Porter afirma que para mantener una ventaja competitiva, la única forma es actualizar y revolucionar de forma constante y sistemática las condiciones técnicas de producción. En su opinión ni la riqueza de recursos naturales, ni la mano de obra barata, ni las políticas gubernamentales, excepto la innovación y la genialidad humana son las que generan riqueza. (Porter, 1990). Es la misma competencia la que impulsa a la innovación, ésta genera ventajas competitivas porque brindan a la empresa "algo" de lo que carecen sus competidores. Esta característica permite al diferenciarse de sus rivales y aumentar el precio a sus productos o reducir los costos de producción, que finalmente se traduce en rendimientos y rentabilidad (Hill & Jones, 2015). Entre las innovaciones que se pueden aplicar para mejorar el status quo del gasto en el consumo de electricidad en negocios, es la instalación de módulos fotovoltaicos. Para entender completamente las motivaciones detrás de esta elección, es interesante conocer en qué consisten y sus características.

Generación de Electricidad Por Sistemas Fotovoltaicos

En años recientes, ha crecido el interés en el uso de la energía solar para la generación de energía eléctrica mediante el uso de sistemas fotovoltaicos, en el año 2010, se produjeron 32 TWh mundialmente con esta tecnología, mientras que se prevé que hacia el 2020 se generen 332 TWh, aproximadamente 10 veces más (International Energy Agency, 2012). Esto se debe a una diversidad de motivos, el primero de ellos es que la cantidad de energía que proporciona el Sol a la tierra es tan abundante, que en una hora se recibe suficiente energía para cubrir las necesidades de un año (Messenger & Ventre, 2005). En segundo lugar, la generación fotovoltaica no produce emisiones de gases de efecto invernadero, por lo que se considera una fuente de energía limpia. En tercer lugar, se ha incrementado la eficiencia en la conversión de estos sistemas, que han alcanzado hasta un 30%, pero al utilizar concentradores ópticos de solares se pudiera obtener una eficiencia de 46% (Green et al, 2015). Finalmente, ha habido una disminución constante en el costo de producción en los últimos años, en el 2010 el costo de instalar una capacidad de una decena kW era de 6.10 USD/W, mientras que el mismo tipo de capacidad instalada costó en el 2015, 3.09 USD/W, una reducción del 50% (Chung, 2015). A estas motivaciones se les puede agregar que los módulos fotovoltaicos tienen un periodo de vida largo de hasta 30 años.

Los sistemas fotovoltaicos se forman de una unidad básica colectora de energía solar llamada celda fotovoltaica (PV, del inglés photovoltaics). Las celdas PV se fabrican con materiales semiconductores, especialmente el silicio que funciona como sustrato. Las celdas PV se interconectan para conformar módulos fotovoltaicos. Una agrupación de módulos PV conforman al sistema fotovoltaico, que puede funcionar de dos maneras: autónoma o interconectado a la red de distribución de electricidad. Los sistemas autónomos son más comunes para lugares remotos en los que no hay acceso a la red de energía eléctrica. En la segunda opción la electricidad generada se entrega a la red de distribución.

Uso de Sistemas Fotovoltaicos en la Región del Valle de Mexicali

De acuerdo con la Secretaría de Energía en su Prospectiva de Energías Renovables 2012 – 2026, la energía solar es un recurso energético con gran disponibilidad en casi todo el territorio mexicano, en casi la totalidad de localidades. Específicamente en la zona norte, donde se localiza Baja California, la disponibilidad de la energía solar es alta y bastante uniforme durante todo el año, al compararse con otras ciudades, lo que hace atractivo su uso. Recibe 5.8 kWh/m^2/día de radiación solar promedio anual, una de las más altas en el planeta (Comisión Federal de Electricidad, 2009). En una ciudad desarrollada como Mexicali, Baja California, donde la cobertura del servicio eléctrico es cercana al 100% de los hogares y negocios, los sistemas fotovoltaicos interconectados a la red eléctrica de CFE, permiten a las residencias y a los comercios generar electricidad y venderla a CFE, la cual abonará a su recibo de pago la cantidad de kWh producidos, generando un ahorro económico en la producción, que permitiría percibir mejores rendimientos.

METODOLOGÍA

Para evaluar la competitividad entre gasolineras en ambos lados de la frontera de la región Valle de Mexicali, en México y el Valle Imperial, EE.UU. Se consideró una gasolinera hipotética basada en una real ubicada en la cd. de Mexicali, de dos bombas marca GILBARCO VEEDER – ROOT que sirve gasolina 24 horas, los siete días de la semana que incurre en un consumo anual de 19894 kWh, que incluye el gasto del alumbrado, de un sistema de cómputo para el despacho y control de las ventas, y del funcionamiento de las bombas de gasolina. Este dato se obtuvo de una gasolinera real ubicada en la ciudad de Mexicali, que proporcionó su recibo de electricidad, el cual incluye el gasto energético mensual. Por otro lado, la gasolinera proporcionó sus notas de venta de un mes, permitiendo calcular un promedio de 12000 lts de gasolina vendida al mes. Para facilitar el análisis se considerará que la gasolina vendida fue la de menor octanaje, la cual tiene un precio de venta de $13.53 pesos a la fecha del 09 de noviembre de 2016 (Grupo

García Montaño, 2016). Mientras que en Calexico, California, se tiene un precio de promedio para la gasolina regular de $14.55 pesos, a la fecha de 12 de noviembre de 2016 (Gas Buddy California, 2016). Para el análisis, todas estas características de la gasolinera se mantendrán constantes, considerando variables únicamente la localización geográfica, se considerará primer ubicada en el Valle Imperial y después en Mexicali. Al ubicarla en Mexicali, se considerará que se le instalará una capacidad de 4 kW, 6 kW y 8 kW con módulos fotovoltaicos interconectados a la red de electricidad.

De esta forma será posible evaluar la rentabilidad de este negocio en el contexto del gasto económico en el consumo de electricidad. La rentabilidad se calculará con la expresión

$$Rentabilidad = \frac{Ventas}{Gasto\ de\ electricidad} \tag{1}$$

Esta expresión de rentabilidad está ajustada, la variable Ventas se refiere a la cantidad en moneda nacional mexicana (pesos) equivalente a los litros de gasolina regular (de bajo octanaje) vendida en un mes. Mientras que Gasto de electricidad hace referencia a la cantidad en moneda nacional mexicana (pesos) pagada por la gasolinera a la compañía de venta de electricidad al mes.

RESULTADOS
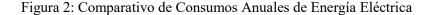
De la tabla 3 y la figura 3 se percibe que considerando únicamente las tarifas de electricidad en ambos lados de la frontera, una gasolinera en el Valle Imperial paga 19% menos por ese servicio con referencia a la tarifa pagada en Mexicali. Esto equivale a una rentabilidad (de acuerdo a (1)) de un valor de 39.5 en comparación de la de la gasolinera en Mexicali que es de 30.6.
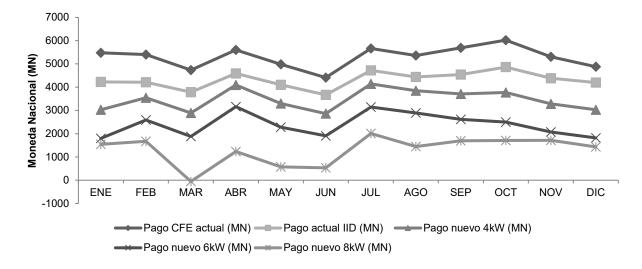
Tabla 3: Comparativo Sobre los Costos de la Energía Eléctrica

Mes	Consumo Actual Kwh	Pago CFE Actual (MN)	Pago Actual IID (MN)	Pago Nuevo 4kw (MN)	Pago Nuevo 6kw (MN)	Pago Nuevo 8kw (MN)
ENE	1624	5480.81	4222.4	3025.69	1798.88	1545.75
FEB	1620	5404.99	4212	3547.46	2588.63	1674.00
MAR	1456	4731.86	3785.6	2892.04	1879.88	-54
ABR	1765	5598.66	4589	4094.68	3162.38	1231.88
MAY	1578	4981.66	4102.8	3294.68	2278.13	570.38
JUN	1411	4411.59	3668.6	2861.66	1910.25	533.25
JUL	1815	5659.88	4719	4140.45	3148.88	2008.13
AGO	1707	5357.38	4438.2	3848.84	2892.38	1447.47
SEP	1747	5692.01	4542.2	3711.49	2619	1697.63
OCT	1870	6021.98	4862	3768.86	2497.5	1707.75
NOV	1686	5304.95	438306	3281.18	2075.63	1717.88
DIC	1615	4880.05	4199	3028.73	1819.13	1434.38
	19894	$ 63525.99	$ 51724.40	$ 41494.95	$ 28670.63	$ 15514.88

En Consumo actual aparecen los kWh consumidos por la gasolinera, en Pago actual CFE aparece el costo en moneda nacional mexicana (pesos) correspondiente al consumo mensual de la gasolinera instalada en Mexicali, Baja California; en Pago actual IID aparece el precio que pagará la gasolinera si se instalara en el Condado de Imperial convertido a moneda nacional mexicana (pesos); en Pago Nuevo 4kW, 6kW y 8kW es el pago que se haría a CFE instalando estas capacidades en la gasolinera instalada en Mexicali, Baja California.

Al instalar una capacidad de 4kW en la gasolinera ubicada en Mexicali, Baja California, se pagaría 35% menos que pagando la totalidad de kWh consumidos con la tarifa de CFE y 20% menos que aplicando la tarifa de IID con el consumo total de kWh. Esto es que se tiene una rentabilidad de 49.5. Sin embargo, si se instalan 6kW en módulos fotovoltaicos en la gasolinera en Mexicali se genera un ahorro de 55% en comparación al pago de la totalidad de kWh consumidos con la tarifa de CFE. En cambio el ahorro es de 45% con referencia a la tarifa de la IID, al pagar la totalidad de los kWh gastados. De esta forma se alcanza una rentabilidad de 78.2. Por otra parte, la rentabilidad es de 94.5 al instalarse un sistema fotovoltaico de una capacidad de 8kW. Esto es un ahorro de 75% y uno de 70%, al compararse con el consumo completo

de kWh pagando la tarifa de CFE y la tarifa de la IID, respectivamente. Un punto muy importante a considerar en relación a los sistemas fotovoltaicos es que representan una inversión inicial que debe considerarse, por lo que se pidió a una empresa dedicada a la instalación de módulos solares en Mexicali que hiciera un presupuesto para la mayor capacidad instalada, la de 8kW.

Figura 2: Comparativo de Consumos Anuales de Energía Eléctrica

La empresa Tecnosolar propuso la instalación de 32 módulos FV de la marca Iusasol de 255 Watts c/u, 2 inversores de la marca Zeversolar de 5000 Watts c/u, estructura a base de aluminio para montaje, centro de carga, cableado y protecciones, trámites para la interconexión con CFE y un monitoreo de consumo/generación. Este sistema representa una capacidad estimada de 8.16 kW. El costo de la inversión sería de $15,504.00 USD con un tiempo de vida de 30 años. Con esta instalación se tiene un ahorro de $48011.12 pesos, que permitirá alcanzar el punto de equilibrio en 5.81 años.

CONCLUSIÓN

Al considerar únicamente la ubicación de una gasolinera en la franja fronteriza Mexicali – Calexico, resulta más competitiva en el Valle Imperial al presentar casi 10 unidades encima de la rentabilidad de una gasolinera idéntica en Mexicali. Al instalarle módulos fotovoltaicos al toldo de la gasolinera en Mexicali, ésta se vuelve más competitiva que la gasolinera en el Valle Imperial. El adquirir esta ventaja competitiva que permite la disminución del costo unitario por litro de gasolina vendido, permite a la gasolinera alcanzar una mayor rentabilidad. La mayor rentabilidad se obtiene al instalar un sistema fotovoltaico con una capacidad 8kW. En este escenario con una inversión de poco menos de los 300 mil pesos se pudo calcular que durante el tiempo de vida del sistema (30 años en promedio) los ahorros proyectados con respecto al costo comercial de la electricidad pueden llegar hasta los 5 millones de pesos.

Al considerar únicamente la variable del costo de la electricidad, se obtiene una visión sesgada de la rentabilidad real, pero de acuerdo a los resultados obtenidos, hay un beneficio económico en la instalación de sistemas fotovoltaicos en gasolineras. Este estudio es un parteaguas que coloca una base para estudios subsecuentes en los que se pudieran considerar más variables, como lo son los permisos, salarios, renta de los inmuebles, seguros, entre otras, que existen en una gasolinera real.

Otro aspecto de sumo interés en la actualidad que puede estudiarse en el futuro son los beneficios ecológicos que tiene la utilización de fuentes de energía limpias y sustentables como lo son sistemas fotovoltaicos, al

reducir las emisiones de gases de efecto invernadero. Como comentario final es importante expresar que en México existe una ausencia a la cultura de invertir para ahorrar, este concepto tiene que cambiar para empezar a crear conciencia de los altos consumos que se tienen en la actualidad, sobre todo en el área del consumo energético. Los precios de la electricidad seguirán en aumento y no quedará otra alternativa que unirse a la generación de energía.

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ANÁLISIS DE LA EVOLUCIÓN DE LAS ACCIONES DE EMPRESAS ENERGÉTICAS PETROLERAS Y SU RELACIÓN CON LAS VARIABLES MACROECONÓMICAS, OBSERVADAS EN EL PANEL MERVAL DE BUENOS AIRES EN EL PERÍODO 2011-2015

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RESUMEN

El trabajo tiene por objetivo determinar las variables que permitan explicar el comportamiento de las acciones de la industria petrolera desde el 30/12/2012 hasta el 31/08/2015 mediante la regresión de determinadas variables tomadas en cuenta de acuerdo con su significatividad; el objetivo, en esta primera etapa, es seleccionar los indicadores macroeconómicos mas significativos para determinar el precio de las acciones del sector en el mercado. Uno de los resultados hallados, fue que mediante la aplicación de modelos econométricos se pudo evidenciar la relación que existe entre el precio de los activos financieros y las variables macroeconómicas seleccionadas para la realización del análisis.

PALABRAS CLAVE: Efectos de la Información, Índices Bursátiles, Información Perfecta, Información Disponible, Propagación de la Información

ANALYSIS OF THE EVOLUTION OF THE SHARES OF PETROLEUM ENERGY COMPANIES AND THEIR RELATIONSHIP WITH THE MACROECONOMIC VARIABLES OBSERVED IN THE PANEL MERVAL DE BUENOS AIRES IN THE PERIOD 2011-2015

ABSTRAC

The work aims to determine the variables that explain the behavior of the actions of the oil industry from 30/12/2012 until 31/08/2015 through the regression of certain variables taken into account according to its significance; the goal, at this early stage, is to select the macroeconomic indicators more significant in determining the price of the shares of the sector in the market. One of the found results, was to demonstrate through the application of econometric models the relationship that exists between the price of financial assets and the macroeconomic variables selected for the analysis.

JEL: G12, G13, G14 G16

KEYWORDS: Effects of Information, Stock Indexes, Perfect Information, Available Information, Spread of Information.

INTRODUCCIÓN

Los artículos académicos que vinculan el desarrollo de los mercados financieros y el crecimiento económico comenzaron a estudiarse a finales del siglo veinte (Bagehot, 1873; Schumpeter, 1911). El análisis de este tema despertó el interés de los investigadores de todo el mundo y generó un debate que aún no terminó, generando una discusión dialéctica y técnica que aún continúa y puede identificarse en una pregunta ¿Existe alguna relación consistente entre el sector financiero -representado por los mercados de acciones y las variables económicas? Para Döpke et al. (2008) la relación entre un conjunto de variables macroeconómicas y los retornos de los activos financieros debe contribuir al manejo de los porfolios de inversión de los gestores de carteras, en la medida en que permiten identificar parte del riesgo sistémico propio del sistema financiero, ya que permite evaluar los posibles efectos que tendrán en los mercados los cambios en la política económica. La teoría de los mercados eficientes, propone que los precios de las acciones, bonos y todos los demás activos financieros reflejan completamente toda la información disponible en cualquier momento determinado ya que los inversores utilizaran su información perfecta para valuar correctamente los activos (Fama, 1970; Jensen, 1978).

El trabajo propuesto muestra los avances parciales de un proyecto de investigación de la Universidad Maimónides, donde se analizan la evolución de las acciones del sector energético petrolero y sus empresas proveedoras que participan del panel MERVAL, el mas importante y representativo de la Argentina. El objetivo principal de esta investigación es observar, clasificar, analizar y determinar mediante herramientas estadísticas si empresas de un mismo sector y sus proveedoras, responden de manera similar ante los mismos agentes macroeconómicos, abonando de esta manera a la hipótesis *demand following*. la hipótesis *demand following* indica que es el crecimiento de la economía -las variables económicas- la que causa el aumento en la demanda de los servicios financieros, derivando finalmente en el desarrollo de los mercados de capitales. A continuación, se desarrolla la revisión literaria que muestra antecedentes sobre el efecto de la información macroeconómica sobre los precios de los activos, en especial los financieros; después el trabajo continúa con la metodología utilizada y el análisis de datos para luego abordar los resultados hallados. El trabajo finaliza con las conclusiones y referencias.

REVISIÓN LITERARIA

Las actividades financieras como ahorro y la inversión, contribuyen al crecimiento y desarrollo de las finanzas y la economía, donde interactúan inversores que quieren colocar su capital y empresas en busca de financiación para sus proyectos. Como facilitador del intercambio de ahorro e inversión, se crean diferentes mercados en el sistema financiero, dentro de este se encuentra el mercado de capitales. Brugger & Ortiz (2012) han hallado una relación positiva entre el mercado accionario y el desarrollo económico, generado por el crecimiento de los mercados accionarios e impulsado por la globalización económica y financiera en las últimas décadas. Existen numerosos estudios que intentan medir cuantitativamente el efecto de la divulgación de noticias sobre los activos financieros de renta variable en los mercados desarrollados, utilizando diferentes metodologías basadas en datos de cotización intradiarios (Fleming & Remolona, 1997a, 1997b y 1999; Balduzzi et al, 1997, 2001; Goldberg y Leonard, 2003; Elmendorf y Hirschfeld, 1992; D'Souza y Gaa, 2004). Existen también numerosos trabajos relacionados con los mercados de bonos en países emergentes (Hayo & Kutan, 2004; Andirtzky et al, 2005; Figueroa et al, 2006). En lo que respecta a renta variable, el foco de nuestro análisis, Anderson et al (2009) estudió la asociación entre la información divulgada por las principales fuentes de noticias y su efecto inmediato en los precios. Pearce & Roley (1984) y Jain (1988) realizaron estudios similares, enfocándose estrictamente en anuncios macroeconómicos. Pattel & Wolfson (1984) centraron su análisis en anuncios de resultados corporativos y dividendos.

Investigaciones realizadas por Chen, Roll & Ross (1986) afirman que los precios de los activos dependen de las exposiciones a las variables macroeconómicas, lo cual es consistente con las teorías de valoración de

activos de Merton, lo cual estaría indicando que las variables macroeconómicas son significativas para estimar los precios de los índices bursátiles, y el precio de las acciones. Los primeros estudios realizados que relaciona los índices bursátiles con fundamentales macroeconómicos, se enfocaron en relacionar la actividad real de acuerdo al crecimiento de las tasas de producción) con los índices bursátiles en Estados Unidos, encontrando que el crecimiento agregado de la economía tenía un alto poder explicativo sobre la varianza de los retornos del mercado accionario de la Bolsa de Nueva York (Fama, 1990). Silva, Coronel, & Vieira, (2014) hallaron que en lo que respecta a Brasil, el índice de la Bolsa de Valores do Estado de São Paulo (BOVESPA) se encuentra positivamente afectado por la producción agregada y en sentido negativo respecto a la inflación y el tipo de cambio nominal, además, no halla evidencia de una relación significativa con la tasa de interés; el índice BOVESPA está compuesto por las 50 empresas más líquidas que cotizan en la Bolsa de valores de Sao Pablo. Respecto a las formas en que la información se concibe en un mercado, se pueden distinguir tres formas de eficiencia:

Forma débil: Esta forma hace referencia a que la información que se usa para la evaluación de precios, viene únicamente de datos históricos.

Forma semi-fuerte: En este tipo de estrategia, la información se encuentra en bases de datos públicas, siendo una información con mayor disponibilidad al público.

Forma fuerte: La información se obtiene a través de fuentes de información pública y privada, como bases de datos del gobierno o información empresarial, dando una base robusta y bien respaldada de los precios.

Para este trabajo se considera que el mercado de valores argentino ofrece una forma de eficiencia semi-fuerte, debido a la cantidad y diversidad de fuentes de información al alcance del público. La evolución de determinados indicadores macroeconómicos influencia la industria en la que se encuentra una empresa, por lo cual cada organización debe elegir los indicadores cuya evolución han tenido o puede tener influencia en su entorno y por lo tanto en su cotización. A pesar de que existen gran variedad de factores macroeconómicos de influencia en el entorno, no todos tienen un impacto importante sobre la actividad, por lo que se deben elegir aquellos cuya evolución pueda ser útil. (Martínez Pedrós & Milla Gutierrez, 2012). Fuente, Gregoir & Zurita (2006) hacen referencia a variables macroeconómicas para predecir índices bursátiles del mercado accionario chileno, y usan como método la teoría de precios de arbitraje.

METODOLOGÍA

El análisis comienza con el cálculo de los coeficientes de correlación de las variables, para los rendimientos de las acciones y los indicadores macroeconómicos, a fin de cuantificar el grado de asociación entre las diversas variables. Acompañando dichos cálculos con el coeficiente determinación, el cual brinda información acerca del comportamiento conjunto entre las variables.
Las empresas analizadas son:

Transportadora de Gas del Sur. Gasífera
Pampa Energía. Petrolera.
Petrobrás. Petrolera.
YPF. Petrolera.
Tenaris. Proveedora industria del petróleo.
Terniun. Proveedora industria del petróleo.

Los datos de analizados corresponden al período comprendido entre el 30/12/2012 hasta el 31/08/2015, y fueron tomados de la cotización de cierre de panel del Mercado de valores de Buenos Aires, (MerVal), índice de referencia de la Argentina. Análisis de serie de tiempo de la variable: Precio de las acciones.

Figura N° 1: Evolución de los Precios de las Acciones

Periodo: Octubre del 2011 y Octubre 2015

El Análisis de un sector de la economía debería mostrar un nivel importante de correlación positiva ante los mismos agentes macroeconómicos, ya que deberían estar afectados por las mismas causas, debiendo existir -a priori- un alto nivel de correlación:

Tabla 1: Matriz De Correlaciones Entre el Precio de las Acciones

	Gas Sur	Pampa	Petrobras	YPF	Tenaris	Ternium
Gas Sur	1	,933**	-,436**	,487**	-,723**	-,463**
Pampa	,933**	1	-,407**	,357*	-,693**	-,490**
Petrobras	-,436**	-,407**	1	0,191	,728**	,581**
YPF	,487**	,357*	0,191	1	-0,004	0,267
Tenaris	-,723**	-,693**	,728**	-0,004	1	,802**
Ternium	-,463**	-,490**	,581**	0,267	,802**	1

**. La correlación es significativa en el nivel 0,01 (2 colas). *. La correlación es significativa en el nivel 0,05 (2 colas).

Como puede apreciarse gráficamente en el movimiento similar entre las líneas azul (Gas del sur) y verde (Pampa Energía), la correlación más fuerte corresponde a Pampa Energía y Transportadora Gas del Sur, con un coeficiente de Pearson del 0,993.

RESULTADOS

Si se realizara el mismo análisis, agregando como variable la serie de tiempo del MERVAL y el MERVAL 25, se tendría el siguiente comportamiento:
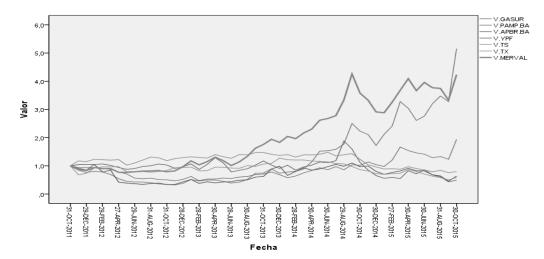
Figura N° 2: Recorrido de las Acciones, el MERVAL Y MERVAL 25

Tabla 2: Matriz de Correlaciones Entre el Precio de las Acciones y el Merval

		Gas Sur	Pampa	Petrobras	YPF	Tenaris	Ternium
MERVAL	Correl. de Pearson	,809**	,909**	-,184	,479**	-,467**	-,231
	Sig. (bilateral)	,000	,000	,207	,000	,001	,110
	N	49	49	49	49	49	49

*En el cuadro 2 se muestran los coeficientes de correlación lineal de Pearson. Las celdas identificadas con dos asteriscos ** indica que la correlación es significativa en el nivel 0,01 (2 colas). Mientras que las celdas identificadas con un asterisco * indica que la correlación es significativa en el nivel 0,05 (2 colas).*

El estudio se enfoca en la falta de correlación, o correlación negativa incluso, indicado en el cuadro precedente, entre los cambios de precios de las acciones. El análisis continúa con el comportamiento del precio de las acciones ante los mismos agentes macroecómicos a efectos de identificar los factores que inciden en una y otra empresa y cuál es el peso de cada uno de ellos para determinar la magnitud del impacto y describir los cambios en los precios de cada especie. Junto con el cálculo de la matriz de correlaciones, se determinó el riesgo y rendimiento mensual para cada uno de los activos financieros.

Tabla 3: Medidas Que Resumen Información Para El Precio de Cierrede las Acciones Mensuales. Periodo: 31/11/2011 Al 30/08/2015

	T. Gas del Sur	Pampa Energía	Petrobras	YPF	Tenaris	Ternium
Media	2.795102	3.411571	63.84898	23.35449	38.02388	22.08510
Mediana	2.670000	2.060000	64.80000	23.45000	39.94000	22.63000
Máximo	6.200000	13.20000	127.1000	36.99000	47.15000	31.26000
Mínimo	1.500000	0.826000	29.25000	11.17000	24.11000	12.29000
Desvío estándar	1.093924	2.848877	17.14246	8.384560	6.743847	4.446521

Medidas que resumen información para los precios de las acciones. Fuente: elaboración de los autores. Cálculo de medidas de tendencia central y variabilidad.

Las primeras investigaciones tienen como base a los modelos de factores basados en La Teoría del Arbitraje desarrollada por Ross (1976), los cuales se dividen según los tipos de factores usados, es decir en modelos de factores fundamentales, que incluyen variables específicas a la firma, como indicadores financieros; o factores económicos, que incluyen variables de mercado financiero y macroeconómico. Dentro de este último enfoque, se encuentra el trabajo ya mencionado de Chen, Roll y Ross (1986) quienes encuentran que la estructura temporal de tasas de interés, la producción industrial, la prima de riesgo, la inflación, el

retorno del mercado, consumo y los precios del petróleo explican significativamente los retornos del mercado de valores americano. Con el fin de identificar los factores macroeconómicos que influyen en la volatilidad las empresas del sector energético, para la presente investigación se estudiaron las siguientes variables económicas usadas para los modelos trabajados:

Precio del Gas Natural.
Cotización del Commodity Petróleo Brent
Cotización del Commodity Petróleo WTI
Producto Bruto Interno.
Serie histórica del sistema de índices de precios mayoristas.
Base Monetaria Ampliada.
Tasa de interés por depósitos en caja de ahorros común.
Tipo de Cambio Vendedor U$D.

El trabajo econométrico, se completa con un análisis de regresión mediante la aplicación del método de mínimos cuadrados ordinarios, dado que es un método que permite abordar la explicación de una variable en función de otra u otras variables. Para ello primero se desarrolló un modelo con todas las variables macroeconómicas y a partir de ello se filtró aquellas en las que no hubiera suficiente evidencia de tener significatividad en la formación del precio del activo financiero. A partir de ello, mediante las pruebas correspondientes se probó la multicolinealidad y la correlación serial para cada una de las acciones, permitiendo dirimir si la estimación del modelo final se realiza mediante el método de mínimos cuadrados ordinarios o el método de mínimos cuadrados generalizados.

Transportadora de Gas del Sur. Gasífera: Para la construcción del modelo que explique las variaciones en los precios de la empresa Transportadora Gas del Sur, se considera la existencia de una correlación serial de primer orden, a partir del resultado obtenido en el test LM de Breusch-Godfrey para probar la existencia de correlación serial hasta el orden p. En principio el modelo presentó un coeficiente de determinación elevado y estadísticos **t** poco significativos, en algunos casos no significativos, por lo que se procedió a eliminar algunas variables que presentan alta correlación tales como el tipo de cambio, el PBI o la cotización de los commodities. Como puede apreciarse en las características presentadas en el cuadro 4, la salida de la regresión muestra un estadístico R^2 ajustado (87,82%) y coeficientes significativos, como lo son: la serie histórica del sistema de índices de precios mayoristas (p value: 0.000) y el precio del gas natural (p value: 0.002).

Pampa Energía. Petrolera: Para la construcción del modelo que explique las variaciones en los precios de la empresa Pampa Energía, no se considera la existencia de una correlación serial de primer orden, como consecuencia del resultado obtenido en el test LM de Breusch-Godfrey para probar la existencia de correlación serial hasta el orden p. En principio el modelo presentó un coeficiente de determinación elevado y estadísticos **t** poco significativos, en algunos casos no significativos, por lo que se procedió a eliminar algunas variables que presentan alta correlación tales como el PBI, el precio del Gas Natural, la base monetaria ampliada y la tasa de interés por depósitos en caja de ahorro común. Tomando las características presentadas en la salida de la regresión en el cuadro 5, muestran un estadístico R^2 ajustado (92,01%) y coeficientes significativos, como lo son: la serie histórica del sistema de índices de precios mayoristas (p value: 0.001), el precio de los commodities (Brent y WTI) (p value: 0.04 y 0.01) y el tipo de cambio (p value: 0.009).

Petrobrás. Petrolera: Para la construcción del modelo que explique las variaciones en los precios de la empresa Petrobras, no se considera la existencia de una correlación serial de primer orden, como consecuencia del resultado obtenido en el test LM de Breusch-Godfrey para probar la existencia de correlación serial hasta el orden p. En principio el modelo presentó un coeficiente de determinación elevado y estadísticos **t** no significativos, por lo que se procedió a eliminar algunas variables que presentan alta

correlación tales como el PBI, el precio del Gas Natural, la base monetaria ampliada, la cotización del petróleo WTI y la tasa de interés por depósitos en caja de ahorro común. A partir de las características presentadas en la salida de la regresión que se presentan en el cuadro 6, se presentan un estadístico R^2 ajustado (90,44%) y coeficientes significativos, como lo son: la serie histórica del sistema de índices de precios mayoristas (p value: 0.007) y el tipo de cambio (p value: 0.01). No así pasa con el precio de los commodities (Brent), quien presenta un coeficiente no significativo (p-value = 0.3381).

YPF. Petrolera: Para la construcción del modelo que explique las variaciones en los precios de la empresa petrolera YPF, no se considera la existencia de una correlación serial de primer orden, como consecuencia del resultado obtenido en el test LM de Breusch-Godfrey para probar la existencia de correlación serial hasta el orden p. En principio el modelo presentó un coeficiente de determinación elevado y estadísticos **t** poco significativos, o no significativos, por lo que se procedió a eliminar algunas variables que presentan alta correlación tales como el PBI, el precio del Gas Natural, la base monetaria ampliada, la cotización del petróleo WTI y el tipo de cambio. Como puede apreciarse en las características presentadas en el cuadro 4, las características presentadas en la salida de la regresión muestran un estadístico R^2 ajustado (76,96%) y coeficientes significativos, como lo son: la serie histórica del sistema de índices de precios mayoristas (p value: 0.001), la cotización del petróleo (Brent) (p value: 0.000) y la tasa de interés (p value: 0.02).

Tenaris. Proveedora industria del petróleo: Para la construcción del modelo que explique las variaciones en los precios de la empresa Tenaris, no se considera la existencia de una correlación serial de primer orden, como consecuencia del resultado obtenido en el test LM de Breusch-Godfrey para probar la existencia de correlación serial hasta el orden p. En principio el modelo presentó un coeficiente de determinación elevado y estadísticos **t** poco significativos, o no significativos, por lo que se procedió a eliminar algunas variables que presentan alta correlación tales como el PBI, el precio del Gas Natural, a serie histórica del sistema de índices de precios mayoristas, la cotización del petróleo BRENT y el tipo de cambio. Tomando como para el análisis las características presentadas en la salida de la regresión del cuadro 8, se presenta un estadístico R^2 ajustado (94,20%) y coeficientes significativos, como lo son: la base monetaria ampliada (p value: 0.005), la cotización del petróleo WTI (p value: 0.000) y la tasa de interés (p value: 0.002).

Terniun. Proveedora industria del petróleo: Para la construcción del modelo que explique las variaciones en los precios de la empresa Ternium, se considera la existencia de una correlación serial de primer orden, a partir del resultado obtenido en el test LM de Breusch-Godfrey para probar la existencia de correlación serial hasta el orden p. En principio el modelo presentó un coeficiente de determinación elevado y estadísticos **t** poco significativos, en algunos casos no significativos, por lo que se procedió a eliminar algunas variables que presentan alta correlación tales como la base monetaria ampliada, la cotización de los commodities (Brent y WTI), el precio del gas natural y la tasa de interés. Las características presentadas en la salida de la regresión en el cuadro 9, muestran un estadístico R^2 ajustado (87,26%) y coeficientes significativos, como lo son: la serie histórica del sistema de índices de precios mayoristas (p value: 0.002), el PBI (p value: 0.009) y el tipo de cambio (p value: 0.01).

CONCLUSIONES

El objetivo de la presente investigación es determinar las variables macroeconómicas que incidieron en el precio de las acciones del panel MerVal de la Bolsa de Comercio de Buenos Aires durante el período comprendido entre 30/12/2012 y el 31/08/2015. Este proyecto de investigación continuará con el análisis y comparación del comportamiento de empresas energéticas en otros países latinoamericanos para el mismo período, y testear si las mismas variables determinan los precios en los distintos mercados. Para el presente trabajo, mediante la aplicación de modelos econométricos se pudo evidenciar el objetivo propuesto sobre la relación que existe entre el precio de los activos financieros y las variables macroeconómicas seleccionadas para la realización del análisis.

Se trabajó con variables macroeconómicas tales como el Producto Bruto Interno, la tasa de interés, el tipo de cambio, la serie de índices de precios a mayoristas, la cotización de los commodities del petróleo y el precio del gas natural. Como se ha podido evidenciar cada uno de los precios de los activos financieros tienen diversas variables macroeconómicas que explicarían su comportamiento que no necesariamente son comunes a todas las acciones. En función del análisis realizado se puede evidenciar un grado de asociación elevado entre las variables por los coeficientes significativos que posee cada uno de los modelos, no obstante, quedará para futuras investigaciones analizar individualmente el impacto que tiene. Como se pudo comprobar, no todos los precios de las acciones se vieron afectada por las mismas variables, y si así lo hicieran, no hay evidencia suficiente para suponer que tienen la misma incidencia en la constitución del precio del activo. Quedan abiertas líneas de investigación a través de la investigación de lo ocurrido en otros mercados con la misma industria, como así también -debido a que Argentina en esos años tuvo una economía condicionada por restricciones externas y políticas concentradas- observar la reacción provocada a través de la comparación con otras economías mas abiertas.

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ANÁLISIS DE LAS VARIABLES DE INNOVACIÓN APLICANDO DATA ENVELOPMENT ANALYSIS

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RESUMEN

La innovación ha sido reconocida como una de las principales fuentes de ventaja competitiva para las organizaciones a nivel internacional. Las implicaciones positivas de la innovación hacia las empresas han atraído mucha atención de la literatura, sin embargo, la subjetividad del fenómeno y el entorno de incertidumbre que lo rodea generan aun constantes desafíos para la correcta cuantificación de los esfuerzos de innovación. El presente estudio tiene como objetivo realizar un diagnóstico de innovación aplicando Data Envelopment Analysis (DEA) en siete áreas organizacionales de la pequeña y mediana empresa manufacturera. La herramienta de diagnóstico se aplicó al total de 182 organizaciones que reunían las características del estudio localizadas en la ciudad de Morelia, México. Se recabó información válida de 91 compañías. Los resultados mostraron 4 sectores económicos eficientes, mientras 11 no lo fueron; las principales variables de entrada (áreas organizacionales) que presentaron problemas fueron: Habilitadores externos, habilitadores internos y gestión del portafolio; y, por último, se muestra un análisis de benchmarking de los sectores ineficientes.

PALABRAS CLAVE: Diagnóstico Innovación, Gestión de Innovación, Pequeña y Mediana Empresa, Desarrollo Regional.

ANALYSIS OF VARAIBLE INNOVATION USING DATA ENVELOPMENT ANALYSIS

ABSTRACT

Innovation has been recognized as one of the main sources of competitive advantage for organizations at the international level. The positive implications of the innovation companies have attracted much attention in the literature, however, the subjectivity of the phenomenon and the environment of uncertainty that surrounds it generated even constant challenges for the correct measurement of innovation efforts. The present study aims to make a diagnosis of innovation using Data Envelopment Analysis (DEA) in seven organizational areas of small and medium-sized manufacturing company. The diagnostic tool was applied to the total of 182 organizations who meet the characteristics of the study in the city of Morelia, Mexico. Collected valid information from 91 companies. The results showed 4 efficient economic sectors, while 11 were not; the main input variables (organizational areas) that had problems were: external enablers, internal enablers and management portfolio; and, finally, show an analysis of benchmarking of the inefficient sector.

JEL: C01, O30, O32

KEYWORDS : Innovation Diagnosis, Innovation Management, Small and Medium Enterprises, Regional Development.

INTRODUCCIÓN

La literatura concerniente a la administración de los procesos de innovación ha sufrido una constante evolución en las últimas décadas (Tidd, 2001; Drejer, 2002; Keupp et al., 2012). En la actualidad cualquier gerente o tomador de decisiones podría afirmar que la innovación conlleva competitividad, es de alguna manera un hecho dado. Porter (1990) establece, "las empresas obtienen ventaja contra los mejores competidores del mundo debido a las innovaciones que generan". Los resultados de las actividades de innovación en las empresas y organizaciones pueden ir desde efectos sobre las ventas y cuota de mercado hasta a la mejora de la productividad y la eficiencia de sus operaciones. El objetivo de la presente investigación es realizar un diagnóstico de innovación Data Envelopment Analysis (DEA) en áreas clave de pequeñas y medianas empresas (Pymes), apoyado principalmente en el marco holístico de medición de innovación diseñado por Adams et al. (2006). La meta es conocer las fortalezas y oportunidades que las empresas manufactureras de la ciudad de Morelia, México presentan en cuanto a características de innovación organizacional (Ambruster et al., 2008).

El diagnóstico de las capacidades de innovación es especialmente relevante para las economías emergentes, como el mercado mexicano, que desde la década de 1980 ha ido transitando de una economía cerrada a una estrategia de mercado abierto. Tal liberación económica externa e interna ha afectado en cierto grado a todas las empresas del territorio. La apertura comercial creciente y los tratados de libre mercado suscritos por el país han aumentado el entorno competitivo de tal manera que la productividad y calidad de los productos manufacturados necesitan ser mejorados continuamente para mantener la cuota de mercado (Chauca, 1999).

REVISIÓN DE LA LITERATURA

Dado el importante rol de la innovación y sus efectos positivos en las Pymes, la literatura en gestión de la innovación ha atraído mucha atención en los últimos años (Simons 1990; Gimbert et al., 2010; Keupp et al., 2012), no obstante, la academia no ha encontrado aún un modelo definitivo para su administración (Hobday 2005; Rothwell, 1994; Tidd et al., 2006; Velasco & Zamanillo 2008; Nilsson et al., 2012 En la presente investigación se ha tomado como principal referencia de medición, la propuesta desarrollada por Adams et al. (2006), cuyo trabajo se basa en la revisión de seis modelos de medición de la innovación (Cooper & Kleinschmidt, 1995; Chiesa et al. 1996; Goffin & Pfeiffer, 1999; Cormican & Sullivan, 2004; Burgelman et al. 2004; Verhaeghet & Kfir, 2002). En ese sentido, de las siete áreas descritas por los autores, se ha adaptado un marco de medición de innovación tomando factores recurrentes y relevantes al momento de cuantificar las capacidades estructurales de las empresas para hacer y mantener el cambio continuo. La figura 1 muestra las siete áreas de innovación que se han adaptado de Adams et al. (2006) para el caso específico de la ciudad de Morelia, México.

Estudios sugieren que las ineficiencias en procesos disminuyen al mantener una estrategia de innovación integrada a la cultura, comportamiento y acciones de la organización (O'Brien's, 2003). Por ello, al momento de tratar el área de estrategia de innovación es relevante analizar factores como el compromiso a largo plazo de la dirección hacia la innovación y la clara locación de recursos a la misma (Cooper et al., 2004). El enlace entre los objetivos clave de la empresa y el liderazgo que los directivos facilitan a partir de una robusta visión compartida y distribuida alrededor de la estructura organizacional (Pinto & Prescott, 1988). Así como la aversión al riesgo, la pro-actividad de la gerencia y su persistencia y compromiso con la innovación (Saleh & Wang, 1993). La segunda área de medición comprende la gestión del conocimiento explícito e implícito por parte de las organizaciones (Davis, 1998; Nonaka, 1991), así como el proceso de recopilación y uso de dicha información. Resulta favorable por lo tanto conocer el nivel de "capacidad de absorción", entendido como la habilidad de reconocer el valor del conocimiento nuevo a partir de ideas generadas en la empresa (Chiesa et al., 1996; Lee et al., 1996) o externo obtenido a partir de conexiones

con otras empresas o recursos de información (Atuahene-Gima, 1995; Tipping & Zeffren, 1995), así mismo asimilarlo y aplicarlo para acciones comerciales (Cohen & Levinthal, 1990).

Diversos estudios abordan la importancia de la relación entre innovación y la eficiencia en la gestión de proyectos, muy comúnmente en términos de costes, duración y pronóstico del retorno del proyecto (Chiesa et al., 1996; Adams et al., 2006). Además de lo anterior resulta de interés conocer el grado de comunicación interna con que las áreas generan nuevos productos (Damanpour, 1991), así como la colaboración que se genera con proveedores (Bessant, 2003) y clientes (Von-Hippel, 1986), ya que se han identificado como fuentes que contribuyen al proceso de innovación.

Figura. 1: Áreas de Medición de la Innovación

5. Habilitadores Internos Personas Herramientas Recursos físicos y financieros	1. Estrategia de Innovación Orientación Estratégica Liderazgo Estratégico			7. Habilitadores Externos Investigación de Mercado Testeo de Mercado Marketing y Ventas
	2. Gestión del Conocimiento Repositorio de Conocimiento Generación de Ideas Flujos de información	3. Gestión de Proyectos Eficiencia de Proyecto Comunicación Herramientas Colaboración	4. Gestión de Portafolio Balance Riesgo - Retorno Óptimo uso de Herramientas	
	6. Organización y Estructura Cultura Estructura			

En esta figura se observa las variables involucradas en la medición de la innovación, Fuente: Adaptado de Adams et al., (2006).

Dado el entorno altamente cambiante en el que las Pymes rigen su actividad productiva, la efectividad con la que una organización administre su portafolio de nuevos proyectos es usualmente un determinante clave de ventaja competitiva (Bard et al., 1988). Es importante conocer en qué medida las organizaciones basan su operación en procesos sistemáticos guiados por claros criterios de selección, ello facilita la optimización del uso de recursos limitados y mejora la posición competitiva de la organización (Hall and Nauda, 1990). Aunado a ello Cooper et al. (1999) demuestra que las empresas altamente competitivas utilizan herramientas formales y las aplican consistentemente a todos los proyectos a desarrollar en cierto portafolio de opciones. Los habilitadores internos entendidos como sistemas y herramientas de entrada para el proceso de innovación proporcionan ventaja competitiva para las empresas que los utilizan de manera formal (Bessant & Francis 1997; Cooper et al., 2004). De tal forma resulta relevante conocer y medir la puntualidad con la que las organizaciones destinan recursos tanto financieros como de personal para el desarrollo de productos y procesos.

Es generalmente aceptado y reconocido que las empresas pueden crear ambientes de trabajo que promuevan el proceso innovador (Dougherty and Cohen, 1995; Tidd et al., 1997). En ese sentido es necesario conocer la intensidad con la que las empresas mantienen su estructura organizativa alineada con la gestión de proyectos (Pugh et al., 1969), así como la libertad con la que los trabajadores pueden generar ideas a partir de la experimentación y la aceptación de los errores como fuente de experiencia (Zien & Buckler, 1997; Anderson & West, 1996). El área de habilitadores externos trata de medir la intensidad con la que la empresa lanza sus productos al mercado (Calantone & di Benedetto, 1988; Globe et al., 1973), es decir, investigación de mercados, prueba y promoción, adherido a un programa de comercialización bien establecido (Griffin & Page, 1993), además de la forma de alcanzar al consumidor y las operaciones

formales post-venta (Atuahene-Gima, 1995; Von-Zedtwitz, 2002). La herramienta de diagnóstico de innovación se basa en la experiencia recopilada en los estudios descritos en la presente sección, se busca con ello una integración de diversos puntos de vista para lograr una perspectiva de las capacidades formales que las empresas manufactureras de ciudad de Morelia, México exhiben, sus fortalezas y áreas de oportunidad.

METODOLOGÍA

A continuación se muestra dos apartados metodológicos imprescindibles en el estudio: el enfoque seguido y una breve descripción de la técnica Data Envelopment Analysis (DEA).

La Herramienta de Diagnóstico

Se eligió una investigación con enfoque empírico cuantitativo a fin de obtener información de la intensidad de las capacidades de innovación organizacional (Ambruster et al., 2008) de las empresas en la localidad. Se estableció como unidad de observación la pequeña y mediana empresa manufacturera, Los datos tratados en el presente estudio se obtuvieron a partir de la herramienta de diagnóstico de innovación que comprende 32 preguntas de exploración (Adams 2006; i Ohme, 2002; Chiesa et al., 1996), y 5 preguntas de control (INEGI, 2010). Se recibieron 7 respuestas a detalle con las cuales se mejoró la encuesta y finalmente se aplicó de forma personal a la población total de 182 Pymes de la ciudad en el periodo de Enero a Mayo del 2015. Del total de encuestas aplicadas, se obtuvieron 91 respuestas válidas, es decir, una tasa de respuesta del 74%. Las características de la encuesta en general se describen en la Tabla 1.

Tabla 1: Características de la Encuesta

Característica	Valor
Lugar de aplicación	Morelia, México.
Periodo de aplicación de encuesta	Enero – Mayo 2015
Población estimada*	182
Tamaño de muestra	124
Cantidad de respuestas	91
Tasa de respuesta**	74%
Nivel de confianza (p = q = 0.5)	96%

*Estimado del total de las Pymes manufactureras de la ciudad de Morelia México, registradas en el Directorio Estadístico Nacional de Unidades Económicas (INEGI, 2015). **Tasa de respuesta con respecto de la muestra. Fuente: Elaboración propia*

La encuesta aborda siete áreas específicas de medición de la innovación (Adams et al., 2006), el enfoque que se trata de ofrecer es en capacidades de innovación organizacional (Ambruster et al., 2008) y el impacto potencial que las Pymes ejercen en el desarrollo económico regional de los territorios (Oke et al., 2007).

Data Envelopment Analysis (Dea)

La metodología DEA pretende determinar una frontera eficiente, un lugar geométrico o conjunto de valores solución que dominan, envuelven, al resto de valores analizados. Cada valor situado en la frontera de eficiencia es considerado una unidad de decisión, una Decision Making Unit (*DMU*), eficiente, mientras que el resto, situadas dentro del conjunto limitado por dicho conjunto eficiente, son catalogadas como ineficientes. Consideramos un caso general en el que n unidades producen un conjunto de *outputs* representados por la matriz y, la columna j-ésima de dicha matriz, denotada por yj, representa los valores de los *outputs* producidos por la unidad j. Análogamente se definen la matriz x y sus correspondientes columnas para los *inputs* utilizados. Tanto la matriz de *inputs* consumidos como de *outputs* producidos son matrices de términos positivos (Contreras, 2006: 3).

RESULTADOS

La definición del modelo de eficiencia mediante la metodología DEA exige que se definan variable de entrada y salida, es así que se definen como "*inputs*" los siguientes elementos: (1) Estrategia de Innovación, (2) Estrategia de conocimiento, (3) Gestión de proyectos, (4) Gestión de portafolio, (5) Habilitadores internos, (6) Organización y estructura, y (7) Habilitadores externos; siendo la variable de salida la innovación.

Medición de Eficiencia Mediante DEA

Tomando las definiciones anteriores en torno a la medición de la eficiencia en la ciudad de Morelia, Michoacán, así como la clasificación de las empresas por sectores manufactureros se presenta la siguiente información:

Tabla 4: Medición de Eficiencia en los Sectores Manufactureros de la Ciudad de Morelia, Michoacán

Eficiencia	Porcentaje
Industria alimentaria	70.90%
Industrias de las bebidas y el tabaco	57.60%
Fabricación de prendas de vestir	92.60%
Industria de la madera	100.00%
Industria del papel	48.30%
Impresión e industrias conexas	94.90%
Fabricación de productos derivados del petróleo y carbón	92.20%
Industria química	75.00%
Industria del plástico y del hule	73.00%
Fabricación de productos a base de minerales no metálicos	100.00%
Fabricación de productos metálicos	58.30%
Fabricación de accesorios aparatos eléctricos y equipo de generación de energía eléctrica	97.80%
Fabricación de equipo de transporte	100.00%
Fabricación de muebles, colchones y persianas	100.00%
Otras industria manufactureras	93.10%

En esta tabla se observa el nivel de eficiencia que presentan las industrias en relación a las variables analizadas. Fuente: Elaboración propia con base en la información recabada en trabajo de campo.

Análisis *Slacks* o Excedente de las Variables de Entrada Analizadas

La metodología DEA nos nuestra, también, el excedente en cada variable de entrada que presentan cada uno de los sectores bajo análisis, indicándonos los motivos de ineficiencia de éstos. La información se muestra en la tabla 5.

Tabla 5: Medición de Excedente en los Sectores Manufactureros Ineficientes de la Ciudad de Morelia, Michoacán

Industria	Estrategia de Innovación	Gestión del Conocimiento	Gestión De Proyectos	Gestión de Portafolio	Habilitadores Internos	Organización Y Estructura	Habilitadores Externos
Alimentaria	0.00%	23.20%	0.00%	38.30%	38.10%	11.80%	91.50%
De las bebidas y el tabaco	13.40%	0.10%	1.20%	19.10%	0.00%	0.00%	130.00%
Fabricación de prendas de vestir	0.00%	7.70%	26.10%	0.00%	20.50%	0.00%	52.20%
Del papel	0.00%	0.00%	1.70%	37.20%	23.80%	16.20%	212.40%
Impresión e industrias conexas	0.00%	0.00%	47.50%	52.00%	44.70%	0.00%	20.30%
Fabricación de productos derivados del petróleo y carbón	0.00%	42.60%	0.00%	39.70%	143.80%	60.40%	132.50%
Química	0.00%	46.90%	26.30%	39.80%	0.00%	21.10%	88.70%
Plástico y del hule	0.00%	0.00%	3.30%	0.00%	24.70%	0.00%	80.60%
Fabricación de productos metálicos	0.00%	0.00%	22.40%	33.00%	31.80%	15.00%	154.80%
Fabricación de accesorios aparatos eléctricos y equipo de generación de energía eléctrica	0.00%	117.10%	0.00%	86.50%	36.40%	65.60%	74.50%
Otras industria manufactureras	0.00%	0.00%	42.90%	23.60%	29.20%	52.20%	55.00%

Esta tabla muestra el nivel de ineficiencia de la industria debido al excedente por variable analizada. Fuente: Elaboración propia con base en la información recabada en trabajo de campo.

A partir de lo anterior, las tres áreas organizacionales más ineficientes en promedio son: (1) Habilitadores externos, (2) Habilitadores internos y (3) gestión del portafolio.

Análisis Benchmarking de los Sectores Ineficientes

A continuación se muestra la tabla 5, conteniendo datos relacionados con los procesos de benchmarking con cada sector manufacturero eficiente. Es importante destacar que se tomarán como sectores de referencia los siguientes: (1) Industria de la madera, (2) Fabricación de productos a base de minerales no metálicos, (3) Fabricación de equipo de transporte y (4) Fabricación de muebles, colchones y persianas.

Tabla 6: Procesos de *Benchmarking* en los Sectores Manufactureros Ineficientes, Con Respecto a los Eficientes, de la Ciudad de Morelia, Michoacán

	Industria de la Madera	Fabricación de Productos A Base de Minerales No Metálicos	Fabricación de Equipo de Transporte	Fabricación de Muebles, Colchones y Persianas
Industria alimentaria	0.00%	6.40%	0.00%	72.30%
Industrias de las bebidas y el tabaco	37.40%	0.00%	0.00%	15.10%
Fabricación de prendas de vestir	25.00%	32.50%	25.90%	0.00%
Industria del papel	0.00%	19.00%	0.00%	37.20%
Impresión e industrias conexas	3.50%	34.20%	0.00%	62.80%
Fabricación de productos derivados del petróleo y carbón	0.00%	18.60%	0.00%	97.60%
Industria química	0.00%	28.10%	0.00%	56.20%
Industria del plástico y del hule	10.60%	14.00%	22.10%	31.20%
Fabricación de productos metálicos	0.00%	13.10%	0.00%	50.90%
Fabricación de accesorios aparatos eléctricos y equipo de generación de energía eléctrica	0.00%	13.70%	0.00%	103.60%
Otras industria manufactureras	0.00%	22.40%	0.00%	69.10%

Tabla que nos muestra los procesos de benchmarking a realizar entre industrias a fin de incrementar eficiencia. Fuente: Elaboración propia con base en la información recabada en trabajo de campo.

A partir de lo anterior, los dos sectores manufactureros que sirven con mayor fuerza para los procesos de *benchmarking* son: (1) Fabricación de muebles, colchones y persianas y (2) Fabricación de productos a base de minerales no metálicos.

CONCLUSIONES

El propósito del presente estudio es cuantificar, a partir de un modelo holístico de medición de la innovación, la intensidad de los esfuerzos de innovación por parte de pequeñas y medianas empresas productivas dentro de la ciudad de Morelia, México. s así que se presentaron resultados que reflejaron solo 4 sectores manufactureros eficientes, mientras 11 no lo fueron; en este apartado es de destacar las principales áreas organizacionales que presentaron problemas: Habilitadores externos, habilitadores internos y gestión del portafolio; además del análisis de *benchmarking* de los sectores ineficientes. Como líneas pendientes de investigación es desagregar las área organizacionales para identificar específicamente cuáles elementos son los que influyen en la ineficiencia de las industrias manufactureras, de la misma manera es importante destacar los análisis de imitación o *benchmarking* que pueden desarrollarte con clasificaciones desagregadas más puntuales que identificarían con mayor precisión las unidades de referencia que deben ser imitados.

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CAPACIDADES FINANCIERAS EN LOS JÓVENES UNIVERSITARIOS DE PRIMEROS SEMESTRES EN LA INSTITUCIÓN UNIVERSITARIA ESUMER

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RESUMEN

La educación financiera hoy es uno de los temas de mayor importancia económica en el mundo. Esto se debe principalmente a las bajas capacidades financieras de los jóvenes en todo el mundo evidenciado en los malos resultados obtenidos en pruebas internacionales de conocimiento, sobre todo en los países de América Latina. En Colombia, las iniciativas de educación financiera pueden llegar a ser en un complemento importante en los procesos de inclusión financiera, que permitan a los estudiantes tomar decisiones financieras informadas y sensatas en su vida diaria. Esto sería preparar a los estudiantes para afrontar mejor los desafíos financieros básicos que se cruzan con toda su vida. Este artículo presenta la caracterización de las capacidades financieras con las que cuentan los jóvenes universitarios de Esumer de primeros semestres. Está dirigido a diseñar e implementar una estrategia de intervención pedagógica que conduce hacia el fortalecimiento de las habilidades personales y sociales relacionadas con las finanzas, que les permita comprender la responsabilidad al orientar sus decisiones financieras y conocer el proceso de sofisticación de los productos financieros y los mercados en sus prácticas diarias.

PALABRAS CLAVE: Educación Financiera, Cultura Financiera, Capacidades Financieras, Conocimientos Financieros

FIRST YEAR UNIVERSITY STUDENT FINANCIAL CAPABILITIES FINANCIAL AT THE INSTITUTION UNIVERSITY ESUMER

ABSTRACT

Financial Education today is one of the issues of greatest economic importance in the world. This is mainly due to the low financial capacities of young people worldwide evidenced by the poor results in international tests of knowledge, particularly in Latin American countries. In Colombia, financial education initiatives can become an important complement to the processes of financial inclusion, which enable students to make informed and wise financial decisions in their daily lives. This would prepare students to better face basic financial challenges they come across with throughout their lives. This paper characterizes the first-term university students' financial capabilities at Institución Universitaria Esumer. It is aimed at designing and implementing an educational intervention strategy leading to strengthening personal and social skills related to finance. That would help them understand the relevance of managing their financial decisions and know the sophistication process of financial products and markets in their daily practices.

JEL: C02, C13, C14, C22, C53, C61, D81, D84, G00, G11, G23

KEYWORDS: Financial Education, Financial Literacy, Financial Capabilities, Financial Knowledge

INTRODUCCIÓN

El reconocimiento mundial de la Educación Financiera como un hecho económico importante es innegable, sí nos acogemos a las declaraciones de las diversas instituciones a nivel mundial como las organizaciones internacionales, las instituciones multilaterales y los foros internacionales como el de la OCDE (Organización para la Cooperación del Desarrollo Económico), el Banco Mundial, el G-20, el APEC (Foro de Cooperación Económica Asia-Pacífico) y la ASEAN (Asociación de Naciones del Sudeste Asiático). Este reconocimiento se ha manifestado en un creciente proceso de concienciación al advertir la necesidad de desarrollar y profundizar las capacidades financieras de la población. Este mayor nivel de conciencia a nivel internacional, ha sido posible a través de la constatación de los siguientes hechos: al bajo nivel de cultura financiera detectado por los organismos internacionales mediante las evaluaciones a los programas que están actualmente en ejecución; al reconocimiento de la responsabilidad de las personas para orientar sus decisiones financieras; y al proceso de sofisticación de los productos y mercados financieros.

A pesar de que existen iniciativas de promoción y divulgación de programas de educación financiera en Colombia, no se cuenta con un análisis de su validez y efectividad. En este mismo sentido, en Medellín aunque el Banco de la República, la Fundación Bancolombia, algunas universidades oficiales y privadas y otras instituciones económicas han planificado y desarrollado sendas iniciativas, eventos y programas académicos para los estudiantes en diferentes grados de escolaridad, han sido algunas aisladas, otras sectorizadas y además centradas en los estudiantes de grados superiores (Banco de la República, 2013), que aún no están integradas a un currículo y que no ejercen un impacto significativo generalizado en los procesos formativos de los escolares acerca de la formación económica y financiera, la cual requiere de secuencialidad, evaluación, retroalimentación y procesos para el desarrollo y la adquisición de habilidades, actitudes y competencias. Por esta razón, desde la Institución Universitaria Esumer se pretende desarrollar un programa de educación financiera partiendo del análisis de las capacidades financieras con las que cuentan los estudiantes de primeros semestres que ingresan a la universidad en los programas económico administrativos, para generar mayor concienciación en la población de los riesgos financieros y la toma de decisiones financieras acertadas.

El acercamiento de cada estudiante a experiencias educativas económicas y financieras a través de estrategias didácticas, favorecerá los procesos formativos en el desarrollo de hábitos financieros saludables para asumir un compromiso personal en su relación con los recursos que tiene a disposición, que debe conseguir, administrar y optimizar aprovechándolos para su bienestar, sostenibilidad y la de quienes le rodean, haciéndoles a la vez parte activa y responsable de su entorno socio-económico. El artículo se ha estructurado de la siguiente manera: una primera parte correspondiente a esta introducción. Posteriormente, se presenta una revisión literaria en la que se abordan los conceptos básicos capacidades financieras y la exploración de programas de educación financiera a nivel mundial. Posteriormente se presenta la metodología de estudio, en el cual se diseña una herramienta de diagnóstico para determinar la línea base, identificando las variables principales y la matriz de constructo. Seguidamente se presentan los resultados de la investigación. Finalmente, el artículo se concluye con unos comentarios.

REVISIÓN LITERARIA

La OECD (2005) define a la educación financiera como "el proceso por el cual los consumidores financieros e inversores mejoran su comprensión de los productos y conceptos financieros a través de información, instrucción y/o consejo objetivo, desarrollan habilidades y confianza para conocer mejor los riesgos y oportunidades financieras, tomar decisiones informadas, saber dónde obtener ayuda y tomar otras decisiones efectivas que les permitan mejorar su condición financiera." Así, en esta definición encontramos expresados todos los rasgos fundamentales de dicho proceso, donde se hace énfasis en una Educación Financiera en todas las etapas de la vida de una persona, la cual debe aportar decisiones financieras adecuadas a sus condiciones y necesidades, generando una apropiada gestión del riesgo y brindando una

mayor estabilidad al sistema financiero. Por su parte, el Banco Interamericano de Desarrollo (BID), en el marco del Programa BID-Rural, considera que la EEF contribuye a la mejora de las condiciones de vida, pues brinda elementos relacionados con las resoluciones "[…] relativas a la planeación de su futuro y a la administración de los recursos económicos, así como [aporta] información pertinente y clara que da lugar a un mayor y mejor uso de los productos y servicios financieros". También, UNICEF (2013) plantea que "[…] La educación social y financiera tiene como objetivo inspirar a los niños a ser ciudadanos social y económicamente empoderados, dotándolos de las actitudes y los conocimientos necesarios para convertirse en agentes activos capaces de transformar sus comunidades y sociedades".

En general, como lo plantea Gnan, Silgoner y Weber (2007), las definiciones de EEF encontradas en la mayoría de programas y estrategias alrededor del mundo, tienen tres elementos en común: pretenden generar mayor comprensión y capacidad para la toma de decisiones; propician el reconocimiento de la interrelación de las personas con el sistema financiero y, finalmente, incorporan características y condiciones del contexto social en el que las personas se empoderan para tomar decisiones financieras que les permitan transformar sus contextos desde una perspectiva social y económica.

METODOLOGÍA

La metodología de esta investigación incluye la revisión de técnicas estadísticas, en cuanto a sus objetivos, fundamentos teóricos y matemáticos. La técnica de recolección de datos a implementar en ésta investigación, fue seleccionada dada su efectividad aplicativa para con la población objeto de estudio y el contexto en el cual ésta se desenvuelve. El instrumento empleado para recoger y almacenar la información fue una encuesta con preguntas cerradas y abiertas. Éste instrumento permitirá estandarizar las preguntas para obtener datos más confiables, cuantificar las variables de estudio, utilizando un conjunto sistematizado de preguntas que se dirigen al grupo predeterminado de jóvenes poseedores de la información que interesa a la presente investigación.

A partir de la revisión bibliográfica se construyó una matriz de constructo y se definió el instrumento de diagnóstico con 39 preguntas entre abiertas y cerradas, la cual se le aplicaron a 550 estudiantes de los semestres 1 y 2 de las carreras de Mercadeo, Finanzas, negocios Internacionales y comercio exterior. En la tabla 1 se presenta la matriz de constructo utilizada para el diseño de la encuesta, a partir de la exploración de los programas de educación financiera a nivel internacional. Esta matriz permitió el diseño de la encuesta divida en 4 categorías: Habilidades financieras, conocimientos financieros, actitudes financieras y conciencia financiera, con preguntas acerca del uso del dinero, planeación financiera, fuentes de ingresos, productos financieros, metas financieras en corto y largo plazo, toma de decisiones de inversión, diferencia entre ahorro e inversión, significado del dinero, concepto de educación financiera, diferencia entre tasas de interés simple y compuesta, entre otros. Una vez recogidos los datos a través de la encuesta, se procede al procesamiento y el análisis de la información recolectada, para su posterior presentación de resultados; Se preparan las encuestas para facilitar la codificación de respuestas a partir de una matriz de ceros y unos, elaboración de estadística y análisis de resultados, clasificándolas según la identificación de cada encuestado, de manera que facilite el ingreso de los datos a la base predeterminada en un libro de Office Excel.

ANÁLISIS DE RESULTADOS

En la figura 1 se puede observar la caracterización de la población objeto de estudio. Dicha población encuesta está conformada por un 41% en mujeres y un 51% de hombres, pertenecientes en su mayoría a los estratos 2 y 3, entre los 17 y 25 años.
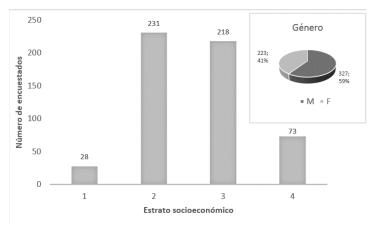
Figura 1: Caracterización Socioeconómica de la Población Encuestada

En esta figura se muestra caracterización de los estudiantes encuestados, conformados por un 59% de hombres y un 41% de mujeres, con más del 80% perteneciente a los estratos 2 y 3. Fuente: Elaboración propia

Al aplicar la encuesta se trató de agrupar las preguntas por categorías. En la primera categoría se preguntó sobre sus habilidades financieras, en cuanto al uso del dinero y frecuencia de planificación del mismo. Los resultados se pueden observar en la figura 2. Los resultados muestran que más del 60% no acostumbra a llevar algún registro del dinero y sí lo utilizan lo hacen con el fin de registrar sus gastos o deudas (69%).
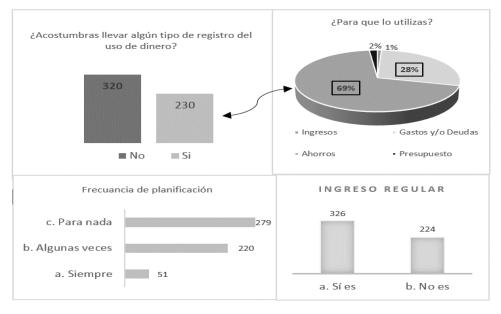
Figura 2: Caracterización con Respecto a las Habilidades Financieras

En esta figura se muestran los resultados de la encuesta en términos de habilidades financieras de los estudiantes universitarios. Se evidencia una baja capacidad para la planeación financiera (<60%) y el uso de registros del dinero (>40%). Las personas que acostumbra a llevar registros del dinero lo hacen para registra sus gastos y/o deudas (69%) o para controlar sus ingresos (28%). En cuanto a la regularidad del ingreso se muestran cifras positivas alrededor del 60%. Fuente: Elaboración propia

En la segunda categoría se agrupan las preguntas sobre actitudes financieras, con preguntas acerca del uso del dinero, sí está preparado para la toma de decisiones, si ahorro o invierte, formas de ahorro y la exposición de casos. Estos resultados se pueden observar en la figura 3.
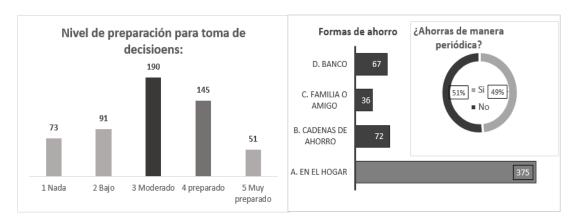
Figura 3: Caracterización Con Respecto a las Actitudes Financieras

En esta figura se muestran los resultados de la encuesta en términos de actitudes financieras de los estudiantes universitarios. Se evidencia que solo 196 estudiantes se sientes preparados o muy preparados para tomar decisiones financieras. El 13% de la población no cuenta con ninguna preparación para la toma de decisiones. Se debe prestar atención en el tema del ahorro, pues sólo el 49% acostumbra a hacer un ahorro. Por otra parte, se nota poca confianza en el sistema financiero, pues sólo el 12% ahorra en los bancos. Fuente: Elaboración propia

Una tercera categoría corresponde al nivel de confianza en el sector financiero que tienen los estudiantes universitarios. En la figura 5 se puede observar la poca confianza que tienen los estudiantes ante el sector financiero. Se les hicieron preguntas tales como: ¿Quién crees que está más preparado para orientarte sobre el manejo de tu dinero?, En una escala del 1 al 5, donde 1 es muy mala y 5 es muy buena, ¿qué imagen tienes de los bancos?
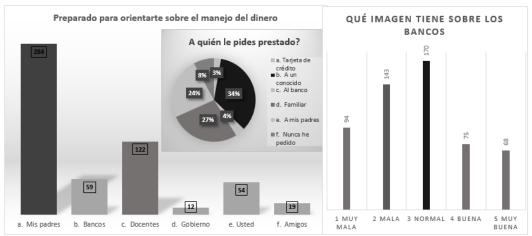
Figura 4: Confianza Sobre el Sistema Financiero

En esta figura se puede evidenciar la poca confianza que tienen los estudiantes con respecto al sistema financiero. Sólo el 10,7% creen que los bancos están en la capacidad de orientarlos sobre el manejo del dinero. Cuando necesitan pedir prestado acuden más fácil ante padres, amigos o familiares (85%). Por otra parte, de los 550 encuestados el 57% cuentan con una imagen favorable de los bancos. Fuente: Elaboración propia

En la cuarta categoría se agrupan las preguntas sobre conocimientos financieros, donde se les pregunto a los estudiantes sobre el uso de productos financieros existentes en el mercado financiero, conceptos de educación financiera, tasas de interés, conocimiento del entorno e inflación. La figura 5 muestra los resultados acerca del concepto de educación financiera y sus beneficios.
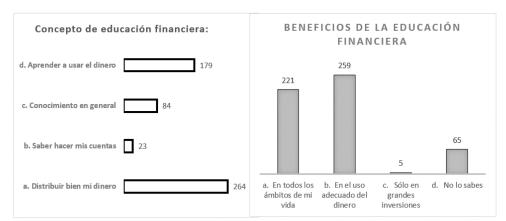
Figura 5: Conocimiento Sobre el Concepto de Educación Financiera y su Importancia

En esta figura se resalta que 179 estudiantes reconocen el concepto de educación financiera como aprender a usar el dinero mientras 264 encuestados lo asocian a distribuir bien el dinero. En cuanto a los beneficios, se resalta que 65 estudiantes no saben la importancia de la educación financiera en sus vidas. Fuente: Elaboración propia

CONCLUSIONES

Con base en los resultados arrojados se comprueba que los estudiantes universitarios de las carreras económicas administrativas de Esumer cuentan con bajas capacidades financieras, evidenciadas en los pocos conocimientos que muestran tener ante productos financieros, conceptos de educación financiera, diferencia entre las tasas que se ofrecen en el mercado, entre otros. Sólo el 40% de la población reconoce que contar con una buena educación financiera es útil para todos los campos de la vida, especialmente para la toma de decisiones acertadas de inversión. Para el 52% de la población objeto de estudio el dinero representa un concepto de seguridad, para el 21% representa independencia y para el 13% representa éxito. Para los demás es un aspecto más de angustia y miedo. El 68.7% de los estudiantes prefieren gastar el dinero hoy que ahorrarlo para un futuro. El 44.7% de esta población prefieren vivir el día a día y no preocuparsen por el futuro. El 55.4% de los estudiantes expresan que no saben cómo manejar sus finanzas.

Por otra parte, este diagnóstico ha permitido identificar la poca confianza que se tiene ante el sistema financiero. Sólo el 10,7% creen que los bancos están en la capacidad de orientarlos sobre el manejo del dinero. Cuando necesitan pedir prestado acuden más fácil ante padres, amigos o familiares (85%). Por otra parte, de los 550 encuestados el 57% cuentan con una imagen favorable de los bancos. Los resultados arrojados sobre la respectiva encuesta, indican que la mayoría de la población está de acuerdo en que la función principal de un banco es guardar el dinero de una forma segura o para solicitar créditos.

A partir de estos resultados, es necesario empezar a trabajar en un programa de educación financiera que permita desarrollar competencias y actitudes que posibiliten un uso adecuado de los recursos económicos individuales. Tenemos la esperanza de que, con esta iniciativa, en un futuro cercano, comenzaremos a tener una sociedad educada en los principales temas de economía y finanzas, preparada para romper los círculos de pobreza desde la generación de conciencia de su propio potencial, con la capacidad de ahorro, inversión y un adecuado uso de las herramientas que el sistema financiero dispone para apoyarlos.

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VARIABLES DETERMINANTES EN LA COMPETITIVIDAD VITIVINÍCOLA Y ENOTURISMO DE LAS REGIONES DE QUERÉTARO, MÉXICO Y GALICIA ESPAÑA

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RESUMEN

La presente investigación tiene como objetivo conocer cómo ha influido la productividad, el enoturismo, y la calidad del vino en la competitividad vitivinícola en el estado de Querétaro en México y en España en la región de Galicia con un enfoque cualitativo y cuantitativo, con un diseño transaccional o transversal y alcances tanto exploratorios como descriptivo y correlacional en el cual, se considera que la productividad, el enoturismo y la calidad del vino son variables determinantes en la competitividad vitivinícola de México y España, los cuales han colocado a la industria vitivinícola dentro del mercado internacional. Para lo cual se aplica un cuestionario con cinco valores de tipo mixto (tomando como base la escala tipo Likert) a los asistentes a cuatro eventos enoturísticos, dos bodegas vitivinícolas en el estado de Querétaro en México y dos bodegas vitivinícolas en España en la región de Galicia. Derivado de los resultados del trabajo de campo se llega a la conclusión de que se aprueba la hipótesis planteada en esta investigación la cual afirma que la productividad, el enoturismo y la calidad del vino si son variables que determinan la competitividad de las industria vitivinícola en el estado de Querétaro en México y en España en la región de Galicia.

PALABRAS CLAVE: Competitividad, Productividad, Enoturísmo y Calidad Del Vino

VARIABLE THAT DETERMINANT COMPETITIVENESS IN WINE AND WINE TOURISM FOR QUERETARO, MEXICO AND GALICIA REGIONS, SPAIN

This research aims to know has affected productivity, wine tourism, and the quality of the wine in the wine-growing competitiveness in the State of Queretaro in Mexico and Spain in the region of Galicia

JEL: M00

KEYWORD: Wine, Productivity

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UNA MIRADA CRÍTICA AL VALOR FUTURO DE LAS IFRS ANTE LA POSIBILIDAD DE DISOLUCIÓN DE LA UNIÓN EUROPEA Y SU IMPACTO EN CHILE

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Dominique Garrido Araya, Universidad de Valparaíso

RESUMEN

La presente ponencia tiene por objetivo analizar el impacto que podría llegar a tener en las IFRS la salida del Reino Unido de la Unión Europea y la evaluación de Alemania de retirarse en un futuro de esta comunidad, todo lo cual ha generado una vorágine en el contexto político-económico internacional debido a la pérdida de la Capital Financiera de Europa (RU) y la reformulación del Mercado Común Europeo, escenarios de incertidumbre que sin duda podrían originar efectos muy profundos para todos los países implicados y sobre todos para aquellos países como Chile que decidieron adoptar las Normas Internacionales del IASB. Para el logro del objetivo planteado se ha recopilado los antecedentes que permitieron desarrollar un análisis documental de tipo descriptivo-cualitativo. En el análisis de resultado se ha realizado una reevaluación de los objetivos que persigue el IASB a través de las IFRS y su adopción en los diferentes países, principalmente en Chile, que a la luz de los antecedentes estudiados es posible que se pierda o desvié de su principal objetivo que es armonizar la información financiera para garantizar un alto grado de transparencia y comparabilidad de los Estados Financieros y un funcionamiento eficiente de los Mercados de Capitales.

PALABRAS CLAVES: Unión Europea, Normas Contables, Armonización, Globalización, Información Financiera.

A CRITICAL LOOK AT THE FUTURE VALUE OF THE IFRS IN THE POSSIBILITY OF DISSOLUTION OF THE EUROPEAN UNION AND ITS IMPACT IN CHILE

ABSTRACT

This paper aims to analyze the impact that could have on the IFRS exit the UK from the European Union and the assessment of Germany to withdraw in the future of this community, all of which have generated a maelstrom in the context political and economic international due to the loss of the financial capital of Europe (UK) and the reformulation of the European Common Market uncertainty scenarios that could certainly cause very profound effects for all countries involved and above all for those countries like Chile that they decided to adopt International Standards IASB. To achieve the stated objective has been collected background used to develop a documentary descriptive analysis qualitative. In the analysis of results it was performed a reassessment of the objectives of the IASB through the IFRS and its adoption in different countries, mainly in Chile, that in light of the background studied may be lost or sidetracked from its main objective is to harmonize financial reporting to ensure a high degree of transparency and comparability of financial statements and efficient operation of capital markets.

JEL: G01, F20, F60, M40, M41, M48

KEYWORDS: European Union Accounting Standards, Harmonization, Globalization, Financial Information

INTRODUCCIÓN

El presente trabajo se ha desarrollado en el marco de la revisión y actualización de las normas internacionales de contabilidad en un contexto generalizado y contigente en lo que respecta a los sucesos ocurridos en la Unión Europea, y el efecto que consigo trae la globalización en el mundo de los negocios, que hace necesario desde varias perspectivas, la adecuación de la contabilidad y su entorno al uso de un lenguaje común y universal, que facilite la comparación y comprensión de la información financiera de cualquier entidad en el mundo.

REVISIÓN DE LITERATURA

Aspectos Importantes de las IFRS- Orígenes de las IFRS

Revisando la historia a través del tiempo se ha podido encontrar una gran diversidad en relación a las prácticas contables de cada país en el mundo y como cada país fue estableciendo sus propias normas de contabilidad, algunas de ellas arraigadas en su sistema legal, la fuerte relación con la regulación fiscal, las fuentes de financiamiento, la inflación y el estado de la educación contable. Ejemplo de ello es el caso de Alemania donde sus leyes eran bastante generales y no proporcionaban mucho detalle en relación con las prácticas de contabilidad específica, por lo que su fuente principal era el Código de Comercio "Handelsgesetzbuch" (Conferencias de las Naciones Unidas, 2006). La necesidad de crear normas contables de la más alta calidad y de uso internacional conlleva a que en 1966 se proponga la creación de un Grupo de Estudio Internacional de Contadores, el que es acordada por los órganos profesionales de la Contabilidad en Canadá, Reino Unido y Estados Unidos, con la finalidad de desarrollar estudios comparativos de las prácticas contables y de auditoria en estas tres naciones. Lo anterior genera que en 1967 se cree el AISG Accounting Internacional Internacional Study Gruop (Grupo de Estudio Internacional de Contadores) que hasta 1977 público un total de 20 estudios. Este grupo fue el precursor de la IASC International Accounting Standars Commities (Comité de Normas Internacionales de Contabilidad) propuesta presentada por Sir Henry Benson en el Décimo Congreso Mundial de Contadores en Sidney en 1972, en donde además se propone incluir a representantes de Australia, Francia, Alemania, Japón, Los Países Bajos y México.

En 1973 con sede en Londres se establece el IASC con el acuerdo de los representantes de organismos de la profesión de la contabilidad de Australia, Canadá, Alemania, Japón, México, Países Bajos, Reino Unido, Irlanda y Estados Unidos, el cual se encargaría de la formulación de una serie de normas contables que pudieran ser aceptadas y aplicadas con generalidad en distintos países, con la finalidad de favorecer la armonización de los datos y su comparabilidad. El trabajo del IASC fue la elaboración de normas contables publicando las primeras NIC definitivas en 1975, referida a los tratamientos de diferentes rubros de contabilidad, lo cual fue otorgando importantes directrices para la preparación de la información financiera. Ante la globalización de los mercados internacionales, y las grandes empresas que cotizaban en las bolsas internacionales, el IASC tomo conciencia de la necesidad de promover la comparabilidad de las normas contables a nivel internacional incluso mundial, decide emprender esta nueva tarea de armonización de la información financiera, y tras recibir el apoyo de la IOSCO, para promover y recomendar a todas las comisiones de valores miembros la aceptación de los estados financieros elaborados conforme a las NIC.

En el año 2000 el comité técnico de la IOSCO en la Resolución de Sidney, respalda la utilización de 30 normas internacionales por considerarlas de suficiente calidad (Bejarano, Corona, 2014), de este modo recomienda a sus países miembros que permitan que los emisores de multinacionales usen los estándares de IASC en las ofertas y los registros transfronterizo (nicniif.org, 2016). El IASC es reformulado y a comienzos del 2001 se crea el IASB International Accounting Standar Board (Junta de Normas Internacionales de Contabilidad) el que depende de la fundación IASC, cuyo objetivo es el establecimiento

de una información financiera armonizada, recayendo en él la responsabilidad de aprobar las NIIFs – IFRSs, y demás documentos relacionados como son las interpretaciones desarrolladas por la IFRIC International Financial Reporting Interpretations Committee (Comite de Interpretación de Normas Internacionales de Información Financiera CINIIF)

Tratado de Norwalk

Con la firma del Tratado de Norwalk en 2002 el FASB y el IASB, se comprometían a iniciar un proyecto conjunto para acelerar el proceso de convergencia de las normas contables a nivel mundial, en el cual desarrollarían normas de alta calidad, compatibles entre sí y eliminar la variedad de diferencias existentes entre las IFRS y las US GAAP, estableciendo acuerdo comunes. Desde el 2002 hasta la 2016, no se ha podido llegar a acuerdos, si bien la SEC ha cedido en que las empresas extranjeras puedan utilizer IFRS sin realizar la conciliación a las normas US GAAP, para todo lo demás IFRS en Estados Unidos no ha podido aplicarse.

Proceso de Armonización e Implementación De IFRS en Chile
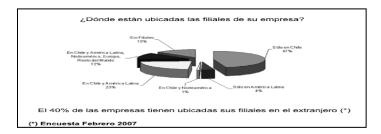
Razones para incorporar IFRS en Chile- Las razones por las cuales Chile decidió adoptar las IFRS son las siguientes:

Globalización: actividades económicas y comerciales.

Asombrosamente, tratándose de un término de uso tan extendido como la globalización, al parecer no existe una definición exacta y ampliamente aceptada. Sin embargo, el significado más común de globalización económica –aspecto en el cual se concentra este trabajo– se relaciona con el hecho de que en los últimos años una parte de la actividad económica del mundo parece estar teniendo lugar entre personas que viven en países diferentes. Este incremento de las actividades económicas transfronterizas adopta diversas formas: Comercio internacional: En los países ricos o desarrollados, la proporción del comercio internacional respecto del producto total aumentó de 32,9% a 37,9% entre 1990 y 2001. En los países en desarrollo (países de ingresos bajos y medianos), la proporción aumentó de 33,8% a 48,9% en ese mismo período. (Extraído de: Indicadores de Desarrollo Mundial del Banco Mundial, 2003). Inversión Extranjera Directa (IED): En las últimas dos décadas, con el aumento en la apertura, los flujos globales de inversión extranjera directa se han duplicado con creces respecto del producto interno bruto. Los flujos aumentaron de US$324 mil millones en 1995 a US$ 1,5 billones en 2000. Los flujos de capital en América Latina cayeron desde un máximo de US$126 mil millones en 1998 hasta $72 mil millones en 2001, lo cual refleja problemas regionales e incertidumbre global. Flujos del Mercado de Capitales: En el transcurso del pasado decenio, los ahorristas de muchos países han diversificado cada vez más sus carteras con activos financieros extranjeros (bonos, acciones y préstamos del exterior), mientras que los prestatarios buscan progresivamente fuentes de financiamiento foráneas, además de las nacionales. (Extraído desde el Banco Mundial, 2000)

*Filiales de empresas:*Lo anterior se ve evidenciado en el estudio realizado por la Superintendencia de Valores y Seguros el año 2007, bajo la administración de Guillermo Larraín (Superintendente). Este estudio se basó en la Encuesta según Oficio Circular 384 de Febrero de 2007. (ver figura Nº 1)

Figura Nº 1: Resultados Encuesta SVS

Fuente: Superintendencia de Valores y Seguros (SVS) Chile, 2007

Relaciones bilaterales, bloques económicos y acuerdos comerciales. Según se desprende de los registros del Ministerio de Relaciones Exteriores de Chile, el país mantiene en vigencia 26 acuerdos comerciales desde el 26 Abril de 1993 al 01 de Mayo de 2016. La diversidad contempla 1 Protocolo Comercial, 15 Acuerdos de Libre Comercio, 6 Acuerdos de Complementariedad Económica, 2 Acuerdos de Asociación Económica, 1 Acuerdo de Alcance Parcial y 1 Acuerdo de Asociación. (Revisión Ministerio de Relaciones Exteriores de Chile, 201

Presencia de Inversiones Directas de Capitales Chilenos en el Mundo: En el marco de la internacionalización de la economía chilena, si bien muchos empresarios nacionales han formado empresas en el exterior sin participación de terceros, es creciente el número de quienes incursionan en el exterior acompañados por inversionistas extranjeros que operan en Chile o en asociación con empresarios locales. Durante el período comprendido entre los años 1990 y 2013, el stock de inversión chilena directa materializada en el exterior alcanzó la suma de US$ 93.919 millones, distribuidos en más de 60 países de América, Europa, Asia, Oceanía y África.

Presencia de Inversiones Directas de Capitales Chilenos en Unión Europea A diciembre de 2013, la inversión chilena directa en los países que conforman la Unión Europea alcanzó a los US$ 2.164 millones, lo que representa un 2,3% respecto del total de inversiones. Son más de 50 proyectos de inversión los que son desarrollados en territorio de la Unión Europea por unas 40 empresas chilenas.

Presencia de Inversiones Directas de Capitales Extranjeros en Chile: En efecto, en las últimas décadas se ha constatado un importante ingreso de capitales materializados a través del Estatuto de la Inversión Extranjera, Decreto Ley 600. Según el Comité de Inversiones Extranjeras (CIE), el stock acumulado de capitales directos provenientes desde el exterior en Chile totalizó US$111.764 millones desde 1974 a 2014. (ver figura Nº 4) Necesidad de contar con principios y normas de contabilidad que permitan disponer de información financiera transparente, comprensible y comparable. En Chile antes de la convergencias a las IFRS y en conformidad con la Ley 13.011 el Colegio de Contadores de Chile A.G. era el único organismo que tenía las facultades para promulgar las disposiciones técnicas para regir a la profesión contable en Chile, rol que se inicia en 1973 con la aprobación del Boletín Técnico Nº1 "Teoría contable básica", y con un total de 77 Boletines Técnicos emitidos, y del análisis de dichos boletines ya en los años 90 se puede vislumbrar un inicio de proceso de adopción de normativa internacional con la emisión del Boletín Técnico Nº56 sobre Principios y Normas de Contabilidad el cual señala "En ausencia de un Boletín Técnico que dicte un principio o norma de contabilidad generalmente aceptados en Chile, se debe recurrir, preferentemente a la norma internacional de contabilidad (NIC) correspondiente". Paralelamente al Colegio de Contadores, las entidades reguladoras chilenas también tenían la facultad de emitir normas de contabilidad, para lo cual el colegio acuerda con la Superintendencia de Valores y Seguros (SVS) que las normas básicas deben ser formuladas por la entidad colegiada, de modo de facilitar a la SVS su rol de regulador del Mercado de valores.

Sin perjuicio de lo anterior la SVS desarrolla por sobre el acuerdo, Normas Contables de tipo más descriptivos y aplicables a industrias más específicas. El Colegio de Contadores de Chile A.G. en el año 2004, firmó un convenio con el Banco Interamericano de Desarrollo (BID), en su calidad de Administrador del Fondo Multilateral de Inversiones (FOMIN), con el fin de "Insertar a Chile en el ámbito internacional, aplicando criterios uniformes en la presentación financiero-contable, facilitando la integración comercial", dando lugar a la Convergencia de Principios Contables (De PCGA a IFRS). Es importante mencionar que ese mismo año el Banco Mundial y la FMI realizan un informe denominado "Informe ROSC" con el fin de evaluar las prácticas contables en Chile y recomienda que Chile adopte las NIIF, estableciendo un periodo razonable de transición que permita que las partes interesadas chilenas evalúen las implicancias de tal cambio y se prepararen para cumplir de manera adecuada los nuevos requisitos. Por lo cual el proceso de convergencia involucró un gran cambio estructural en las empresas, las entidades reguladoras, las entidades colegiadas y la cultura de las normas contables, pero solo a un nivel de entidades que cotizan en bolsa.

Proceso de Convergencia Hacia las IFRS

Desde Chile se podía apreciar que en el ámbito internacional se visualizaban grandes movimientos en búsqueda de la convergencia a un único cuerpo normativo contable de carácter global, ya se sabia que los países europeos asumieron el compromiso de adoptar las normas IFRS a contar del año 2005, proceso que no dejo de estar exento de problemas y discusiones, como el caso particular de Francia y Alemanía que tenían una fuerte cultura de normas locales para propósitos internos. En Chile la situación de convergencia implicaba realizar un estudio crítico del estado actual de las normas locales en comparación con las internacionales y formular la agenda técnica para adopción paulatina de las normas internacionales. El calendario para converger a IFRS se inicio en 2009 para todas las sociedades anónimas obligadas a reportar a la SVS y a partir del 2013 inició el proceso de reportar en IFRS para las PYMES, tomando en consideración que este tipo de empresa no realizan reportes a entidades reguladoras, puesto que no cotizan en bolsa, y el Colegio de Contadores de Chile AG deja libre la definición de norma contable que estas empresas deseen aplicar, y que en muchas de ellas su orientación es más bien tributaria o fiscal, que el de proporcionar información útil para la toma de decisiones económicas, sin considerer por cierto los costos en los cuales se deben incurrir para aplicar IFRS en las PYMES.

Educación de prácticas contables como un lenguaje común internacional La implementación en Chile de las IFRS, produce un cambio estructural importante tanto para las entidades reguladoras como la educación contable, y es en este último punto que Chile presenta una debilidad puesto uno de los desafíos de converger era fortalecer la profesión contable, y se pretendía diseñar e implementar un sistema de certificación que permitiera garantizar la calidad profesional, el ejercicio profesional a nivel internacional y la igualación profesional, con el objetivo de diferenciar los profesionales calificados, cumplir con los requerimiento de la globalización y facultar la obtención de certificados profesionales en otros países (Plan de convergencia Colegio Contadores, 2004), al 2016 este proyecto no se ha concretado, recayendo la educación contable en Universidades, Centro del Formación técnica, Liceos Comerciales e Institutos profesionales. La Barrera a la armonización del lenguaje contable El objetivo principal de las IFRS es generar un lenguaje común y mundial, en relación a la prácticas contables, de ahi que sus directrices conducen a altos niveles de transparencia y comparabilidad, en donde cada país que decide converger lo hace adoptando estas normas. He aqui donde los países de habla hispana encuentran los primeros obstáculos, la barrera del idioma, ya que el origen de las IFRS son en ingles, por lo que involucra que si los países hispanoparlantes adoptan estas normas, y hace su propia traducción, este proceso se transforma de adopción en adaptación, y perdería todo el sentido de convergencia a un conjunto único de normas contables legalmente exigibles y globalmente aceptadas.

Es por esta razón que el IASB en apoyo a la adopción global de las NIIF ha considerado la traducción como parte esencial del proceso de adopción en los diferentes países. La traducción al español es revisada por un comite de expertos contables hispanohablantes con probado conocimiento y experiencia en el ámbito de las

NIIF. El efecto que tiene la traducción en la adopción en las IFRS que la disposición de la norma no es actualizada puesto que contiene el desaface propio de traducir un texto en particular, no incorporando las más recientes modificaciones, si se consulta la página oficial de IFRS siempre se encontrará un listado de normas traducidas y no la norma actual traducida instantaneamente, dado el tiempo que requiere traducir. (Politicas de traducción, adopción y derechos de autor Fundación IFRS, 2013)

Unión Europea - Diagnóstico de la Situación Actual

La Unión Europea en el último tiempo se ha visto impactada por una serie de situaciones que han afectado a algunos de sus países miembros. En este contexto es que se ha considerado conveniente dar a conocer los sucesos e hitos importantes referidos a cambios políticos, económicos y sociales, que permiten establecer un diagnóstico del escenario actual y prospectiva de los posibles contextos que se pueden generar para la Unión Europea.

Orígenes de la Comunidad Europea

Los orígenes de la Unión Europea son con posterioridad a la Segunda Guerra Mundial, la que tenia por finalidad impulsar la cooperación económica, con la idea que a medida que aumentara la interdependencia económica entre los países, disminuirían las posibilidades de conflictos. La Unión Europea se fundo en marzo de 1957 con la firma del Tratado de Roma, integrada por 28 países miembros, que se fueron incorporando gradualmente a través del tiempo, como se señala en la Tabla N°1:

Tabla N°1: Países Que Integran al Unión Europea Por Año y Tratado

Tratado	Año	Países
Tratado de Roma	1957	Bélgica, Italia, Francia, Alemania, Luxemburgo y los Países Bajos
Tratado Constitutivo de la Comunidad	1973	Dinamarca, Irlanda y Reino Unido
Europea del Carbón y el Acero	1981	Grecia
	1986	España y Portugal
	1995	Austria, Finlandia y Suecia
	2004	Chipre, Eslovaquia, Eslovenia, Estonia, Hungría, Letonia, Lituania, Malta, Polonia y República Checa
	2007	Bulgaria y Rumanía
	2013	Croacia

Fuente: Recopilación de antecedentes y tratados de UE, 2016, https://europa.eu/european-union/eu-law/decision-making/treaties_es

La crisis europea y las contradicciones de la integración: Problemas internos de países miembros como detonantes de efectos en el bloque. La globalización de los mercados actuales, al igual que cualquier fenómeno aglutinador de distintas culturas, ha traído resultados diversos para los países. Este contexto no esta exento a que cada Estado viva su propio realidad nacional, con una cultura propia, con conflictos diversos y con tendencia natural a cuidar y fortalecer sus propios intereses ante los diversos cambios del entorno. Esta realidad local, se ve complejizada aún más con la integración a agrupaciones mayores como son los distintos bloques económicos, los que a su vez participan de una entorno aún mayor como es el entorno internacional en sus distintos ámbitos, económicos, sociales, políticos, legales entre otros.
Dado lo señalado precedentemente, es que la Unión Europea se vio conmovida y sorprendida por fenómenos económicos que nacieron fuera de sus fronteras pero que dado este contexto globalizado implicó un desenlace dentro de su propio territorio afectando fuertemente no solo el ámbito económico, sino también, el ámbito político e institucional de la Comunidad y de sus países miembros. En este contexto es que se pudiese pensar que el origen del Brexit y de todo lo sucedido es precisamente una situación ocurrida al interior de la Unión Europea como pudiese ser la "Crisis Económica Griega" que irrumpió el año 2010 y la que proliferó rápidamente por todos el mundo y muy especialmente por todos los países de la Comunidad Europea. A continuación una sintesis del Escrito de A. Guillén denominado "La Crisis Europea una Prolongación de la Crisis Global".

Fases de la Crisis Económica - Financiera Global

La primera etapa de agosto de 2007 a septiembre de 2008. En esa fase afloró la crisis de las hipotecas subprime y se registró el colapso gradual, pero incontenible del mercado de bonos y de derivados vinculados a las hipotecas (CDS, vehículos de inversión, etc.). La segunda etapa de la crisis global transcurre, grosso modo, de septiembre de 2008 a marzo de 2009. Esta segunda fase está caracterizada por una aguda contracción crediticia; la crisis bancaria; la quiebra y desaparición práctica de la banca de inversión y su absorción por grandes bancos comerciales; la profundización de las tendencias deflacionarias en las economías centrales; la caída de los precios de los productos primarios, y el inicio de la recesión generaliza tan caracterizada por el marcado incremento del desempleo abierto. La tercera etapa de la crisis global transcurre, de marzo de 2009 a la fecha. Esta nueva fase está caracterizada, grosso modo, por los siguientes rasgos: el inicio de una recuperación desigual e incierta de las actividades productivas; la continuación de las restricciones crediticias; el "regreso" de las políticas de corte neoliberal; la aplicación de políticas de ajuste restrictivas en los países con altos déficit presupuestarios; el reinicio de la especulación en las bolsas de valores, en los mercados emergentes, en los mercados de futuros de petróleo y materias primas, así como en los títulos de deuda y en derivados vinculados a ellos de los países en problemas de la Unión Europea, y la llamada guerra de divisas, espoleada por el intento de los países de buscar una salida de la crisis mediante exportaciones.

Origen y desarrollo de la crisis europea, nueva fase de la crisis global: La crisis europea no es una nueva crisis, sino una prolongación de la crisis global. No comenzó en febrero de 2010 cuando cobraron fuerza los rumores de default de la deuda griega, sino que Europa estuvo imbricada tanto en el boom como en la crisis inmobiliaria, la que, no fue solamente estadounidense. Según estimación del FMI, en abril de 2009 el costo del rescate ascendía a 4 billones de dólares (bd), de los cuales 2.7 bd correspondían a Estados Unidos, 1.2 a Europa y 149 mmd a instituciones financieras de Japón. Con posterioridad un panel del Congreso estadounidense descubrió dentro del TARP, programa por 700 mil md emprendido en 2008 por la administración Bush para salvar el sistema financiero de ese país, masivos préstamos con tasa cercana a cero (0.01%) para salvar a 35 grandes bancos foráneos atrapados por la crisis, entre los que se encontraban varios de los más importantes bancos europeos, principalmente alemanes y franceses: la Unión de Bancos Suizos, The Royal Bank of Scotland, Deustche Bank, Barclays, BNP Paribás y Societé Genérale. Ello quiere decir, que la crisis financiera detonada por las hipotecas afectó desde el principio a la UE. Si bien es cierto que la UE enfrenta problemas estructurales propios que anteceden a la crisis global, ello no significa que la crisis europea sea otra crisis diferente a la que irrumpió en 2007, sino que es una nueva fase de la misma.

Primeros Detonantes de la Crisis Económica: Griega, Irlanda, Portugal: La crisis griega estallo en febrero de 2010 como consecuencia de la crisis global y de las políticas fiscales contracíclicas aplicadas en la mayoría de los países afectados, implicando que se dispararan los déficit presupuestales y las deudas de los gobiernos como proporción del PIB. En la zona euro, el déficit presupuestal, como porcentaje del PIB, se incrementó, entre 2007 y 2009, más de cinco puntos porcentuales, del -0.6% al 6.3%, mientras que la deuda pública brincaba en el mismo lapso trece puntos, del 66.2% al 79%. En 2009, Gran Bretaña, Grecia, Irlanda y España registraban desequilibrios presupuestales de más de dos dígitos. En lo que se refiere a la deuda pública, 12 estados de la Unión Europea tenían en 2009 deudas superiores al 60% del PIB (límite de Maastricht), y en dos de ellos, Grecia e Italia, llegaba al 115%. De los datos anteriores se deduce que el deterioro de las cuentas públicas y el incremento de la deuda gubernamental no fue el resultado de una política expansiva y manirrota de los gobiernos de la periferia europea, sino es una consecuencia directa de los masivos programas de rescate acordados por el Banco Central Europeo (BCE) y los gobiernos, para salvar a los megabancos y a las entidades financieras de la zona. En este escenario de creciente fragilidad financiera de los gobiernos, el capital financiero enderezó un ataque especulativo sobre Grecia, el "eslabón más débil" de la cadena. Pronto se evidenció que en tales condiciones, Grecia se vería imposibilitada de

refinanciar su abultada deuda a pesar de los sucesivos rescates. En agosto de 2010 sucumbió Irlanda. En noviembre la UE aprobó un programa de rescate e impuso draconianas medidas de ajuste. En mayo de 2011 le tocó el turno a Portugal. La fragilidad financiera se extendió a otros países de la zona euro; España, Bélgica, Italia y, poco después, hasta Francia.

Brexit y su impacto en la Unión Europea: A lo señalado por Guillén (2013) en el escrito "La Crisis Europea una Prolongación de la Crisis Global" se podría hoy agregar un nuevo suceso que hace pensar que se esta en presencia de un nuevo episodio de la Crisis Global. Esta cuarta etapa nace con la evaluación de los países de la Unión Europea de permanecer en el conglomerado, discusión que en una primera instancia ha tenido la primera emigración por parte del Reino Unido a través del denominado Brexit. No obstante lo anterior, el Brexit surge a partir de un tema interno del Reino Unido, ya que "Fue una promesa que hizo el primer ministro y líder del Partido Conservador, David Cameron, en el 2013. Cameron necesitaba cohesionar al Partido Conservador ante el avance del euroescepticismo y del populista partido UKIP de Nigel Farage. Con esta promesa electoral ganó las elecciones en mayo del 2015 por mayoría absoluta. El pasado febrero llegó a un acuerdo con sus 27 socios de la UE para fijar una nueva relación del Reino Unido con la UE y a cambio hacer campaña por la permanencia (Artículo de "El periódico", Julio 2016). Por años Reino Unido ha tenido una relación compleja con la UE, con el tema de la independencia versus la centralización en el corazón de las discusiones.

Efectos de Brexit para Unión Europea: Para la Unión Europea el Brexit ha tenido distintas implicancias (BBC Mundo, Junio 2016): Población de la Unión Europea: 65 millones menos. Los Británicos son el 13% de los 508 millones de habitantes de la Unión Europea.

Economía: 2,6 billones menos. Es el aporte del Reino Unido a los 14,2 billones de euros de la producción económica del bloque. Es una reducción del 17%. Alteración del PIB: 25% del PIB de la Unión Europea pasará a ser de Alemania, que hasta ahora aporta el 20%. El de Francia aumentará del 15% al 18%. Comercio Mundial: 18,2% sería el porcentaje de la UE en el comercio mundial. Ahora, con Reino Unido es de 22%.

Presupuesto: 18.700 millones de euros es la aportación de Reino Unido al presupuesto de la UE, del que ahora deberá prescindir.

Efectos de Brexit en Países Unión Europea: El análisis, que evalúa a 20 países europeos, indica que Irlanda, Malta y Luxemburgo serían las economías que más sufrirían por esta potencial salida de la UE. Entre las potencias europeas España sufriría más las consecuencias del Brexit que los casos de Alemania, Francia e Italia siendo el octavo país europeo con mayor exposición a la potencial salida de Reino Unido del conjunto de la Unión Europea (UE) de acuerdo al Índice de Sensibilidad al Brexit (BSI) elaborado por la agencia de calificación (S&P Global, 2016)

Efectos General de Brexit en Concepto Central de la Unión Europea: Independiente de cualquier impacto de corto y largo plazo, en los distintos ámbitos en que se pueda manifestar, muchos expertos coinciden en que el efecto inmediato será sobre las expectativas de integración europea, uno de los objetivo claves que propiciaron el nacimiento de Comunidad. Modificación geopolítica de la unión europea y su impacto en la institucionalidad de las IFRS.

La decisión política del Reino Unido (Inglaterra, Escocia, Gales e Irlanda del Norte) de salir de la Comunidad Europea ha traído consigo una modificación del mapa político de la Unión Europea (Ver figura Nº2) que implicará como se señaló en los puntos precedentes una nueva conformación económica, comercial, migratoria, y de todo ámbito con el sentido básico de autonomía en la toma de decisiones.
Figura Nº2: Político con los Países de la Unión Europea

Fuente: Europan Union, 2016

Posible Efecto Geopolítico Lógico: Traslado de la Capital Financiera de la Unión Europea. En la actualidad es Londres. Como se señala en diversos medios y específicamente en CNN "Muchas compañías globales indicaron que quizás tendrían que mover algunas de sus operaciones fuera de la capital británica para proteger su posición en la UE. Y las ciudades ya están haciendo cola para darles la bienvenida. En este contexto ya hay siete ciudades que desean ocupar el lugar que estaría dejando Londres: Fráncfort, Luxemburgo, París, Dublín, Berlín, Ámsterdam, Edimburgo, supeditada esta última a un posible referéndum de Escocia". (CNN, Julio 2016)

Posible Efecto en Institucionalidad: De acuerdo a lo señalado en el párrafo anterior, existe la posibilidad de que el Reino Unido en virtud de sus exigencias y requerimientos internos de información y control tenga la necesidad de generar su propia institucionalidad en términos de normativas y reglamentaciones para los registros y reportes contables y financieros de tal forma que se apeguen más a la realidad del país y no a las exigencias de la Comunidad Europea. Lo anterior puede implicar un traslado geográfico del IASB que hoy tiene su sede en Londres, ya que se generaría un contrasentido ubicándose en un país que desea adoptar normas distintas a las que la misma Entidad (IASB) exige y regula.

Posibles "Exit" y su Impacto en la Existencia de la Unión Europea.

Según se indicó en puntos anteriores el 'Brexit' no solo ha influido en la política doméstica del Reino Unido, sino que ya ha afectado a varios miembros del bloque comunitario donde empieza a reinar un ambiente de euroescepticismo, escenario que también se puede generar a partir de la realidad de cualquier país como ocurrió en el Reino Unido. Según noticia publicada en diario británico, existe la posibilidad de que otros países celebren un referéndum y por ende, se pueda producir una salida masiva de la Unión Europea: 'Frexit' – Salida de Francia; 'Nexit' – Países Bajos; 'Grexit' – Grecia; 'Itexit' – Italia; 'Gexit' – Alemania; 'Fexit' – Finlandia; 'Dexit' – Dinamarca; 'Auxit' – Austria. (Diario Británico "The Independent", Junio 2016).

Mirada Critica de la Globalización: ¿Una entrada al mundo comunitario o a la perdida de autonomía? Como se ha comentado en los puntos anteriores, la Globalización implica integración, coordinación y amornización entre quienes participan (personas, empresas, reguladores, agrupaciones de todo índole). El Fondo Monetario Internacional la ha definido indicando que: "Se refiere a la creciente integración de las economías de todo el mundo, especialmente a través del comercio y los flujos financieros. En algunos casos este término hace alusión al desplazamiento de personas (mano de obra) y la transferencia de conocimientos (tecnología) a través de las fronteras internacionales. La globalización abarca además aspectos culturales, políticos y ambientales más amplios que no se analizan en esta nota"(Rescatado de Informes del FMI, 2000) En las Conclusiones de la misma publicación se sintetiza la parte realidad y la parte aspiración de la globalización en el mundo:

"A medida que el proceso de globalización ha avanzado, las condiciones de vida (sobre todo medidas utilizando indicadores amplios del bienestar) han mejorado apreciablemente en casi todos los países. Sin embargo, los más beneficiados han sido los países avanzados y sólo algunos de los países en desarrollo. El hecho de que la brecha de ingresos entre los países de alto ingreso y los de bajo ingreso se ha ampliado es motivo de inquietud. Y el número de personas que, en el mundo entero, viven en la miseria extrema es profundamente preocupante. Sin embargo, es erróneo concluir sin más que la globalización ha sido la causa de esta divergencia, o que nada se puede hacer para mejorar la situación. Por el contrario: los países de bajo ingreso no han podido integrarse a la economía mundial con la misma rapidez que los demás en parte debido a las políticas que han decidido aplicar y en parte debido a factores que escapan a su control. Ningún país, y menos aún los más pobres, puede permitirse quedar aislado de la economía mundial. Todos los países deberían tener como objetivo reducir la pobreza. La comunidad internacional debería esforzarse -- fortaleciendo el sistema financiero internacional a través del comercio exterior y de la asistencia-- por ayudar a los países más pobres a integrarse a la economía mundial, a acelerar su crecimiento económico y a reducir la pobreza. Esta es la mejor forma de garantizar que todas las personas de todos los países se beneficien de la globalización". (La Globalización ¿Amenazas u Oportunidad? Elaborado por el FMI, 2000) En este contexto se debe volver al Trabajo del autor Arturo Guillén denominado "La Crisis Europea una Prolongación de la Crisis Global" publicado en Mundo Siglo XXI y rescatar una frase muy particular y no menos expresiva dela Sra. Merkel:

"Por ejemplo, al irrumpir la crisis griega, la Sra. Merkel, primera ministro de Alemania, criticó que se hubiera permitido entrar a Grecia en la zona del euro y comentó que "no podemos tener una moneda común mientras unos toman mucho tiempo de vacaciones y otros muy poco", en clara referencia a los países del sur europeo". Del comentario precedente se puede desprender que aún perteneciendo a una misma Comunidad se generan diferencias de intereses y de visión política económica que imposibilitan tener un concepto común de lo que debe ser la globalización. Por ende, mientras no exista un consenso y un real convencimiento respecto de esta definición, los países tenderán siempre a seguir la naturaleza humana de autonomía e individualidad en las aspiración de su propios intereses y bienestar.

METODOLOGÍA DE INVESTIGACIÓN

La metodología empleada es un análisis documental de tipo descriptivo-cualitativo, considera una revisión documental del proceso de convergencia de las normas contables internacionales desde sus inicios y de la institucionaldad asociada, considerando una búsqueda documentada del conexto historíco que dio lugar a las IFRS en el mundo y en Chile, y sus efectos al entorno económico, político, social, cultural y educacional. Y por último una recopilación exhaustiva de hechos actualizados que dieron lugar a lo acontecido durante el año 2016 a la Unión Europea y sus posibles efectos a la globalización y al lenguaje global de los negocios expresados de acuerdo a las directrices de las IFRS, como armonización de la información en el mundo, en estrecho vinculo con el rol del profesional contable y los stakeholders.

RESULTADOS

Realizado todos los análisis situacionales anteriores, se puede apreciar que el escenario que hoy envuelve a la Unión Europea es de bastante incertidumbre e inestabilidad. La posición integradora de la Comunidad hoy está en peligro, de allí que el presente trabajo ha permitido no solo evidenciar esta condición, sino también hace necesario adoptar una posición en prospectiva de los escenarios futuros. Es precisamente en este contexto que se plantean las alternativas que pueden evaluar los países miembros, como también, los efectos que se pueden detonar en Chile ante la posibilidad de desintegración de la Unión Europea.

Posibles alternativas que pueden evaluar los países miembros de Unión Europea:

El abanico de posibilidades en que pueden incursionar los países miembros de la Unión Europea se pueden sintetizar en las siguientes alternativas:

Se mantiene adopción del sistema actual (IFRS).

Inicio proceso de adaptación de las IFRS a la realidad y contexto actual de cada país de origen.

Regreso al sistema anterior que se utilizaba en cada país. (Previo adopción IFRS).

Creación o adopción de nuevos principios y normas contables.

Adopción de las US – GAAP.

Efectos en la implementación de las IFRS en Chile producto de una posible disolución de la UE

La sola posibilidad de desintegración de la Unión Europea genera efectos y alteraciones no solo en sus países agrupados, sino también, en todos los stakeholders que se relacionan con dicha Comunidad. En esta contexto, Chile como un eslabón importante de esta cadena a través del ya mencionado proceso de globalización corre el serio riesgo de ver afectado su micro y macro entorno, lo que en definitiva podría traer efectos diversos en los ámbitos políticos, económicos, tecnológicos y en general, en todos aquellos en que se ha logrado una mayor integración y coordinación. En este contexto y dado Chile se relaciona a través de los diversos acuerdos con la totalidad de los 147 países que en la actualidad han convergido a IFRS, se puede afirmar que una disolución de la Unión Europea obligaría a Chile a replantear su proceso de implementación de las IFRS, en forma directa con la situación que adopten los países integrantes de la Comunidad Europea, como también, con aquellas naciones con las que mantiene una mayor integración comercial. En este escenario inestable, las posiciones que podría adoptar el país son las mismas que se indicaron para la Unión Europea, con la salvedad de que ante la posibilidad de nuevas conformaciones o del rediseño de los bloques comerciales, Chile estime pertinente la integración con aquellos países y bloques con los que mantiene una relación mucho más integradora como es el caso de todos los países latinoamericanos.

CONCLUSIONES

Se puede concluir fehacientemente que la apertura internacional y la integración de Chile a diversos mercados y bloques económicos es una realidad. Dado lo anterior, la globalización de las actividades económicas y por ende, de los mercados de capitales es una clara justificación para la adopción de las IFRS, en el entendido que existen a la fecha 147 países que han adoptado en mayor o menor medida este sistema de información financiera, todos los cuales presentan alguna relación con Chile, a través de distintos acuerdos y convenios, por ende, se torna una exigencia para el país la afiliación de inspiración voluntaria a las IFRS. Los motivos planteados para la adopción de las IFRS en Chile son replicables en el resto de los países que se integraron a este sistema de información. Dado lo anterior y siendo concordante con el punto anterior se puede afirmar que las razones para la integración entregadas en el momento de adopción, no solo se mantienen en la actualidad, sino que se han ido intensificando con el transcurrir de los años. El plan de convergencia pretendía un cambio global, no solo en la estructura de normativas contables y entidades reguladoras en Chile, donde se proyectó un fortalecimiento de la profesión, pensando que ésta tomaría un rol más protagónico, el cual transcurrido un tiempo importante aún no se ha materializado, siendo en la actualidad la implementación de las IFRS un proceso a medias que se centró en la migración de normas contables para las compañías que cotizan en la bolsa, aumentando claramente el control sobre ellas y dejando al libre uso las IFRS Pyme para este tipo de empresas.

Lo anterior debido a que las necesidades de estas empresas son diferentes y no tienen la regulación de las sociedades anónimas, por lo que la armonización esperada es parcial y no total, por lo que se deja abierta la posibilidad de que si un país quiere recuperar autonomía y no ser tan controlado por el efecto globalización, es de esperar que sus prácticas contables también perciban modificaciones de acuerdo a sus necesidades internas como país, que mejor caso que el de Estados Unidos y las US GAAP y un hito mucho más cercano, el Brexit cuya negociación de la salida del Reino Unido puede involucrar cambios en esta estructura, y cambiar de norma a las US GAAP o bien crear su propio cuerpo normativo contable, generando

así un posible efecto domino, donde otros países puedan reaccionar del mismo modo, dejando a las IFRS un cuerpo global de normas con un menor valor, puesto que en gran medida la mayor motivación de la convergencia fue precisamente que ante la globalización, las entidades internacionales recomendaron a cada país generar un proceso de armonización.

BIOGRAFRÍAS

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El diario británico 'The Independent' ha elaborado un mapa de otros países que pueden seguir el ejemplo del Reino Unido y salir de la Unión Europea) Publicado: 25 jun 2016 17:55 GMT | Última actualización: 25 jun 2016 18:02 GMT. https://actualidad.rt.com/actualidad/211343-mapa-paises-poder-salir-union-europea-brexit

FACTORES QUE INFLUYEN EN EL ASEGURAMIENTO DE INGRESOS EN PEQUEÑAS Y MEDIANAS EMPRESAS ORIENTADAS A PROYECTOS DE SOFTWARE

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RESUMEN

En este trabajo se realiza un análisis de los factores que influyen en el aseguramiento de ingresos en las pequeñas y medianas empresas (PYMES) orientadas al desarrollo de proyectos de software. En particular se realizó una investigación exploratoria que permitió analizar un conjunto de PYMES en la Habana Cuba y Guayaquil Ecuador. Para el análisis se emplearon técnicas basadas en el análisis de las cinco fuerzas de Porter, el análisis de la cadena de valor y la tormenta de ideas. Se aplican técnicas de computación con palabras para lograr la agregación de los criterios de los expertos en cada uno de los elementos evaluados. En el trabajo se identifica que entre los principales factores que influyen en los ingresos se encuentran las deficiencias en: la gestión de proveedores, la accesibilidad a infraestructura tecnológica requerida para el desarrollo de los proyectos, la definición del alcance y la gestión de los recursos humanos. Se identifican además un conjunto de posibles medidas para la solución de los problemas identificados. Finalmente se discuten los resultados y las conclusiones del trabajo.

PALABRAS CLAVE: Aseguramiento de ingresos, gestión de proyectos, desarrollo de software, PYMES

RELEVANT FACTORS FOR REVENUE ASSURANCE IN ORGANIZATIONS ORIENTED TO SOFTWARE PROJECT

ABSTRACT

This paper presents an analysis of the factors that influence revenue assurance in small and medium enterprises oriented to software development. In particular, an exploratory investigation that led to analyze a set of SMEs in Havana Cuba and Ecuador Guayaquil was made. The investigation was based on the analysis of Porter's five forces, analysis of the value chain and brainstorming techniques. Soft-computing techniques, based on computing with words, were used in order to aggregate, criteria from different experts. At work it is identified that the main factors influencing in revenue assurance are: vendor management, access to required technology, scope management problems and human resources problems. They also identify a set of possible measures for solving the problems identified. Finally, the results and conclusions are discussed.

JEL G22, L84, L86

KEYWORDS: Revenue Assurance, Computer Software, Project Management

INTRODUCCIÓN

Los problemas de organización y dirección de proyectos han estado siempre presentes en el desarrollo de la sociedad. Desde los primeros momentos el hombre se ha preocupado por encontrar métodos que aseguren los ingresos monetarios o el desarrollo social en cada organización y en cada proyecto que se desarrolla. Pero, no es hasta finales del siglo XIX en que por primera vez se aplica la metodología científica para gestionar proyectos (Delgado 2013). En este contexto se desarrolla la gestión de proyectos como una nueva área del conocimiento basada en la integración de múltiples áreas del saber humano. La Gestión de Proyectos (GP) conocida también como Dirección o Administración de Proyectos (PM, siglas en inglés *Project Management*), tiene como objetivo, planear, organizar, asegurar y coordinar recursos y personas para desarrollar exitosamente proyectos para disímiles esferas del desarrollo humano. Para lograr este objetivo, se han desarrollado numerosas metodologías y herramientas, orientadas todas a generalizar las buenas prácticas y lograr el éxito en los proyectos. Sin embargo, los resultados aún son desalentadores si consideramos la gran cantidad de proyectos cancelados o renegociados. Un estudio realizado en el 2014 por el *The Standish Group International Incorporated* arrojó como resultado que históricamente las cifras de proyectos entregados satisfactoriamente, cerrados o fallidos y renegociados se ha movido por alrededor del 35%, 18% y 43% respectivamente (The Standish Group International, 2014).

Un elemento importante que debe ser analizado más allá de la cantidad de proyectos renegociados o fracasados, es el impacto económico y social de los mismos. Nótese que en su conjunto estos proyectos suman el 61% generalmente con afectaciones en el alcance, los costos y la calidad. Pero detrás de estos fracasos generalmente hay pérdida de ingresos para organizaciones, regiones y en ocasiones incluso para los países. Generalmente estas pérdidas de ingresos también afectan a numerosas personas. En este contexto entendemos el aseguramiento de ingresos en las organizaciones orientadas a proyectos como la disciplina orientada a la protección y recuperación de los recursos financieros en los proyectos que desarrollan estas organizaciones. Otros autores como (Khan, 2014), identifican a la disciplina del aseguramiento de ingresos como: "el conjunto de actividades que son aplicadas para asegurar que los procesos del negocio, la estructura organizacional, los controles y los sistemas de información, relacionadas con el ciclo de ingresos de las organizaciones, trabajen juntos con efectividad". Siendo la motivación principal de este trabajo la identificación de factores que influyen negativamente en el éxito de proyectos y que provocan pérdidas de ingresos en pequeñas y medianas empresas PYMES tanto en Cuba como en la región de Guayaquil Ecuador.

REVISIÓN LITERARIA

El aseguramiento de ingresos como área de conocimiento surge desde finales de la década de los 70' en el sector de las telecomunicaciones (TM Forum, 2015); motivado por las cuantiosas pérdidas económicas, que sufren las empresas por razones generalmente asociadas a acciones de fraudes o mala operación. En este contexto surge la Asociación Global de Profesionales de Aseguramiento de Ingresos (GRAPA) (Mattison, 2009), fundada con el objetivo de definir y estandarizar el trabajo de aseguramiento de ingresos. También se crea el espacio de discusión de expertos en aseguramiento de ingresos TMForum (TM Forum, 2015). En el caso de las organizaciones orientadas a proyectos se han desarrollado numerosos estándares dirigidos a introducir las mejores prácticas. Pero generalmente estos estándares están centrados en el funcionamiento de grandes empresas y no son completamente ajustables a las pequeñas y medianas empresas de desarrollo de software. Analizaremos a continuación algunos de los estándares de gestión de proyectos más reconocidos y analizaremos los mismos desde el punto de vista de aplicabilidad en las pequeñas y medianas empresas y desde el punto de vista del aseguramiento de ingresos.

Análisis de los Principales Estándares de Gestión de Proyectos Enfocado al Aseguramiento de Ingresos.

Los modelos de gestión de proyectos son un marco de referencia para la gestión, ellos van a englobar normas, buenas prácticas o metodologías que son representativas en torno a la gestión de proyectos. La

investigación se centrará en el análisis de cómo estos estándares tratan los problemas del aseguramiento de ingresos. Entre los estándares analizaremos el PMBoK (Project Management Institute 2013), CMMI, PRINCE2 (PRINCE2.com 2014), MPS BR (WEBER y OLIVEIRA 2014) y Moprosoft. La Guía del PMBOK (Project Management Institute 2013) define un grupo amplio de procesos y técnicas muchas de las cuales contribuyen a la calidad y al aseguramiento de ingresos en las organizaciones. Pero no identifican como tal el concepto de aseguramiento de ingresos y no tiene un enfoque desde la organización asociado al aseguramiento de ingresos. Esta dificultad se aprecia con mayor impacto en los proyectos de inversiones y en los proyectos de tecnologías de la información (Canadian Department of National Defence 2015). Por otra parte, el PMBOK no incluye suficientes elementos que potencien su empleo directo en el análisis técnico financiero requerido para garantizar la viabilidad y factibilidad del proyecto. Especialmente si se trata de proyectos de desarrollo e investigación de tecnologías de la información. La metodología *Projects Incontrolled Environments* (PRINCE2) establece un conjunto de buenas prácticas en torno a la gestión de proyectos, que cubre el control, la administración y la organización de proyectos (PRINCE2.com 2014), (Turley 2010), (Guillén 2010), (Dubié 2015). PRINCE 2 define ocho componentes, ocho procesos y tres técnicas. Esta metodología no trabaja explícitamente los procesos de aseguramiento de ingresos como elemento importante en las organizaciones orientadas a proyectos. La ISO 21500 tiene como principal antecedente el PMBOK en su 4ta edición (VERÁSTEGUI 2014), aunque también toma aspectos de otros modelos como el ICB IPMA Competence Baseline del 2006, modelo auspiciado por la International Project Management Association (IPMA) (IPMA 2015). Este estándar brinda una descripción de "alto nivel" de conceptos y procesos que se consideran parte de buenas prácticas en dirección de proyectos, definiendo un lenguaje global; orienta y facilita los procesos por los cuales una organización alinea sus objetivos y sus proyectos con su estrategia. Pero no incluye técnicas ni discute como tratar el problema del aseguramiento de ingresos en las organizaciones orientadas a proyectos (STS 2012), (AENOR – Dirección de Desarrollo 2013). Otro estándar que incorpora buenas prácticas para las organizaciones orientadas a proyectos es el Modelo Integrado de Capacidad de Madurez CMMI (Software Engineering Institute 2010a),(Software Engineering Institute 2010). Al igual que PMBOK, plantea la importancia de la mejora continua y el uso de indicadores asociados con tiempo y costo, pero se deben fortalecer propuestas de indicadores asociados a las áreas de conocimiento de alcance, recursos humanos y adquisiciones (Santhanam 2016). Pero tampoco aborda el problema del aseguramiento de ingresos y no enfoca los procesos que propone desde este enfoque. Se considera que este modelo facilita el cumplimiento de los requisitos de otros modelos entre los cuales se encuentra CMMI, por lo que facilita su adopción. No obstante, este modelo no sugiere elementos que potencien la gestión integrada de las técnicas de aseguramiento de ingresos elemento que afecta la factibilidad de las organizaciones.

METODOLOGÍA

Este trabajo constituye una investigación exploratoria donde se analiza el comportamiento de un grupo de PYMES orientadas a proyectos de desarrollo de software y los factores que influyen en las pérdidas de ingreso en las mismas. Se presenta la población y la muestra utilizada. Además, se discuten las técnicas e instrumentos empleados para la recolección de datos resultantes de la experimentación. En la investigación se aplicó el método lógico y el método hipotético deductivo: se partió del análisis histórico de los factores que influyen en las pérdidas de ingresos de las PYMES orientadas a proyectos de desarrollo de software y se logró descubrir el conocimiento más profundo de su esencia. Entre los métodos empíricos utilizados en la investigación se encuentran: el método de medición y la entrevista a especialistas y directivos de las organizaciones analizadas.

Muestreo

La población de esta investigación está formada por un conjunto de PYMES de Guayaquil y de la Habana dedicadas al desarrollo de proyectos de software. El total de empresas analizadas son 5 cubanas y 4 de Guayaquil que gestionan en su conjunto 22 proyectos de desarrollo de software con diferentes grados de

terminación. La muestra escogida para el desarrollo de la investigación comprende el 100% de la población, se realiza un diagnóstico donde participan el 85% de los especialistas de estas empresas siendo en total 43 profesionales, dedicado al desarrollo de proyectos de software.

<u>Método Propuesto Para el Desarrollo de la Investigación</u>

Para el desarrollo de la investigación se siguieron los siguientes pasos:

Análisis de las 5 fuerzas de Porter en las PYMES objeto de estudio, para identificar fundamentalmente factores externos que pueden influir en el aseguramiento de ingresos en las organizaciones (Porter, 1979).

Análisis basado en el estudio de la cadena de valor identificando factores internos que impactan en el aseguramiento de ingresos. Se explica en detalle más adelante. Para entender este instrumento y su aplicación se debe conocer que Porter (Porter 1985) define el concepto de cadena de valor como la suma de los beneficios percibidos que el cliente recibe menos los costos percibidos por él al adquirir y usar un producto o servicio. Caracterizar el nivel de formación de los especialistas basado en la aplicación del método 360 grados (Alles, 2005). Aplicar método de tormenta de ideas para explicar los resultados encontrados a todos los interesados e identificar otros factores no identificados con los instrumentos anteriores. El objetivo de esta técnica es explicar los resultados encontrados a todos los interesados en los pasos anteriores e identificar otros factores no identificados hasta el momento.   Análisis y elaboración del reporte final de diagnóstico.

Para la recogida de la información y el procesamiento de los datos se emplearán técnicas de computación con palabras siguiendo las actividades mostradas a continuación:
Se define un conjunto básico de términos lingüísticos (LBTL) para la evaluación de los criterios.
LBTL = {nada, muy bajo, bajo, medio, alto, muy alto, perfecto}.
Los especialistas evalúan cada criterio usando alguno de los términos lingüísticos ver Tabla 2.
Se transforma la preferencia de los expertos en conjuntos borrosos basados en la variable lingüística de la Figura 3.
Siguiendo el modelo 2-tuplas (Herrera, 2000) de computación con palabras se agregan las evaluaciones de los expertos consolidando las mismas por cada criterio a evaluar. Ver ecuación 1

$$x^e(x) = \left(\frac{1}{n}\sum_{i=1}^{n} {}^{-1}((s_i, \alpha_i)) \right) = \left(\frac{1}{n}\sum_{i=1}^{n} \beta_i \right) \quad (1)$$
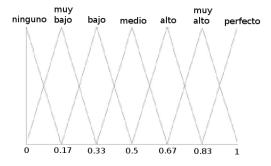
Analizar los resultados agregados.

Figura 1: Variables lingüísticas usadas por los expertos para evaluar la propuesta.

Tabla 1: Estructura de la Evaluación de los Especialistas Para Cada Criterio. Ci Representa los Criterios y Ej Representan a los Especialistas

Crit erio s	Expertos
	…
	…
⋮	⋮
	…

RESULTADOS

Esta sección está estructurada en cuatro subsecciones cada una dedicada al análisis de resultados de cada uno de los test presentados para la evaluación de los expertos y explicados brevemente en la sección de metodología.

Resultados del Análisis de las Cinco Fuerzas de Porter

Analizamos cada una de las fuerzas a partir de evaluar diferentes criterios que influyen en cada una de las fuerzas empleando las siguientes categorías (bajísimo, muy bajo, bajo, medio, alto, muy alto, altísimo). La pregunta que se hace a los profesionales encuestados es: ¿Cómo influyen hoy los factores que se le presentan, agrupados por cada una de las fuerzas de Porter, en el aseguramiento de ingresos en su organización? Se presentan a continuación los resultados de cada una de las fuerzas. Análisis de la fuerza 1: poder de negociación de los clientes. Esta fuerza se expresa en la cantidad y el poder de negociación de los clientes. La evaluación de la consulta de los expertos durante el diagnóstico, respecto a cada uno de los indicadores se presenta en la Tabla 3.

Tabla 2: Evaluación de los Indicadores del Modelo Fuerza 1

Criterios Evaluación de la Fuerza 1: Poder de Negociación de los Clientes	Evaluación Agregada de los Especialistas Consultados
Cantidad de clientes, demanda de productos	Bajo
Grado de dependencia de los canales de distribución	Alto
Posibilidad de negociación de clientes	Medio
Volumen del cliente	Alto
Facilidades basadas en los costos para cambiar la organización del cliente	Muy alto
Existencia de disponibilidad de información para el cliente	Alto
Existencia de productos sustitutos	Alto
Sensibilidad de clientes ante el precio	Medio
Existencia de ventaja diferencial (exclusividad) del producto	Muy alto
Porcentaje relativo del cliente en el conjunto de las ventas	Alto
Volumen del precio total de las compras	Alto
Criterio de análisis RFM (Compra Recientemente, Frecuentemente)	Bajo

Aplicando el modelo de computación con palabras dos tuplas (Herrera 2000) para la evaluación de la fuerza se obtiene el poder de negociación del cliente en este sector es (alto, -0.33). Lo anterior significa que los factores asociados a esta fuerza, tienen una influencia alta en las PYMES analizadas.

Además, se concluye que los factores con mayor influencia en el aseguramiento de ingresos son:

> Creación de exclusividad en los productos, representa la posibilidad de crear productos competitivos, mejorando las oportunidades de ingresos.
> El costo de los cambios en el cliente considerando que toda acción de informatización implica un cambio en los procesos de la organización
> Se identifica como factor importante en los ingresos la retención de los clientes, tomando en consideración las evaluaciones de los criterios cuarto, sexto y décimo.

Análisis de la fuerza 2: poder de negociación de los proveedores Esta fuerza se expresa en la amenaza impuesta a nuestra industria por parte de los posibles proveedores. La evaluación de cada uno de los criterios en la consulta a los profesionales durante el diagnóstico, se presenta en la Tabla 4.

No obstante, en el caso de las organizaciones se identificó como el factor más importante por su impacto en los ingresos el nivel de organización de los proveedores. De este elemento se deriva la necesidad de seleccionar bien a los proveedores para el desarrollo de los trabajos.

Análisis de la fuerza 3: amenaza de nuevos competidores entrantes

Esta fuerza se refiere a las barreras de entrada de nuevos productos/competidores Ante la pregunta cómo influyen los elementos señalados en la fuerza 3 en su organización hoy, se presentan los resultados en la en la Tabla 5.

Tabla 3: Indicadores Para la Evaluación de la Fuerza 2

Indicador de la Fuerza 2: Poder de Negociación de los Proveedores	Evaluación Agregada de los Especialistas Consultados
Cantidad de proveedores en la industria	Bajo
Poder de decisión en el precio por parte del proveedor	Bajo
Evalúe el nivel de organización de los proveedores	Muy alto

Aplicando el modelo de computación con palabras dos tuplas para la evaluación de la fuerza se obtiene el poder de negociación de los proveedores es (Medio, 0). Esto significa que esta fuerza y sus factores no tienen una influencia fuerte en el aseguramiento de ingresos en las PYMES, o sea este sector no depende fuertemente de los proveedores.

Tabla 4: Evaluación de los Indicadores del Modelo Fuerza 3

Indicador de la Fuerza 3 Amenaza de Nuevos Competidores Entrantes.	Evaluación Agregada de los Especialistas Consultados
Economías de escala	Medio
Diferenciación del producto	Medio
Inversiones de capital	Muy alto
Desventaja en costos independientemente de la escala	Medio
Acceso a los canales de distribución	Medio
Política gubernamental (alto sentimiento nacionalista)	Muy alto
Barreras a la entrada	Muy alto

El resultado del análisis de esta fuerza se obtiene que es determinante en el aseguramiento de los ingresos con un valor de (Alto, -0.14). Esto significa que se debe elevar la competitividad de la organización respecto a nuevos productos, la innovación y la elevación de las competencias de los especialistas de la organización.

Entre los factores con mayor influencia en este caso se encuentran:

La falta de inversiones de capital. Este elemento fue señalado tanto por entidades cubanas como ecuatorianas, pero en mayor medida por las entidades cubanas. Las políticas gubernamentales se señalaron como elementos con alto nivel de impacto, sobre todo, las políticas asociadas a las telecomunicaciones y el impacto que tiene estas políticas en las PYMES orientadas al desarrollo de software. Barreras a la entrada: este fue otro factor que se señaló influye mucho en el aseguramiento de ingresos sobre todo orientado a las barreras para la apertura de nuevas oportunidades. Análisis de la fuerza 4: amenaza de productos sustitutos Esta fuerza se refiere a la disponibilidad de productos sustitutos a nuestra oferta. La evaluación de la consulta de los profesionales durante el diagnóstico arrojó los resultados mostrados en la Tabla 6.

Tabla 5: Evaluación de los Indicadores del Modelo Fuerza 4

Indicador de la Fuerza 4: Amenaza de Productos Sustitutos	Evaluación Agregada de los Especialistas Consultados
Propensión del comprador a sustituir	Bajo
Precios relativos de los productos sustitutos	Media
Costo o facilidad del comprador para hacer cambios en su entorno	Muy alto
Nivel percibido de diferenciación de producto o servicio	Muy alto
Disponibilidad de sustitutos cercanos	Muy Bajo
Suficientes proveedores	Bajo

Respecto a los productos sustitutos se obtiene un valor de (Medio, 0). Esto significa que no es determinante la existencia de productos sustitutos. No obstante, entre los factores interesantes se identifican como relevantes:

Diferenciación de los productos lo que significa la necesidad de nuevos productos y la innovación como base para lograr que los productos sustitutos no afecten significativamente el desarrollo de la organización. Además, influye mucho el costo de implementar cambios en el entorno del cliente. Lo que significa que si se garantiza un adecuado nivel de soporte las entidades clientes no cambiarán fácilmente los productos por otros sustitutos. Análisis de la fuerza 5: rivalidad entre los competidores Esta fuerza se refiere a la rentabilidad en el sector expresada por la rivalidad entre proveedores. La rivalidad define la rentabilidad de un sector: mientras menos competidores se encuentren en un sector, normalmente será más rentable y viceversa. La evaluación de la consulta de los profesionales durante el diagnóstico arrojó los resultados mostrados en la Tabla 7.

Tabla 6: Evaluación de los Indicadores del Modelo Fuerza 5.

Indicador de la Fuerza 5: Rivalidad Entre los Competidores	Evaluación Agregada de los Especialistas Consultados
Número de competidores	Medio
Tasa de crecimiento de la industria	Medio
Exceso recurrente de capacidad de la industria	Bajo
Diversidad de los competidores	Bajo
Complejidad y la asimetría de información	Alto
Valor de la marca	Medio
Nivel de gastos de publicidad	Muy alto

Para la evaluación de la fuerza se obtiene que la rivalidad entre competidores es (Medio, 0.14). Indicando que esta variable no tiene un alto impacto en el aseguramiento de los ingresos. No obstante, entre los factores con mayor fuerza en los clientes se identifican:

> Nivel de gastos de publicidad indicando que es importante lograr un buen posicionamiento de los productos para garantizar mayores oportunidades de ingresos.
> Complejidad y la asimetría de información, siendo relevante la necesidad de que la información y la forma de presentación de los datos y la información a los clientes sea adecuada.

Resultados del Análisis de la Cadena de Valor de la Organización.

Una vez aplicados los pasos para el análisis de la cadena de valor se logran los siguientes resultados en cada uno de los pasos. Construir una cadena de valor con las actividades de su empresa: identificación de las actividades directas que son las que están directamente comprometidas en la creación de valor para los clientes y generan nuevos ingresos. En las entidades encuestas hay consenso de que las actividades que con mayor fuerza inciden en los clientes directamente y que generan oportunidades de nuevos ingresos son: Identificación de las necesidades de los clientes.
Levantamiento de los requisitos y definición del alcance de los proyectos con clientes.

Diseño de anteproyecto.
Análisis de factibilidad y aprobación del anteproyecto.
Desarrollo de la solución.
Introducción del resultado en el cliente.
Soporte a las soluciones instaladas.
Identificación de las actividades indirectas, que son aquellas que le permiten a la organización desarrollar las actividades directas. En las entidades encuestadas estas actividades representan alrededor del 10% de los costos asociados a las actividades directas y se concentran en:
Mantenimiento de la infraestructura tecnológica.
La gestión contable de la organización.
Gestión de los contratos y el control y seguimiento de los proyectos.
Identificación de las actividades de aseguramiento de la calidad y control, en la empresa.

Identificar aquellas actividades y capacidades claves para llevarle satisfacción a los clientes y ser exitoso en el mercado. Se construye en este sentido la Tabla 8.

Tabla 7: Análisis de los Costos y Oportunidades de Mejora de las Actividades Fundamentales Que Influyen en la Cadena de Valor en la PYME

Actividades	Relevancia Para el Cliente	Costos Actuales	Oportunidad de Reducción de Costos	Oportunidad Para Diferenciar de los Competidores
Identificación de las necesidades de los clientes	Alto	Medio	Bajo	Medio
Levantamiento de los requisitos y definición del alcance de los proyectos con clientes	Alto	Alto	Alto	Alto
Diseño de anteproyecto	Bajo	Alto	Medio	Medio
Análisis de factibilidad y aprobación del anteproyecto	Bajo	Bajo	Bajo	Bajo
Desarrollo de la solución	Alto	Alto	Muy Alto	Muy Alto
Introducción del resultado en el cliente	Alto	Alto	Medio	Medio
Soporte a las soluciones instaladas	Alto	Medio	Bajo	Bajo
Mantenimiento de la infraestructura tecnológica	Alto	Alto	Bajo	Bajo
La gestión contable de la organización	Alto	Medio	Bajo	Bajo
Gestión de los contratos y el control y seguimiento de los proyectos	Alto	Medio	Medio	Muy Alto
Actividades de aseguramiento de la calidad	Medio	Alto	Bajo	Alto
Control de la calidad del producto	Muy alto	Alto	Medio	Medio

Identificar los principales errores y deficiencias encontrados a partir del análisis de cada una de las actividades de la cadena de valor. Para este paso se aplica el cuestionario que se muestra en la Tabla 9. Se analizan los criterios expresados por los encuestados, evaluando los mismos para identificar los más relevantes.

Tabla 8: Encuesta Asociada al Diagnóstico de la Cadena de Valor

Preguntas
¿Qué factores influyen en el costo de la identificación de las necesidades de los clientes, alcance de los proyectos?
Señale los principales factores que afectan el proceso de levantamiento de los requisitos y pueden afectar los ingresos.
¿Qué factores usted encuentra que afectan agilidad en el diseño de los anteproyectos?
Señale los factores fundamentales que afectan el proceso de análisis de factibilidad y aprobación del anteproyecto.
Señale los factores principales que afectan el proceso de desarrollo de la solución.
Señale que factores usted considera influyen en la introducción de resultados en el entorno del cliente y en las no conformidades del cliente.
Relacione los factores que afecten la infraestructura tecnológica y el despliegue.
Relacione los factores que usted considera influyen en los procesos de control y seguimiento de los proyectos.
Señale que factores pueden estar influyendo negativamente en la planificación de los proyectos.

Para medir la relevancia de las respuestas de los clientes en este caso, se aplicó una técnica para el análisis cualitativo que se basa en medir la relevancia de cada criterio asignando puntuación a los mismos en forma de un par ordenado de la forma (impacto, interés).

Una vez asignada la puntuación para cada criterio en forma de par ordenado se representa el mismo en un eje de coordenadas como el que se muestra en la Figura 4. En dependencia del cuadrante donde se encuentren finalmente el criterio este será considerado con mayor o menor relevancia. Se muestra a continuación los errores más relevantes identificados: Errores en la definición de la problemática y el alcance del proyecto, influye negativamente en el aseguramiento de ingresos porque provoca con frecuencia reprogramación e insatisfacción de los clientes con pérdidas de contratos actuales y futuros. Poca interacción con los clientes, que afecta la comunicación y que genera una poca consideración de los criterios del cliente en las decisiones fundamentales del proyecto. Influye negativamente en el aseguramiento de ingresos porque provoca una disminución gradual del interés por parte de los clientes hasta el fracaso del mismo. Con frecuencia causa pérdidas económicas y pérdida de oportunidades en contratos presentes y futuros.

Figura 2: Gráfico Para el Análisis de Elementos Que Influyen en la Productividad Respecto al Impacto y el Interés

.

Un criterio se considera de alto impacto si es señalado por la mayoría de los encuestados sin considerar el orden en que se proponga. Por otra parte, un criterio es considerado con alto nivel de interés si se propone siempre entre los primeros criterios expresados por los encuestados, aunque no se refleje muchas veces. Nótese que los elementos ubicados en el primer cuadrante son los priorizados. Los elementos en los cuadrantes dos y cuatro tienen una menor prioridad que los del primer cuadrante. No obstante, hay que atenderlos porque son elementos que pueden convertirse en alta prioridad en cualquier momento y además porque o son muy interesantes o tienen un alto impacto. Los elementos ubicados en el tercer cuadrante no son priorizados y no deben consumirse recursos en su gestión.

Empleo de la tecnología equivocada, problema fuertemente relacionado con la definición de la arquitectura de las soluciones. Como por ejemplo el empleo de tecnologías nuevas que no han sido suficientemente probadas, el empleo de tecnologías que no cubran las necesidades de la empresa y que importen modelos de procesos de otras organizaciones o el empleo de tecnologías donde la curva de aprendizaje o la mantenibilidad sean complejas. Factor que influye negativamente en el aseguramiento de ingresos provoca por lo general reprogramación con pérdidas económicas para la organización.

Errores en la planificación y el control y seguimiento de los proyectos, generalmente provoca desorden y atrasos en los cronogramas siendo fuente de reclamaciones y pérdidas monetarias por incumplimiento de contratos. Poca atención a los riesgos del proyecto, que con frecuencia provoca un sobregiro en los costos del proyecto. Deficiente gestión de cambios que provoca aumentos o modificaciones significativas en el alcance del proyecto y causa pérdidas de ingresos para la organización por actividades de reprogramación y mala comunicación con el cliente. Identificar los elementos que deben ser mejorados en cada actividad clave para reducir los costos y lograr una diferenciación respecto a la competitividad. Se obtienen en este

sentido un orden de las actividades en la cadena de valor que el cliente debe atender para mejorar su competitividad. Ver Tabla 10.

Luego del análisis concluimos que el cliente debe atender de manera diferenciada las actividades siguientes:

Desarrollo de la solución y el control y seguimiento de los proyectos, para eso es importante mejorar el control y seguimiento de los proyectos con nuevas herramientas. Introducción del resultado en el cliente y la gestión de los contratos, para esto también es importante la introducción de nuevas herramientas, así como potenciar el desarrollo de la investigación y la innovación para la obtención de nuevos productos. Levantamiento de los requisitos, definición del alcance de los proyectos con clientes y el control de la calidad de los productos. Para lograr este último objetivo es importante lograr elevar las competencias y el nivel de capacitación de los especialistas de la organización. Es interesante identificar que estas actividades se pueden mejorar significativamente con la propuesta de un cambio en el modelo de desarrollo del cliente que es precisamente la propuesta principal de este trabajo.

Tabla 9: Análisis Ordenado de las Actividades de la Cadena de Valor Respecto a las Mejoras Necesarias en la PYME

Orden	Actividades	Resultado final
1	Desarrollo de la solución.	Muy alto, -0.25
2	Introducción del resultado en el cliente.	Alto, -0.25
3	Gestión de los contratos y el control y seguimiento de los proyectos.	Alto, -0.25
4	Levantamiento de los requisitos y definición del alcance de los proyectos con clientes.	Alto, 0
5	Control de la calidad del producto.	Alto, -0.25
6	Identificación de las necesidades de los clientes.	Medio, 0
7	Mantenimiento de la infraestructura tecnológica.	Medio, 0.25
8	Actividades de aseguramiento de la calidad.	Medio, 0.25
9	Diseño de anteproyecto.	Medio, 0
10	Soporte a las soluciones instaladas.	Medio, -0.25
11	La gestión contable de la organización.	Medio, -0.25
12	Análisis de factibilidad y aprobación del anteproyecto.	Bajo, 0

Resultados de la Caracterización del Nivel de Formación de los Especialistas

Durante el proceso de diagnóstico se evaluaron las competencias de los especialistas encuestados empleando el método de 360 grados (Alles, 2005). Esto se hace porque el desarrollo software es una industria con alta dependencia del conocimiento humano. Finalmente se obtuvieron los siguientes resultados. Ver Tabla 11.

Tabla 10: Resultados de la Evaluación de las Competencias en el Instrumento Para el Diagnóstico de la Investigación

Áreas del Conocimiento a Evaluar	Nivel Real de las Competencias (Promedio Encontrado)	Nivel Deseado de las Competencias (Como Promedio)
Planificación de proyectos	Medio	Alto
Control y seguimiento de proyectos	Bajo	Alto
Gestión de Alcance	Muy Bajo	Alto
Gestión de los Costos	Medio	Medio
Gestión de la Calidad	Medio	Alto
Gestión de Riesgos	Bajo	Medio
Gestión de Logística	Bajo	Medio
Gestión de Recursos Humanos	Bajo	Medio

Respecto a la dimensión de análisis "Cubrimiento de necesidades de formación de especialistas" se identifica que existe una brecha en las competencias y la necesidad de elevar el nivel de las competencias y para ello se propone incidir en la formación de los recursos humanos. De esta forma se identifica que el

indicador "Grado de cubrimiento de las necesidades de formación de los especialistas" está en un nivel Bajo y que debe elevarse. Respecto al indicador alineación con estándares internacionales se identifica un nivel Bajo, hay desconocimiento de los estándares, de los procesos y de las técnicas descritas en los mismos. Además, todos los encuestados coinciden en que la formación de los recursos humanos en gestión de proyectos y en las tecnologías empeladas en el desarrollo es un elemento importante que influye significativamente en el aseguramiento de los ingresos.

Resultados de la Tormenta de Ideas Para Identificar Otros Factores.

Con la aplicación de esta técnica se somete a consideración de todos los interesados los factores que se detectaron influyen en el aseguramiento de ingresos. El objetivo esencial era identificar otros factores no descubiertos hasta el momento, informar a los involucrados de los resultados parciales de la investigación hasta el momento de ejercicio e identificar posibles soluciones para la mayoría de los factores que influyen negativamente en el aseguramiento de ingresos. La aplicación de esta técnica permitió identificar posibles soluciones a cada uno de los problemas encontrados Ver Tabla 12.

Tabla 11: Errores, Causas y Soluciones Identificadas

Factores Que Influyen en el Aseguramiento de Ingresos	Causa Fundamental o Justificación	Soluciones Propuestas
Nuevo factor identificado: Entidades PYMES cubanas asociadas al sector privado señalaron. Ausencia de mecanismos legales para la contratación de productos o servicios a extranjeros.	Legislación no permite que los trabajadores privados (cuenta propia y las cooperativas) puedan asociarse directamente con capital foráneo o contratar servicios o productos para su venta y comercialización en el extranjero directamente.	Buscar alianzas con empresas estatales para fomentar el financiamiento de las empresas.
Nuevo factor identificado: Entidades PYMES cubanas asociadas al sector privado señalaron. Dificultades al acceso a servicios de internet con fines de apoyo al desarrollo de software. Escasos espacios y altos precios de conectividad.	Asociado a dificultades con la infraestructura de las telecomunicaciones. Problemas fundamentalmente asociados al bloqueo económico que afecta a Cuba.	Disponer de capital para poder hacer uso de la infraestructura tecnológica disponible.
La exclusividad y la diferenciación en la creación de los productos.	Mejora las oportunidades de ingresos.	Se logra desarrollando acciones de innovación e investigación.
Retención de los clientes y actividades de marketing.	Porque garantiza continuidad de contrato y nuevas oportunidades.	Garantizar la calidad de los servicios y productos y los costos asociados a la publicidad.
Errores en la definición de la problemática y el alcance del proyecto.	Desconocimiento del equipo en las buenas prácticas para el levantamiento de requisitos.	Mitigar con actividades de formación y mejorar la organización del proceso.
Poca interacción con los clientes, que afecta la comunicación con el cliente y disminución de la calidad percibida.	Poca experiencia del líder del proyecto o poca formación en las buenas prácticas	Mitigar con actividades de formación en temas de liderazgo.
Empleo de la tecnología equivocada fenómeno que aparece fuertemente relacionado con la definición de la arquitectura de las soluciones.	Esta situación con frecuencia está asociada a que el equipo de proyecto no domina la tecnología y la falta de estrategias para la investigación y la innovación en las organizaciones.	Incorporando a los modelos de métodos científicos o de un sistema de investigación que ayude a identificar, dominar e introducir las mejores tecnologías en la organización.
Errores en la planificación y el control y seguimiento de los proyectos.	Generalmente provocado por insuficiencias en las herramientas de gestión de proyectos seleccionadas y por la falta de conocimiento de los estándares y las buenas prácticas de los líderes del proyecto.	Para solucionarlo se propuso la introducción de herramientas informáticas que faciliten el control u seguimiento basado en indicadores objetivos y además la capacitación del personal.
Poca atención a los riesgos del proyecto.	Este problema está asociado con frecuencia al uso inadecuado de herramientas de gestión de proyectos y la no alineación a los estándares ya sea por desconocimiento o por falta de competencias	Para solucionarlo se propuso la introducción de herramientas informáticas que faciliten el control u seguimiento basado en indicadores objetivos y además la capacitación del personal.
Deficiente gestión de cambios que provoca aumentos o modificaciones significativas en el alcance del proyecto.	Provocado por insuficiencias en la interacción con los clientes.	Capacitar a los líderes de proyectos en técnicas de negociación y potenciar la introducción de herramientas que potencien el control de cambios.

Mala planificación del proceso de adiestramiento del cliente. Provoca un elevado número de acciones asociadas a la resistencia al cambio.	Planes de proyecto que no conceden importancia a los procesos de capacitación de los clientes	Capacitar a los líderes de proyectos en técnicas de gestión de recursos humanos.
Deficiencias en la gestión de los proveedores de la organización que afectan los procesos de introducción de los productos o la calidad de los mismos.	Frecuentemente asociado a no alineación a los estándares y a no disponer de herramientas que faciliten los procesos de gestión de proveedores.	Formar a los miembros del proyecto en gestión de adquisiciones e introducir herramientas que potencien la gestión de los proveedores y su evaluación sistemática

CONCLUSIONES

En el sector de las telecomunicaciones se señala como factores que influyen en el aseguramiento de ingresos. La formación de los recursos humanos, siendo este un elemento común con las organizaciones orientadas a proyectos de software, por ser esta industria una industria centrada en el conocimiento y en el desarrollo de los recursos humanos. En las organizaciones orientadas a software se señala como factores fundamentales para el aseguramiento de ingresos, el financiamiento y los presupuestos para el desarrollo. Este factor se diferencia un poco de las empresas de telecomunicaciones. Los mecanismos legales y las barreras comerciales tienen una alta influencia en el aseguramiento de ingresos. Estos mecanismos en ocasiones impactan en áreas de apoyo esenciales para el desarrollo de una industria y socaban los posibles ingresos de las organizaciones. Un ejemplo de ello, son las dificultades con la conectividad en algunas de las PYMES participantes en el estudio. Es esencial ganar en exclusividad y diferenciación como un elemento esencial para lograr mayores oportunidades en el aseguramiento de ingresos. Existen un conjunto de errores que con frecuencia se comenten en las organizaciones orientadas al desarrollo de proyectos de software que afectan significativamente al aseguramiento de ingresos de estas organizaciones. Nótese que el 61 % de los proyectos tienen que ser cancelados o renegociados, esta situación implica un número significativo de pérdidas de ingresos. Se deben realizar acciones simultáneas de formación del personal e innovación en la introducción de las mejores prácticas y herramientas para la gestión de proyectos para lograr mejorar los ingresos en las organizaciones orientadas a proyectos. La aplicación de la computación con palabras para evaluar y agregar criterios de expertos es una técnica que permite el tratamiento de la incertidumbre de los datos y facilita al usar términos en lenguaje natural por parte de los expertos potenciando la comprensibilidad del modelo.

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EL CRÉDITO COMO INSTRUMENTO FINANCIERO DE DESARROLLO DE LA ZONA 6 CON EL APORTE DE LAS COOPERATIVAS DE AHORRO Y CRÉDITO DEL SEGMENTO 1

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RESUMEN

El redimensionamiento del sector cooperativo de ahorro y crédito a partir de la Constitución del 2008 se traduce en el protagonismo de estas instituciones financieras como herramientas para el desarrollo económico y transformación social mediante el otorgamiento de créditos como fuente de financiamiento para actividades productivas de los sectores más vulnerables del Ecuador. La unidad de análisis fueron las cooperativas de ahorro y crédito de la Zona 6 (según clasificación de la Secretaría Nacional de Planificación y Desarrollo, SENPLADES) pertenecientes al Segmento 1 (acorde distribución de la Superintendencia de Economía Popular y Solidaria, SEPS) y se centró en la información de los estados financieros disponibles en los boletines mensuales del sistema de acopio de la SEPS, y así mismo en el boletín de Volumen de Crédito. Los datos obtenidos permitieron conocer que la Zona 6 es un lugar para crear variedad de emprendimientos ya que cuenta con una estructura financiera consolidada que permite financiar actividades económicas; pero al mismo tiempo mostraron la necesidad de decisiones que apoyen al sector popular y solidario buscando el equilibrio entre los tipos de crédito ofertados, fortaleciendo el apoyo al micro productor y fomentando la producción de menor escala.

PALABRAS CLAVE: Crédito, Financiamiento, Cooperativas de Ahorro y Crédito

CREDIT AS FINANCIAL INSTRUMENT OF DEVELOPMENT OF ZONE 6 WITH THE CONTRIBUTION OF SAVINGS AND CREDIT COOPERATIVES OF THE SEGMENT 1.

ABSTRACT

The resizing of the cooperative sector of savings and credit since the Constitution of 2008 translates into the protagonism of these financial institutions as tools for economic development and social transformation through the granting of credits as a source of financing for productive activities of the vulnerable sectors of Ecuador. The unit of analysis was the savings and credit cooperatives of Zone 6 (according to classification of the National Secretariat of Planning and Development, SENPLADES) belonging to Segment 1 (according to the distribution of the Superintendence of the Popular and Solidarity Economy, SEPS) and focused In the information of the financial statements available in the monthly bulletins of the SEPS, as well as in the Bulletin of Credit Volume. The obtained data allowed to know that the Zone 6 is a place to create a variety of enterprises since it has a consolidated financial structure that allows to finance economic activities; but at the same time they showed the need for decisions that support the popular and solidarity sector, seeking a balance between the types of credit offered, strengthening support to the micro producer and encouraging the production of smaller scale.

KEYWORDS: Credit, Financing, Credit Unions

INTRODUCCIÓN

La presente investigación realiza un análisis del crédito como instrumento financiero de desarrollo económico y social de la Zona 6 con el aporte de las cooperativas de ahorro y crédito del Segmento 1, para que el público lector (primario, secundario conformado por las cooperativas de ahorro y crédito, los actores de la economía popular y solidaria, por la Superintendencia de Economía Popular y Solidaria y todos aquellos organismos de desarrollo económico y social, y terciario integrado por la comunidad universitaria y el público en general) considere los resultados de la información presentada para tomar decisiones que apoyen al sector popular y solidario impulsando la economía nacional y fortaleciendo la matriz productiva. Todo ello al considerar la situación actual en relación a que las cooperativas de ahorro y crédito han sido reconocidas dentro de la legislación ecuatoriana y específicamente en la Constitución de la República del 2008 como herramientas para el desarrollo económico y transformación social, debido a que estas instituciones financieras ponen a disposición de los socios una línea de créditos que sirven como fuente de financiamiento para una diversidad de actividades productivas incorporando a los sectores productivos más frágiles del Ecuador, es decir, la economía de subsistencia.

De igual forma, estas instituciones cumplen con el rol de intermediación financiera, que se define como el hecho de captar recursos del público (excedentes ahorrados en forma de depósitos) para colocarlos a manera de créditos, con el propósito de financiar actividades de consumo o inversión (Fischer & Hempell, 2005), y es así que, en el año 2013 el total de la cartera de las cooperativas de ahorro y crédito en el Ecuador representó el 5,5% del PIB nominal. El análisis de la presente investigación se centra específicamente en la información suministrada por los estados financieros de las instituciones objeto de estudio disponibles en los boletines mensuales emitidos por el sistema de acopio de información de la Superintendencia de Economía Popular y Solidaria, y así mismo en la información contenida en el boletín de Volumen de Crédito que muestra el número y el valor (monto) de las operaciones de créditos concedidos mensualmente por las diferentes entidades del sistema financiero popular y solidario.

Existe un sinnúmero de estudios que muestran una correlación altamente positiva entre las variables de profundización de los servicios financieros (Los servicios financieros son las operaciones que ofrecen los intermediarios financieros en cuanto a la concesión de créditos, captación de recursos, establecimiento de medios de pago y toda transacción relativa a seguros) y el crecimiento económico de un país (Obstfeld, 2009; Bebczuk, 2008; Levine, 2004). Por otro lado, al conocer también la inexistencia de un análisis que responda las interrogantes del ¿Por qué el crédito es considerado como instrumento financiero de desarrollo de la Zona 6? y ¿Cuál es el aporte de las cooperativas de ahorro y crédito del Segmento 1 para el desarrollo de dicha zona?; los resultados obtenidos en este estudio permitirán tener una visión y aproximación directa respecto de la incidencia del otorgamiento de créditos en el desarrollo económico y social de la Zona 6, considerando a dicho instrumento financiero como una alternativa de financiamiento para una diversidad de actividades y emprendimientos productivos. Por lo tanto, el resultado de la presente investigación se enfoca en aprovechar el posicionamiento de cada una de las cooperativas de ahorro y crédito y su sostenibilidad para apoyar al sector popular y solidario impulsando la economía nacional mediante el otorgamiento de créditos, fortaleciendo de esta manera la matriz productiva y cumpliendo con su razón de ser: el interés social.

METODOLOGÍA

La unidad de análisis de la presente investigación se encuentra constituida por las cooperativas de ahorro y crédito de la Zona 6 pertenecientes al Segmento 1 (de acuerdo con la distribución de la Superintendencia de Economía Popular y Solidaria) de la Zona 6 (conforme la clasificación de la Secretaría Nacional de Planificación y Desarrollo – SENPLADES). Conforme a lo dispuesto en el Art. 14, numeral 35 del Código

Orgánico Monetario y Financiero en el que determina entre las funciones de la Junta de Política y Regulación Monetaria y Financiera: establecer la segmentación de las entidades del Sector Financiero Popular y Solidario; se expide la resolución No. 038-2015-F el 13 de febrero de 2015, en la que establece la norma para la segmentación de las entidades del sector financiero popular y solidario.

Tabla 1: Segmentación de las Entidades del Sector Financiero Popular Y Solidario

Segmento	Activos (USD)
1	Mayor a 80'000.000,00
2	Mayor a 20'000.000,00 hasta 80'000.000,00
3	Mayor a 5'000.000,00 hasta 20'000.000,00
4	Mayor a 1'000.000,00 hasta 5'000.000,00
5	Hasta 1'000.000,00
	Cajas de Ahorro, bancos comunales y cajas comunales

*Segmentación de las entidades del Sector Financiero Popular y Solidario según resolución No. 038-2015-F el 13 de febrero de 2015, expedida por la Junta de Política y Regulación Monetaria y Financiera. **Fuente:** resolución No. 038-2015-F del 13 de febrero de 2015 expedida por la Junta de Política y Regulación Monetaria y Financiera **Elaborado por:** Dirección Nacional de Estadísticas y Estudios de la EPS y SFPS*

Es por ello que de acuerdo al tipo y al saldo de sus activos, el Segmento 1 está conformado por 22 cooperativas de ahorro y crédito y la caja central "FINANCOOP". Por otro lado, conforme la clasificación de la Secretaría Nacional de Planificación y Desarrollo – SENPLADES, la Zona 6 está integrada por las provincias de Cañar, Azuay y Morona Santiago, razón por la cual la población de estudio del presente documento abarca las siguientes cooperativas de ahorro y crédito: Juventud Ecuatoriana Progresista Ltda. (Azuay), Jardín Azuayo Ltda. (Azuay) y de la Pequeña Empresa Biblián Ltda. (Cañar), las mismas que cumplen con las características de la investigación.

El diagnóstico presentado utiliza un análisis estadístico de los estados financieros de las instituciones objeto de estudio, los mismos que se encuentran disponibles en los boletines mensuales emitidos por el sistema de acopio de información de la Superintendencia de Economía Popular y Solidaria, específicamente se analiza el rubro 14 correspondiente a la Cartera de Crédito del año 2015. (Estadísticas y Análisis , 2015) De la misma forma, se realiza una consolidación y análisis de la información contenida en el boletín de Volumen de Crédito que muestra el número y el valor (monto) de las operaciones de créditos concedidos mensualmente por las diferentes entidades del sistema financiero popular y solidario. Cabe mencionar que en dicho boletín no se consideran las operaciones crediticias de consumo y vivienda puesto que no están clasificadas como actividades productivas. Adicionalmente, el estudio presenta información condensada y actualizada del aporte de las COAC´s del Segmento 1 para el desarrollo económico y social de la Zona 6 mediante el otorgamiento de créditos; todo ello utilizando tablas y gráficos con una desagregación individual por institución financiera. Finalmente, todo el contenido conceptual presentado en el documento responde a una revisión documental teórica acerca del crédito, la economía popular y solidaria, las cooperativas de ahorro y crédito y la intermediación financiera, que reflejan el estado del arte en cuanto al alcance e implicaciones de los términos directamente relacionados con la presente investigación.

RESULTADOS

Se consideran tres cooperativas de ahorro y crédito del Segmento 1 pertenecientes a la Zona 6, cada una de ellas cumple con las características propias de la presente investigación:

Cada una de las cooperativas de ahorro y crédito posee activos superiores a los 80´000.000,00, razón por la cual pertenecen al Segmento 1 conforme la norma establecida por la Junta de Política y Regulación Monetaria y Financiera en la resolución No. 038-2015-F del 13 de febrero de 2015, y al mismo tiempo forman parte de la Zona 6 que integra las provincias de Cañar, Azuay y Morona Santiago conforme la clasificación de la Secretaría Nacional de Planificación y Desarrollo – SENPLADES. Dentro del rol de intermediación financiera que cumplen estas instituciones, se encuentra el hecho de captar recursos del

público mediante los depósitos y colocarlos a manera de créditos, es decir, captar los recursos provenientes de donde hay superávit y colocarlos en donde exista déficit. Dicho en otras palabras, estas instituciones financieras ponen a disposición de los socios una línea de créditos que sirven como fuente de financiamiento para una diversidad de actividades productivas y generación de nuevos emprendimientos. Dentro de dicha línea de créditos se cuentan con aquellos de consumo, comerciales, de vivienda y para la microempresa, pertenecientes al código 14 Cartera de Crédito de acuerdo al Catálogo Único de Cuentas de la Superintendencia de Economía Popular y Solidaria.

Tabla 2: COAC´S Del Segmento 1 de la Zona 6 Según Miles de Dólares en Activos Al 31 de Diciembre de 2015

Cooperativa de Ahorro Y Crédito	Provincia	Activos
JUVENTUD ECUATORIANA PROGRESISTA LTDA.	AZUAY	923.964,78
JARDIN AZUAYO LTDA.	AZUAY	534.874,65
DE LA PEQUEÑA EMPRESA BIBLIAN LTDA.	CAÑAR	121.945,15
	TOTAL	**1.580.784,58**

De acuerdo a la segmentación de entidades del Sector Financiero Popular y Solidario, se consideran tres cooperativas de ahorro y crédito del Segmento 1 pertenecientes a la Zona 6 puesto que poseen activos superiores a los 80´000.000,00. **Fuente:** *Boletines de Cooperativas de Ahorro y Crédito del Segmento 1.* **Elaborado por:** *La autora*

Los tipos de créditos han sido clasificados de acuerdo a la resolución No. JB-2011-1897 del 15 de marzo del 2011 emitida por la Superintendencia de Bancos y Seguros, en la cual se considera al crédito comercial como todos aquellos otorgados a personas naturales o jurídicas destinados al financiamiento de actividades de producción y comercialización de bienes y servicios en sus diferentes fases, cuya fuente de pago constituyen los ingresos por ventas u otros conceptos redituables, directamente relacionados con la actividad financiada. De igual manera, se define al crédito de consumo como aquellos otorgados a personas naturales destinados al pago de bienes, servicios o gastos no relacionados con una actividad productiva, cuya fuente de pago es el ingreso neto mensual promedio del deudor, entendiéndose por éste el promedio de los ingresos brutos mensuales del núcleo familiar menos los gastos familiares estimados mensuales obtenidos de fuentes estables como: sueldos, salarios, honorarios, remesas y/o rentas promedios. Así mismo, los créditos para vivienda son aquellos otorgados a personas naturales para la adquisición, construcción, reparación, remodelación y mejoramiento de la vivienda propia, siempre que se encuentren amparados con garantía hipotecaria, que abarca a la hipoteca directa a favor de una institución del sistema financiero y a los fideicomisos mercantiles de garantía de vivienda propia; y, que hayan sido otorgados al usuario final del inmueble, independientemente de la fuente de pago del deudor; caso contrario, se considerarán como créditos comerciales, consumo o microcrédito, según las características del sujeto y su actividad. También se incluyen en este grupo los créditos otorgados para la adquisición de terrenos, siempre y cuando sea para la construcción de vivienda propia y para el usuario final del inmueble. Y finalmente, los créditos para la microempresa son considerados como créditos directos y/o contingentes otorgados a personas naturales o jurídicas, destinados a financiar diversas actividades productivas y de comercialización a una menor escala que el segmento empresarial, con ingresos por ventas u otros conceptos redituables anuales, directamente relacionados con la actividad productiva y/o de comercialización, que en conjunto sean mayor o igual a cien mil dólares de los Estados Unidos de América (US\$ 100.000,00) y menor a un millón de dólares de los Estados Unidos de América (US\$ 1.000.000,00) y cuya fuente de pago provenga de dicha actividad.

Asimismo, resulta necesario indicar que cada uno de los créditos con los que cuentan las cooperativas, pertenecen a una subclasificación acorde a la situación en la que se encuentran los mismos, siendo el caso de créditos que se encuentran por vencer, créditos que no devengan intereses y aquellos que se encuentran vencidos. Por otro lado, la priorización de las cooperativas de ahorro y crédito en un determinado tipo de
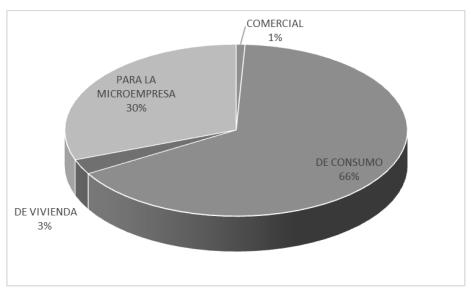
cartera puede considerarse como un aspecto diferenciador de estas organizaciones frente al sector de capital, en la medida que este hecho denota, *a priori*, la especialización del sector cooperativo en segmentos de la población, cuyas necesidades de financiamiento no se satisfacen desde el sector bancario privado. (Ruiz & Egüez, 2014)

Tabla 3: Tipos de Crédito Por COAC y su Representatividad en la Cartera Total (En Miles de Dólares Con Corte al 31 de Diciembre de 2015)

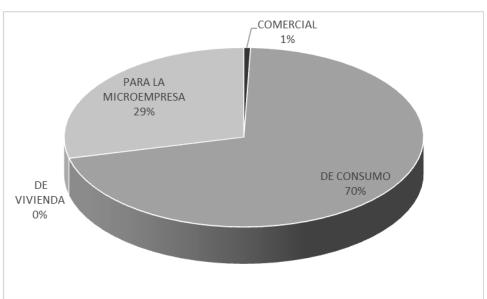| COD	DESCRIPCIÓN	COAC JUVENTUD ECUATORIANA PROGRESISTA LTDA.			COAC JARDIN AZUAYO LTDA.			COAC DE LA PEQUEÑA EMPRESA BIBLIAN LTDA.		
		PARCIAL	TOTAL	%	PARCIAL	TOTAL	%	PARCIAL	TOTAL	%
	CARTERA DE CRÉDITOS COMERCIAL		68820,92	0,83		31332,14	0,60		967,01	0,10
1401	Cartera de créditos comercial por vencer	59298,94			28503,13			302,65		
1409	Cartera de créditos comercial refinanciada por	6209,61						566,36		
1417	Cartera de créditos comercial reestructurada por	265,24								
1425	Cartera de créditos comercial que no devenga intereses	2474,15			1536,32			82,39		
1433	Cartera de créditos comercial refinanciada que no devenga intereses	257,75			755,96					
1449	Cartera de créditos comercial vencida	310,78			471,72			15,61		
1457	Cartera de créditos comercial refinanciada	0,59								
1465	Cartera de créditos comercial reestructurada	3,86			65,00					
	CARTERA DE CRÉDITOS DE CONSUMO		5432268,87	65,70		3692720,36	70,58		574594,85	59,32
1402	Cartera de créditos de consumo por vencer	5206312,20			3560341,74			556092,84		
1410	Cartera de créditos de consumo refinanciada por	11076,39								
1418	Cartera de créditos de consumo reestructurada	12755,03								
1426	Cartera de créditos de consumo que no devenga	113060,23			77108,98			5169,16		
1434	Cartera de créditos de consumo refinanciada que no devenga intereses	42569,01			28960,04			2026,24		
1442	Cartera de créditos de consumo reestructurada que no devenga intereses	507,01								
1450	Cartera de créditos de consumo vencida	43061,62			25010,69			10742,39		
1458	Cartera de créditos de consumo refinanciada	27,13								
1466	Cartera de créditos de consumo reestructurada	2900,25			1298,91			564,22		
	CARTERA DE CRÉDITOS DE VIVIENDA		234623,20	2,84		1985,94	0,04		95092,45	9,82
1403	Cartera de créditos de vivienda por vencer	233184,98			1985,94			94142,22		
1411	Cartera de créditos de vivienda refinanciada por	862,18								
1427	Cartera de créditos de vivienda que no devenga	294,99						263,89		
1435	Cartera de créditos de vivienda refinanciada que no devenga intereses	58,19						114,44		
1443	Cartera de créditos de vivienda reestructurada que no devenga intereses	213,11								
1451	Cartera de créditos de vivienda vencida	9,06						564,00		
1467	Cartera de créditos de consumo reestructurada	0,69						7,91		
	CARTERA DE CRÉDITOS PARA LA		2533142,86	30,63		1506012,94	28,78		297952,36	30,76
1404	Cartera de créditos para la microempresa por	2394878,13			1448196,975			277007,68		
1412	Cartera de créditos para la microempresa refinanciada por vencer	8961,78								
1420	Cartera de créditos para la microempresa reestructurada por vencer	4740,09								
1428	Cartera de créditos para la microempresa que no devenga intereses	63087,79			32709,84			5112,92		
1436	Cartera de créditos para la microempresa refinanciada que no devenga intereses	26994,67			13682,54			1771,36		
1444	Cartera de créditos para la microempresa reestructurada que no devenga intereses	704,10								
1452	Cartera de créditos para la microempresa	31765,05			10706,99			13399,20		
1460	Cartera de créditos para la microempresa	14,93								
1468	Cartera de créditos para la microempresa reestructurada vencida	1996,32			716,59			661,19		
	TOTAL		8268855,85	100,00		5232051,38	100,00		968606,67	100,00

Los tipos de créditos han sido clasificados en consumo, comerciales, de vivienda y para la microempresa de acuerdo a la resolución No. JB-2011-1897 del 15 de marzo del 2011 emitida por la Superintendencia de Bancos y Seguros **Fuente:** Boletines de Cooperativas de Ahorro y Crédito del Segmento 1. *Elaborado por***:** La autora

Figura 1: Tipos de Crédito de la COAC Juventud Ecuatoriana Progresista Ltda. y su Representatividad En la Cartera Total (Con Corte al 31 de Diciembre de 2015)
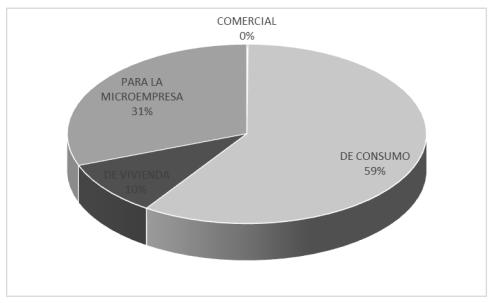

*En esta figura se muestran los tipos de crédito de la Cooperativa de Ahorro y Crédito Juventud Ecuatoriana Progresista y su representatividad en la cartera de crédito total en el año 2015. Fuente***: Boletines de Cooperativas de Ahorro y Crédito del Segmento 1. *Elaborado por***: La autora

Figura 2: Tipos de Crédito de la COAC Jardín Azuayo Ltda. y Su Representatividad en la Cartera Total (Con Corte Al 31 de Diciembre de 2015)

En esta figura se muestran los tipos de crédito de la Cooperativa de Ahorro y Crédito Jardín Azuayo y su representatividad en la cartera de crédito total en el año 2015. Fuente: Boletines de Cooperativas de Ahorro y Crédito del Segmento 1. Elaborado por: La autora

Figura 3: Tipos de Crédito de la COAC de la Pequeña Empresa Biblián Ltda. y su Representatividad En la Cartera Total (Con Corte al 31 de Diciembre de 2015)

En esta figura se muestran los tipos de crédito de la Cooperativa de Ahorro y Crédito de la Pequeña Empresa Biblián Ltda. y su representatividad en la cartera de crédito total en el año 2015. Fuente: Boletines de Cooperativas de Ahorro y Crédito del Segmento 1. Elaborado por: La autora

Es así como, a diciembre del 2015 los porcentajes más altos de acuerdo al tipo de crédito de las COAC´s del Segmento 1 de la Zona 6 se concentraron en créditos de consumo y para la microempresa, lo que significa que dichas instituciones financieras se especializan en préstamos cuya finalidad es financiar la compra de bienes no productivos o el pago de servicios, y cuyos montos no superan los 100 mil dólares (créditos de consumo) o aquellas iniciativas microempresariales que generan ventas anuales inferiores a los 100 mil dólares. Al ser los créditos de consumo destinados al pago de bienes, servicios o gastos no relacionados con una actividad productiva, cuya fuente de pago es el ingreso neto mensual promedio del deudor, no se los considera como instrumentos financieros considerablemente relacionados con el desarrollo económico y social de determinada zona puesto que no aportan directamente con el impulso de los emprendimientos productivos. Por lo tanto, las operaciones crediticias de consumo y vivienda no están clasificadas como actividades productivas de acuerdo al boletín de Volumen de Crédito publicado por la Intendencia de Estadísticas, Estudios y Normas de EPS y SFPS de la Superintendencia de Economía Popular y Solidaria, es decir, que los créditos comerciales (colectivo, empresarial y pymes) y para la microempresa de las COAC´s del Segmento 1 son instrumentos financieros que aportan al desarrollo económico y social de la zona 6 puesto que financian directamente la diversidad de actividades productivas del sector.

Tabla 4: Volumen de Crédito Por COAC Según las Principales Actividades Económicas (En Dólares Con Corte al 31 de Diciembre de 2015)

Cooperativa	Tipo Credito	Actividad Economica	Volúmen de Crédito
JUVENTUD ECUATORIANA PROGRESISTA LTDA.	MICROCREDITO	Transporte de pasajeros por vía terrestre	19.248.930,33
		Otras actividades de servicios	14.107.560,66
		Comercio al por menor de otros productos n.c.p.	10.643.061,94
		Transporte de carga por vía terrestre	7.028.370,55
		Comercio al por menor de alimentos (incluye productos agrícolas e industrializados)	6.907.423,50
		Cultivo de arroz con cáscara (no incluye pilado)	6.046.006,72
		Servicios de alimentos, bebidas y otros servicios de comidas móviles	4.904.559,21
		Comercio al por menor de prendas de vestir (boutique)	4.824.132,85
		Cultivo de banano y plátano	4.503.986,93
		Cultivo de cacao (en grano, crudo o tostado)	4.196.515,92
JARDIN AZUAYO	MICROCREDITO	Transporte de pasajeros por vía terrestre	4.738.976,73
		Cría de ganado vacuno	3.486.927,23
		Comercio al por menor de otros productos n.c.p.	3.016.304,34
		Cultivo de cacao (en grano, crudo o tostado)	2.417.500,00
		Transporte de carga por vía terrestre	1.991.700,00
		Comercio al por menor de alimentos (incluye productos agrícolas e industrializados)	1.887.410,98
		Cultivo de banano y plátano	1.521.386,00
		Producción de leche cruda o fresca de cualquier tipo	1.383.630,00
		Servicios de alimentos, bebidas y otros servicios de comidas móviles	1.156.322,34
		Fabricación de prendas de vestir y tejidos de ganchillo (incluso de cuero y piel)	1.139.646,98
DE LA PEQUEÑA EMPRESA BIBLIAN LTDA.	MICROCREDITO	Comercio vehículos automotores y motocicletas	2.807.365,80
		Transporte de pasajeros por vía terrestre	2.686.148,67
		Cría de ganado vacuno	2.571.913,51
		Actividades inmobiliarias	2.455.427,23
		Cultivo de banano y plátano	2.102.678,15
		Comercio al por menor de alimentos (incluye productos agrícolas e industrializados)	1.059.496,99
		Comercio al por menor de otros productos n.c.p.	910.235,38
		Producción de leche cruda o fresca de cualquier tipo	894.013,32
		Transporte de carga por vía terrestre	830.110,87
		Comercio al por menor de electrodomésticos	583.609,91

*Las principales actividades económicas fortalecidas por los créditos otorgados por los COAC´s del Segmento 1 de la Zona 6 pertenecen a microcréditos, es decir, aquellos destinados a financiar diversas actividades productivas y de comercialización a menor escala, con ingresos directamente relacionados con la actividad productiva y/o de comercialización. **Fuente:** Boletín del Volumen de Crédito del Segmento 1, Actividad Productiva. **Elaborado por:** La autora*

Las principales actividades económicas fortalecidas por los créditos otorgados por las COAC´s del Segmento 1 de la Zona 6 pertenecen a microcréditos, es decir, aquellos destinados a financiar diversas actividades productivas y de comercialización a menor escala, con ingresos directamente relacionados con la actividad productiva y/o de comercialización, que en conjunto sean mayor o igual a cien mil dólares de los Estados Unidos de América (US$ 100.000,00) y menor a un millón de dólares de los Estados Unidos de América (US$ 1.000.000,00) y cuya fuente de pago provenga de dicha actividad.

Al mismo tiempo, las principales actividades productivas de dichas instituciones financieras (Cabe mencionar que para la presente investigación se han seleccionado las diez actividades productivas más importantes de cada una de las cooperativas de ahorro y crédito objeto de estudio en relación al volumen de crédito) se encuentran relacionadas directamente con el transporte de carga y pasajeros por vía terrestre, así como también con el comercio al por menor de alimentos y otros productos. De igual forma con ciertos cultivos como el del cacao, banano, plátano y arroz con cáscara; así como con otras actividades de servicios,

también con el comercio de vehículos automotores y motocicletas, y finalmente con actividades inmobiliarias. Todo ello, como una respuesta a las necesidades de los socios y a la satisfacción de los requerimientos productivos propios de la zona 6, es decir, todas aquellas actividades productivas características de las provincias de Cañar, Azuay y Morona Santiago.

DISCUSIÓN

El redimensionamiento del sector cooperativo de ahorro y crédito a partir de la Constitución del 2008 se traduce en el protagonismo de dichas instituciones financieras como herramientas para el desarrollo económico y transformación social, específicamente mediante el otorgamiento de créditos que sirven como fuente de financiamiento para una diversidad de actividades productivas incorporando a los sectores productivos más frágiles del Ecuador. Los créditos que ofrecen estas instituciones incentivan la generación de emprendimientos y creación de nuevas microempresas respondiendo a las diferentes necesidades de la sociedad. Es así que, a través de las inversiones productivas se crea fuentes de empleo, y alternativas de lucha contra la pobreza, particularmente en el sector urbano marginal y rural de la Zona 6. Los datos obtenidos a través de esta investigación permitieron conocer que la Zona 6 representa un lugar apto para crear una variedad de emprendimientos ya que cuenta con una estructura financiera consolidada permitiendo financiar dichas actividades económicas.

Todo ello debido a que uno de los servicios que brindan estas instituciones financieras y que busca mejorar la calidad de vida y el bienestar de sus socios es el crédito, el mismo que además de ser un servicio es una herramienta que asegura que los recursos sean reinvertidos en las mismas localidades donde se generan. Así mismo, el presente estudio muestra las potencialidades de las organizaciones del sector cooperativo de ahorro y crédito como principal fuente de financiamiento de las actividades productivas de las microempresas, y su contribución en el sistema económico y financiero nacional. Finalmente, los resultados de la información presentada muestran la necesidad de decisiones que apoyen al sector popular y solidario buscando el equilibrio entre los tipos de crédito ofertados por las cooperativas, fortaleciendo el apoyo al micro productor y fomentando la producción de menor escala a través de la colocación de créditos, es decir, promover la colocación de créditos cuyo destino sea el microcrédito, puesto que este tipo de operaciones crediticias son las que impulsan directamente la economía nacional fortaleciendo la matriz productiva.

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PROPUESTA DE UN SISTEMA DE PENSIONES Y JUBILACIONES PARA LA UNIVERSIDAD MICHOACANA

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RESUMEN

El presente trabajo contiene información documental y técnica, real y confiable, enfocada en la elaboración de una propuesta para reformar el sistema de pensiones y jubilaciones en las universidades públicas mexicanas, caso la Universidad Michoacana de San Nicolás de Hidalgo (UMSNH). Se trata de una propuesta básica con la finalidad que permita el impacto positivo al interior de la UMSNH, que contribuirá a prevenir y en su caso disminuir la carga financiera por el concepto de pensiones de los trabajadores académicos considerando las variables: edad, años de servicio, bono de permanencia y aportación. En ese sentido el objetivo es proponer una reforma al sistema de Pensiones y jubilaciones, construido a partir de los diferentes sistemas existentes en las universidades públicas, que permita el impacto positivo en las finanzas de la UMSNH. En la investigación se utilizó el método deductivo, se aplicaron encuestas para tener información de los trabajadores académicos de diferentes categorías a dos facultades y una escuela preparatoria, para que dieran su opinaran respecto a la propuesta en la reforma del sistema de pensiones y jubilaciones de la UMSNH. Así mismo se realizaron proyecciones, utilizando la Facultad de Contaduría y Ciencias Administrativas como estudio de caso, por ser una de las facultades más grandes de la UMSNH, a manera de investigación de campo. La propuesta formulada toma como base el análisis de las reformas de pensiones y jubilaciones de tres países y cuatro universidades públicas de México, según revisión bibliográfica en la última década.

PALABRAS CLAVES: *Pensión, jubilación, y universidades públicas.*

OFFER OF A SYSTEM OF PENSIONS AND RETIREMENT FOR THE UNIVERSITY MICHOACANA

ABSTRACT

The present work contains documentary information and technical, real and reliable, focused on the elaboration of a proposal for a reform of the pension system in Mexican public universities, in case of the University Michoacana of Saint Nicolas de Hidalgo (UMSNH). This is a basic proposal with the purpose to allow the positive impact to the interior of the UMSNH that would help to prevent and where appropriate to reduce the financial burden for the concept of pensions of workers academics considering the variables: age, years of service, bonus of permanence and contribution. In this respect, the objective is to propose a reform of the pension system, built from the different systems in the public universities, allowing the positive impact on the finances of the UMSNH. In the research used the deductive method, surveys were applied to have information of workers academics from different categories to two faculties and a preparatory school, to give their opinions, if they agree to reform the pension system of the UMSNH. It is made projections, using the faculty of accounting and administrative sciences as a case study, to be one of the largest powers of the UMSNH, by way of field research. The proposal takes as its basis the analysis of the reforms of pension and retirement of three countries and four public universities in Mexico, according to bibliographic review in the last decade.

JEL: I21, I23, I25, I29.

KEYWORDS: Pension, Retirement, and Public Universities.

INTRODUCCION

En esta investigación se abordan las reformas de pensiones y jubilaciones, han sido necesarias en todos los organismos públicos del país y en la actualidad muchas instituciones de educación superior han tenido que revisar y reformar sus sistemas de pensiones y jubilaciones, dado que los esquemas anteriores simple y sencillamente no pueden continuar, debido a las tendencias demográficas y económicas de nuestro país. En ese sentido las universidades públicas cuentan con una plantilla de trabajadores académicos de más edad y cercanos al retiro, con mayores expectativas de vida y con ingresos muy por encima del salario mínimo. El sistema de beneficios definidos, que había estado vigente en estas instituciones, ya no es viable en tales circunstancias. La Asociación Nacional de Universidades e Instituciones de Educación Superior (ANUIES), aseguró que la reforma a los sistemas de pensiones y jubilaciones de universidades públicas estatales son necesarias, consideradas focos rojos por el riesgo de quiebra financiera que afrontan, ante dicha situación, en el año 2001 se integró una comisión conformada por la Secretaría de Educación Pública (SEP) y la ANUIES para analizar la problemática pensionaria de las universidades públicas.

Se detectó que las bases, requisitos y prestaciones por concepto de pensiones y jubilaciones son heterogéneos (SEP, 2006). Ante tal situación, la comisión gestionó ante la Cámara de Diputados la creación de un fondo extraordinario para apoyar las reformas estructurales de los sistemas pensionarios de dichas instituciones con reglas definidas; el cual va por buen camino, luego de iniciar procesos de cambio a leyes orgánicas y estatutos que permitan incrementar la edad mínima para acceder al retiro a 60 o 65 años, así como el número de años laborados, de 25 a 35. Bajo esta situación una de las universidades que aún no han tenido reforma al sistema de pensiones y jubilaciones es la UMSNH y tampoco cuenta con un fondo para solventar la carga financiera que se avecina. Además para reforzar la propuesta se presentan los resultados de encuestas de opinión realizadas a trabajadores académicos de la UMSNH en especial de la Facultad de contaduría y Ciencias Administrativas (FCCA), Facultad de Odontologia, (FO) y en el Colegio Primitivo y Nacional de San Nicolás de Hidalgo, (CPNSNH). Acompañados de proyecciones al 2027 de las variables consideradas.

Como resultado, se puede ver con el caso de la FCCA, como resultado de la investigación de campo, el ahorro que tendría reformando el sistema de pensiones y jubilaciones la UMSNH, haciendo uso de las variables consideradas para la investigación, es una manera, que el empleador y el trabajador académico contribuya con el pasivo de contingencia que se va creando con las edades de los trabajadores académicos, con esa variable hay garantía de que exista un fondo para las pensiones y jubilaciones que se presenten y solventarlas, sin correr el riesgo de descapitalización, además la autoridad de la UMSNH, deberá gestionar para hacerse llegar recursos federales o estatales, para el fondo de pensiones y jubilaciones.

A manera de conclusión, la UMSNH, que actualmente es una de las últimas que no han reformado su sistema de pensiones y jubilaciones, de permanecer tal y como está ahora, el periodo de transición a futuro presentará problemas serios de viabilidad del fondo pensionario. No obstante esta afirmación es muy sensible a las condiciones del medio, de modo que si éstas cambian, la respuesta podría ser diferente. Entre las variables de mayor impacto son las aportaciones, bono de permanencia, años de servicio y edad de jubilación, así como la variable constante la esperanza de vida, que debe considerar el trabajador académico, con ello ayudará a solucionar el aspecto financiero y con ello se fortalecerá el fondo de Pensiones y Jubilaciones.

Finalmente la propuesta de reforma al sistema de pensiones y jubilaciones debe ser de carácter integral, misma que servirá para las universidades públicas en especial, el caso UMSNH, con ello puedan fortalecer el propio sistema y sus finanzas de las pensiones y jubilaciones.

REVISION LITERARIA

La finalidad de la pensión originalmente, era que el trabajador, cuando llegaba al término de su vida laboral y que por su condición física o de salud, ya no podía o no debería continuar en el trabajo, solamente en este caso el Estado, la nación, las instituciones de pensiones, deberían sustituir con la pensión de retiro, una parte digna y suficiente de su salario, para que en lo posible no cambiara sus condiciones y niveles de vida. Este es el principio de la Norma 102, de la OIT. Lo que generalmente no se ha podido cumplir por las limitaciones financieras de los fondos de pensiones. Pero este principio original se enajenó, porque el efecto de la mayor supervivencia llevó en forma creciente a una mayor proporción de la población en edades avanzadas y, como las edades de jubilación se mantuvieron rígidas, entonces se dio el rebasamiento de estas edades y actualmente lo que ocurre es que ya no se pensiona solamente la vida pasiva, también se están pensionando cerca de la mitad de la vida activa, sin tomarse en cuenta que para eso no estaban destinadas las pensiones. Es importante considerar que la esperanza de vida en México ha aumentado considerablemente, en 1930 las personas vivían un promedio de 34 años, en 1970 vivían 40 años, en 2000 vivían 74 años y en 2013 viven 75 años. (INEGI, 2014).

En ese tenor, las cuotas y aportaciones son menores a las necesarias y no se cuenta con una reserva para este rubro, en la mayoría de los casos, además y aunado a lo anterior no existe un sistema formal de cotizaciones.

Considerando lo anteriormente expuesto se describe el problema analizando los casos en las Universidades Públicas, un porcentaje muy alto del problema que generan las pensiones y jubilaciones de las Universidades se debe a que se otorgan pensiones por antigüedad, sin importar la edad**,** lo cual redunda en jubilaciones a edad temprana. Lo anterior encarece sustancialmente las primas requeridas debido a que se cuenta con un plazo de amortización muy corto y con un período de pago de beneficios demasiado largo. El diseño actual de los sistemas de pensiones y jubilaciones en las Universidades públicas es un grave problema de viabilidad institucional: se requerirá un gran porcentaje de su presupuesto global para hacer frente a sus compromisos sustantivos y al pago de prestaciones.

La UMSNH es una de las Universidades del país que aún no ha reformado su sistema de pensiones y jubilaciones. En la actualidad las autoridades de la UMSNH, dan a conocer que la nómina de los profesores jubilados es muy alta, por lo que es un problema al cual se debe buscar una solución ya que el pasivo cada día es mucho mayor.

Los regímenes de pensiones y jubilaciones son considerados piedra angular de la seguridad social. Lo que se considera en la investigación para la UMSNH, partiendo de que es una empresa dedicada a la educación por lo que nos permitirá elaborar un sistema de pensiones y jubilaciones adecuadas para que sea operativo.

Los sistemas de pensiones son programas de transferencias instituidos por el Estado, cuyo objetivo es proporcionar seguridad de ingresos a los adultos mayores en un contexto donde los acuerdos informales tradicionales se consideran insuficientes. Los fundamentos que sustentan la creación de los sistemas de pensiones son claros. En las sociedades tradicionales, la manutención de las personas mayores estaba a cargo de la familia o de redes sociales informales que compartían alimentos y bienes producidos por sus miembros, o bien los ancianos no recibían ningún tipo de sustento, vivían en la pobreza y estaban expuestos a altos índices de mortalidad. Esta necesidad se intensificó con el proceso de transición demográfica, debido a que el porcentaje de adultos mayores en la estructura familiar aumentó lentamente con respecto al de los adultos jóvenes, haciendo menos sostenibles los antiguos acuerdos informales.

Navarro, Torres y Garzón, (2010) señala que un sistema público de pensiones es un mecanismo que el Estado mantiene con el fin de garantizar unos recursos que en teoría (y no siempre en la práctica) permitan mantener un nivel digno de vida a aquellas personas que han dejado de percibir tales recursos por causas ajenas a su voluntad como pueden ser la jubilación, la invalidez o la muerte.

Ley del Seguro Social (2012) considera los tipos de pensión son: Incapacidad permanente parcial o total; invalidez; retiro; vejez; cesantía en edad avanzada y las derivadas de la muerte del asegurado que son: viudez, orfandad y ascendientes. Se otorgan con fundamento en el número de semanas cotizadas y en el salario declarado al Instituto.

Según la Organización Internacional de Trabajo (OIT) es la protección que la sociedad proporciona a sus miembros, mediante una serie de medidas públicas, contra las privaciones económicas y sociales que, de no ser así, ocasionarían la desaparición o una fuerte reducción de los ingresos. La jubilación es el retiro del mundo laboral por haber cumplido la edad exigida por la ley o por estar incapacitado. Diccionario de la lengua española (2006).

Wilfrido, Raúl (2007) aclara que la persona física sujeta a un contrato y relación de trabajo que habiendo reunido los requisitos de edad, años de servicios o ha sido incapacitado permanentemente por riesgo de trabajo o por riesgo general, considerados estos elementos de manera independiente o combinada, previa la disolución de dicha relación de trabajo, genera a su favor el derecho de recibir el pago de una cantidad periódica vitalicia en los términos establecidos por la Ley o el contrato colectivo de trabajo aplicables al caso.

Un análisis completo sobre la situación de los planes de pensiones en México es difícil, debido a la fragmentación existente en la actualidad y a la dificultad de obtener la información. Este apartado incluye una breve descripción de los diversos planes ofrecidos por instituciones de Seguridad Social, gobiernos estatales, empresas paraestatales y otras organizaciones sociales.

En esta sección se hace una breve descripción de los programas de pensiones ofrecidos por el Instituto Mexicano de la Seguridad Social (IMSS), el Instituto de Seguridad y Servicios Sociales para los Trabajadores del Estado (ISSSTE), el de los militares, así como los incluidos en algunos contratos colectivos como el de los petroleros y los electricistas. También incluye un apartado referido al reciente Sistema de Ahorro para el Retiro (SAR).

El programa conocido como seguro de invalidez, vejez, cesantía en edad avanzada y muerte (IVCM) era hasta 1997, de acuerdo a la LSS, (1997) es el más importante de México, con base al número de afiliados. La creación de este programa fue en 1943 y permitió ampliar la cobertura contra estos riesgos a los trabajadores asalariados en el sector privado así como aquellos trabajadores independientes que se afiliaron al instituto. Dicho programa era de beneficios definidos y aunque en un principio se planteó como un esquema de capitalización parcial, que en la práctica funcionó como un esquema de reparto. Existen, para la jubilación, dos formas diferentes de obtenerla. Una de ellas es cuando habiendo llegado a la edad mínima requerida, 60 años, nos encontremos con que ya no tenemos relación laboral ni posibilidad de obtenerla. En este caso podremos iniciar los trámites para obtener la jubilación por cesantía en edad avanzada. Esta jubilación se puede solicitar, como ya mencionamos, a partir de los 60 años y hasta los 64 con 11 meses (Art. 144-148), LSS, 2012. Ya pasando estas edades la jubilación a la que tenemos derecho se denomina jubilación por vejez.

La pensión de cesantía en edad avanzada se otorga al trabajador asegurado cuando quede privado de trabajo remunerado a partir de los sesenta años de edad y reúna como mínimo 500 semanas cotizadas conforme a la Ley del Seguro Social de 1973 o 1250 semanas para la Ley de 1997.

La pensión de vejez se otorga al trabajador asegurado que haya cumplido 65 años de edad y reúna como mínimo 500 semanas cotizadas (Ley 1973) ó 1250 semanas (Ley 1997).

En resumen la pensión de cesantía en edad avanzada o vejez, el derecho al goce de la pensión de cesantía en edad avanzada se da cuando el asegurado quede privado de trabajo remunerado a partir de los 60 de edad como se ha mencionado en los párrafos anteriores. Tratándose de la pensión por vejez cuando el asegurado haya cumplido sesenta y cinco años de edad.

Seguridad Social. (ISSSTE)
Néstor de Buen Lozano, (1995) señala que: "El concepto de seguridad social puede apreciarse desde un punto de vista genérico, que comprende la prevención y remedio de toda clase de riesgos sociales, o bien, como una etapa en la marcha ascendente de la previsión social en la que la contribución personal deja de ser condición para obtener los servicios, y resalta como punto de partida la necesidad".

Ley de Pensiones y de Retiro.
En el Diario Oficial de la Federación (DOF) el antecedente inmediato de la Ley del ISSSTE es la Ley de pensiones y de retiro publicada el 19 de agosto de 1925 en el DOF. A través de esta ley se crea la Dirección General de Pensiones Civiles y de Retiro que es el antecedente de la actual junta directiva del ISSSTE. Esta Ley tuvo como objeto establecer un sistema bajo el cual el propio trabajador con la ayuda del Estado, contribuiría a la formación de un fondo sobre el cual apoyaría el otorgamiento de pensiones y préstamos hipotecarios.

De esta ley destaca el derecho a pensión para funcionarios que cumplieran los 60 años de edad y por lo menos 15 años de servicios, y retiro obligatorio para quienes cumplieran los 65 años, pudiendo trabajar el funcionario hasta los 70 años de edad con la autorización correspondiente. Los tipos de pensión que contempló esta ley fueron: la pensión por vejez y la pensión por inhabilitación física o intelectual. La utilización de los sobrantes (excedentes del fondo) que resultaran después de haber hecho los pagos de las pensiones se destinarían para préstamos hipotecarios.

Ley de Pensiones Civiles.
La Ley de Pensiones y de Retiro rigió hasta el año de 1947, cuando el Presidente Miguel Alemán Valdés expidió la Ley de Pensiones Civiles, publicada en el DOF el 31 de diciembre de 1947, esta ley reguló dentro de sus prestaciones, la jubilación por vejez. El descuento forzoso para los trabajadores para el Fondo de Pensiones era del 5.50% de sus sueldos, sin tomar en consideración su edad, el porcentaje que debía aportar la Federación, el Departamento del Distrito Federal los Gobiernos de los Territorios y los Establecimientos Públicos Descentralizados era del 5.50% de los sueldos de los trabajadores. Tenían derecho a pensión: los trabajadores que cumplieran 55 años de edad y contribuyeran normalmente durante 15 años como mínimo al Fondo de Pensiones, para lo cual se estableció una tabla de porcentajes de los montos de la pensión, de acuerdo al número de años de servicios, teniendo como mínimo un 40% el cual aumentaba gradualmente por cada año de servicio.

Modelos de Pensiones.
Las reformas estructurales transforman fundamentalmente el sistema público sustituyéndolo total o parcialmente por uno privado. Las reformas no estructurales o paramétricas intentan fortalecer financieramente un sistema público a largo plazo, ya sea aumentando la edad de retiro o las cotizaciones, haciendo más estricta la fórmula de cálculo, etc.

Mesa Lago (2004) presenta las 12 reformas estructurales de pensiones existentes en América Latina han conformado tres modelos diversos: sustitutivo, paralelo y mixto.

Para Ángel Guillermo, (2005) el financiamiento de las grandes universidades públicas, proviene del subsidio federal. Para las universidades estatales se combina subsidio federal y local. Sin embargo, al igual que los sistemas pensionarios del país, las prestaciones suelen ser muy disímbolas en conceptos y cuantías, así como en la forma en que intentan cubrir sus obligaciones tanto de previsión social como de seguridad social.

En lo que concierne a los profesores de las universidades públicas, por normativa legal o por convenios establecidos, el IMSS, ISSSTE o las direcciones de pensiones locales asumen la responsabilidad de otorgar las pensiones por jubilaciones laborales.

METODOLOGIA

En ese sentido y para delimitar la investigación respecto a las jubilaciones consideramos solo tres universidades públicas, para que nos sirvan de base en la elaboración de la propuesta de reforma para la UMSNH, como lo hemos venido comentando durante el desarrollo de nuestra investigación, ya que es una de las pocas universidades del país que no se han reformado su sistema de pensiones y jubilaciones, por lo que es un problema que se tiene que resolver, con la propuesta de un sistema eficiente. Además que el trabajador académico siga teniendo una calidad de vida como hasta ahora, y asegura a la vez su trabajo.

Las tres universidades públicas analizadas son: Universidad de Guadalajara, Universidad Autónoma de San Luis Potosí y Universidad Autónoma de Nuevo León. De estas universidades se tomaron las variables años de servicio, edad, bono de permanencia y aportación. De esa manera los trabajadores percibirán un estímulo por diferir su derecho a la pensión llamado bono de permanencia, a partir de su antigüedad. Este bono no formará parte del sueldo regulador al momento de ejercer el derecho a la pensión y se aplicará únicamente durante el periodo de transición.

En este estudio se tomaron como muestra tres escuelas de la UMSNH, se aplicaron encuestas y se realizaron corridas financieras utilizando las variables de estudio.

RESULTADOS

El sistema de pensiones y jubilaciones para la UMSNH, es en términos teóricos, pero con la certeza de que será eficaz y eficiente cuando se lleve a cabo la reforma de pensiones y jubilaciones, con ello se contesta la pregunta de investigación ¿La propuesta de reforma del Sistema de Pensiones y Jubilaciones construido a partir de las variables: aportación, bonos, años de servicio y edad de jubilación. Impactará positivamente en las finanzas de la UMSNH?

Se entiende que la propuesta servirá para la UMSNH, ya que es una de las últimas que aún no reforma su sistema de pensiones y jubilaciones, dicha propuesta se presenta considerando las cuatro variables utilizadas para esta investigación. En ese tenor los años de servicio es una variable a considerar ya que en la actualidad permitía que se jubilaran a edades muy tempranas y jubilaciones muy largas, esto genera un déficit mayor para la UMSNH; con la propuesta se pretende lograr que se jubilen a una edad de 30 años de servicio, sería un trabajador de mayor de 55 años y en la actualidad la media de jubilación es de 52 años. Así mismo la edad deberá ser de 65 años. La edad de jubilación como una segunda variable, va en función de los años de servicio para poder obtener la pensión íntegra del 100 %., esto no permitirá que se dé la jubilación a edad temprana, y disminuye el costo por el concepto de pago a jubilados de edades tempranas. En ese sentido tener un bono de permanencia como una tercer variable permitirá después de los 25 años de servicio, de acuerdo al CCT-SPUM, (2013), aumentar en un primer año el 15% del salario base y un 2.5% cada año siguiente hasta llegar a un máximo de 40% del salario y se mantiene fijo, hasta una edad razonable y tener una buena condición física y mental. Así como, el ofrecer a los trabajadores académicos un bono de permanencia satisfactorio, se logrará, retener a los trabajadores académicos y se reducirá el número de

trabajadores jubilados. La aportación considerada como la cuarta de las variables, es la manera de que el empleador y el trabajador académico contribuyan con el pasivo de contingencia que se va creando con las edades de los trabajadores académicos, con esa variable hay garantía de exista un fondo para las pensiones y jubilaciones que se presenten y solventarlas, sin correr el riesgo de descapitalización se propone en un 10% para el trabajador académico y en un 12% para la UMSNH.

Si la reforma propuesta es aplicada, se reducirán los gastos financieros por el concepto de pensiones y jubilaciones, dada que la cantidad de trabajadores académicos son en la actualidad al mes de Junio de 2012, 3739 y jubilados 1000, aún se está a tiempo ya que son por cada trabajador jubilado 3.7 trabajadores activos.

Analizando el total de los trabajadores académicos próximos a jubilarse por años de servicio son: De 0 a 5 años son 1742 trabajadores académicos, de 5 al 10 años son 546 trabajadores académicos, de 10 a 15 años son 401 trabajador académico, de 15 a 20 años, son 380 trabajadores académicos, de 20 a 25 años son 288 trabajadores académicos y de 25 en adelante son 382 trabajadores académicos. Es importante cuidar el costo financiero si no se hace una reforma urgente, de manera que sea perfectible conforme se requiera las condiciones que prevalece la UMSNH, así como el ahorro que se tendría al considerar la propuesta de reforma en el sistema de pensiones y jubilaciones.

CONCLUSIONES

Se concluye; debe existir un fondo de pensiones y jubilaciones donde las dos partes contribuyan con porcentajes del 10% para el trabajador académico y el 12% para la UMSNH, sugeridos en esta investigación para el trabajador académico como para el patrón.

La siguiente variable del bono de permanencia su impacto es retener al trabajador universitario con un bono tentador para que decida quedarse en el ámbito laboral activo y esto fortalece el fondo de pensiones y disminuye la carga financiera de la UMSNH así mismo deberá indagar y buscar estrategias que incentiven la permanencia en el empleo de los trabajadores activos. Realmente los incentivos que se han comentado en la investigación es dar al trabajador académico actual y a las nuevas generaciones, después de los 25 y 30 años respectivamente un bono a los 26 años del 15 % de su salario tabular y aumentando un 2.5% cada año hasta llegar a un 40 % como máximo para los trabajadores académicos activo actuales y nuevas generaciones seria el porcentaje a partir de 31 años en ese mismo orden, creemos que es una medida muy alentadora para que el trabajador no se jubile y permanezca activo.

Por último se recomienda para la UMSNH es importante evitar que el trabajador se retire en cuanto cumpla su derecho a jubilación con el 100%, esto permite observar el impacto en forma notable al fondo de pensiones y jubilaciones, de ahí la importancia de buscar estrategias que promuevan el retiro tardío de los trabajadores académicos universitarios. También gestionar la aportación del gobierno, para fortalecer el fondo de pensiones y jubilaciones.

Considerando las recomendaciones de los actuarios, es que debe existir comunicación entre la UMSNH, sindicato y trabajadores académicos para analizar las condiciones de viabilidad financiera y jurídica de los estudios actuariales para ajustarlos de acuerdo a la realidad existente para garantizar la seguridad social de los trabajadores y así poder tener una pensión digna y justa.

El trabajo realizado por analistas, actuarios y con todo lo anteriormente expuesto no es la solución definitiva a la reforma del sistema de pensiones y jubilaciones, ya que este problema tiene que estar ajustándose de acuerdo a las condiciones, económicas, políticas y sociales del país y de la propia universidad michoacana.

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RECONOCIMIENTO

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LOS COLECTIVOS GASTRONÓMICOS DE TIJUANA Y TECATE, BAJA CALIFORNIA: UN ANÁLISIS DE EMPRENDIMIENTO

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RESUMEN

La cocina urbana ha estado en crecimiento en los últimos cinco años no sólo en la zona Noroeste del país; sino que en todo México han proliferado nuevas empresas llamadas" camiones de comida", ofertando alimentos estilo gourmet con influencia de la gastronomía mexicana. Detrás de estas empresas hay emprendedores que buscan ganar un lugar en la preferencia de los comensales. Pero no es tan fácil iniciar un proyecto de este tipo, los nuevos empresarios se han encontrado con algunas barreras o factores que retardan la apertura de un "food truck" (como se dice en Inglés). Es por esto que el presente trabajo se desarrolló con el objetivo de conocer los factores clave que intervienen en el emprendimiento de los colectivos gastronómicos en las ciudades de Tijuana y Tecate, Baja California. Para esto se identificaron los lugares que funcionan como espacios colectivos de venta de comida estilo urbano en ambas ciudades, se entrevistaron a los emprendedores a través de una herramienta de recopilación de información que sirvió como indagación exploratoria y finalmente con una encuesta se hizo la investigación concluyente que arrojó los datos buscados. Se hizo un comparativo entre los colectivo en ambas ciudades; sin embargo los resultados que se obtuvieron muestran que la mayoría de los emprendedores tuvieron diferentes barreras para iniciar sus proyectos de negocio; por ejemplo el financiamiento, los aspectos de planeación de negocios y la gestión de la operación.

PALABRAS CLAVE: Colectivos Gastronómicos, Emprendimiento, Camión de Comida

GASTRONOMICAL COLLECTIVE OF TIJUANA AND TECATE, BAJA CALIFORNIA: AN ANALYSIS OF ENTREPRENEURSHIP

ABSTRACT

Urban kitchen has been growing over the last five years not only in the northwest of the country; throughout Mexico they have proliferated new companies called "food trucks", offering gourmet food style influenced by Mexican cuisine. Behind these companies there are entrepreneurs looking to earn a place in the preference of the guests. But it is not so easy to start a project of this type; new entrepreneurs have encountered some barriers or factors that slow the opening of a food truck. That is why the present work was developed with the aim of knowing the key factors involved in undertaking gastronomic groups in the cities of Tijuana and Tecate, Baja California. For this the places that function as collective spaces selling food urban style in both cities were identified, they were interviewed entrepreneurs through a tool for gathering information that served as exploratory and finally inquiry with a survey conclusive research was which yielded the desired data. A comparison between the collective was in both cities; however, the results obtained show that most entrepreneurs had different barriers to start their business projects; for example the financing aspects of business planning and operation management.

JEL: M13

KEYWORDS: Gastronomical Collective, Star Up Business, Food Trucks

INTRODUCCIÓN

En el ecosistema emprendedor mexicano hay una percepción de que existen grandes oportunidades de negocio en el país (Palma, 2016), Baja California no es la excepción, pues en este año se han incorporado 1,160 empresas nuevas apoyadas por la Red de incubadoras del Estado y por la Secretaria de Desarrollo Económico (SEDECO). De esta manera se observa que existe un impulso para que los emprendedores de la región inicien operaciones con bases sólidas y sin temor a fracasar en el corto plazo. Esta situación lleva a pensar que las personas que quieren emprender tienen todo resuelto, que solo basta conocer el proceso para que la nueva empresa inicie operaciones; sin embargo no todo ocurre así. Los emprendedores gastronómicos en las ciudades de Tijuana y Tecate se han encontrado con barreras que inhiben el desarrollo de proyectos de negocio; por lo que han encontrado alternativas para desarrollar ideas y comenzar con el emprendimiento. Una de estas ideas es ubicar a cierta cantidad de nuevos emprendedores del mismo giro en áreas comunes para enriquecer la oferta.

En este tenor se presenta este estudio de tipo mixto que busca contestar las siguientes preguntas de investigación: ¿Los emprendedores de colectivos gastronómicos o comida urbana de la ciudad de Tijuana y Tecate conocen el proceso para crear su nueva empresa?, ¿Cuáles fueron los principales obstáculos que estos emprendedores encontraron al iniciar su proyecto de negocio? Esta investigación tiene como objetivo principal conocer los factores clave que intervienen en el emprendimiento de los colectivos gastronómicos en las ciudades de Tijuana y Tecate, Baja California. De igual forma busca saber cuáles fueron los principales problemas que enfrentaron los emprendedores colectivos gastronómicos de ambas ciudades para el establecimiento de su negocio.

Para ello se hizo una investigación de tipo exploratoria a través de una entrevista a dos emprendedores de *food truck* en la ciudad de Tijuana y a dos de la ciudad de Tecate, después se concluyó la investigación con una encuesta dirigida a 92 empresarios de *food trucks,* 80 de la ciudad de Tijuana y 12 de la ciudad de Tecate para conocer los aspectos importantes que consideraron para iniciar su proyecto emprendedor.
 Los resultados de la investigación muestran las principales barreras con las que se encontraron los emprendedores de los colectivos gastronómicos al iniciar sus proyectos, se hizo una comparación entre las ciudades y se observó que de manera general la problemática es la misma en la región.

REVISION LITERARIA

Emprendimiento

Según Jennings (1994) citado por Alcaraz (2011) emprender se deriva de la palabra *entrepreneur* que significa "encargarse de" y se origina del verbo francés *entreprendre*. El emprendimiento es un factor clave para el desarrollo económico, organizacional y nacional, es generadora por si sola del desarrollo creativo y es una actividad indispensable que debe impulsarse en todo momento. La necesidad de las personas por lograr su independencia financiera; así como el nivel de desempleo, la baja calidad y poca remuneración en los empleos existentes, ha hecho que el emprendimiento tome gran importancia en estos años. Por otro lado es preciso mencionar que la oferta de mano de obra crece más rápido que lo que crece la economía, esto hace que la oferta de empleo se rezague. El gobierno de México ha entendido la importancia del emprendimiento, y ha iniciado programas de apoyo a los nuevos empresarios a través de Instituciones como el Instituto Nacional del Emprendedor (INADEM) cuyo propósito es fomentar y apoyar a los emprendedores de las micro, pequeñas y medianas empresas. (INADEM, 2016)

Además de lo anterior, las universidades han estado vinculándose con el sector empresarial para el desarrollo de proyectos de emprendimiento en las aulas, García Martínez (2011) menciona que las

universidades incluyen dentro de los servicios que ofrecen, actividades de incubadoras de empresas que ofrecen apoyo y asesoría a nuevos emprendedores, proveen de una red de contactos que fungen como proveedores o socios para facilitar el nacimiento nuevas empresas, brindan espacios físicos, capacitación, asesoría entre otras actividades que ayudan a impulsar el desarrollo empresarial de la comunidad y fortalecer la promoción de la cultura emprendedora. El apoyo de las incubadoras de las universidades para el fortalecer a las micro, pequeñas y medianas empresas (MIPyME) ha incrementado sustancialmente, hay un proceso que crea conciencia sobre el diseño de políticas públicas para impulsar proyectos de emprendedores. (Vizcarra Vizcarra, Lopez Torres, & Yañez Ruíz, Políticas públicas e incubadoras de empresas en México: estudio longitudinal 1994-2013, 2014)

Colectivos Gastronómicos

Los colectivos gastronómicos han sido bien aceptados entre el mercado de la frontera norte de México en los últimos años. El incremento de la gastronomía en Baja California, los diversos reconocimientos y premios que se han hecho a chefs de la zona han colaborado para surjan pequeños establecimientos que ofrecen una excelente cocina en lugares relajados, con ambiente natural y casual. (Guia de Tijuana, 2015) Los espacios gastronómicos armonizan el estilo de la comida urbana con un toque gourmet. Se puede considerar como una nueva corriente que combina la creatividad en el diseño de ambientes con la buena comida y bebida. Ejemplo de ello es *Food Garden*, localizado Blvd. Sánchez Taboada, en la Zona Río. El diseño del área de comida en un ambiente natural construido con materiales y muebles coloridos atrajo a los comensales. El estilo "mercadito" ofrece una variedad de platillos en diferentes establecimientos. Todos los estilos pretenden a lo *gourmet*, se pueden degustar desde platillos mexicanos sencillos como los antojitos hasta los alimentos más elaborados.

En la Avenida Revolución (lugar famoso por sus centros nocturnos) se encuentra "Colectivo Nueve", dentro de uno de los pasajes de esta avenida hay varios locales que ofertan una increíble variedad gastronómica, comida mexicana, comida japonesa, variedad de platillos de pescados y mariscos, comida italiana entre otras. Uno de los locales ofrece una amplia variedad de cerveza artesanal. Estos y otros colectivos gastronómicos son una excelente opción para conocer el porqué de la reciente fama de Tijuana como destino gastronómico. (Guia de Tijuana, 2015) En Tecate hay un Colectivo gastronómico que incluye de la misma manera que en Tijuana, alimentos estilo gourmet con toque mexicano; ubicado en la avenida Benito Juárez de la zona centro de este Pueblo Mágico que va ganando fama la gastronomía gracias a los chef que han incursionado como empresarios e iniciaron la aventura del emprendimiento con nuevas ideas de restaurantes y manera novedosa de vender la comida.

Food Trucks y su Historia En México

La comida callejera o urbana ha existido desde tiempos antiguos, los "puestos" de comida en los mercados tradicionales mexicanos fueron los pioneros en vender comida estilo casera, posteriormente la ubicación en centros locales y centros comerciales. En Tijuana y Tecate la venta de alimentos en la calle es un común denominador, se pueden observar platillos mexicanos como los famosos tacos de carne asada muy al estilo del norte, o los de pescado que ya son tradicionales de esta región. Desde principios del año 2000 en Tijuana se ha incrementado el negocio de la comida, pero es en estos últimos cinco años (es decir desde 2011) que se ha visto invadida por un sinfín de "*Food Trucks*", una forma de emprendimiento con el objetivo de seducir el paladar de más de uno. Tecate por su lado, ha visto el crecimiento de estos negocios en el último año, en donde el Colectivo Gastronómico de Tecate abrió sus puertas.

Los Food Trucks no son algo nuevo, su origen se remonta a la época posterior a la Guerra Civil en Estados Unidos, en Texas para ser exactos. El precursor de "la comida sobre ruedas" es el chuckwagon, cuya creación es atribuida a un ranchero tejano llamado Charles Goodnight en 1866. Posteriormente se expandieron al Reino Unido, regresando a Nueva York en 1890 y posteriormente su auge fue causado por

la recesión en Estados Unidos, que dejara una gran cantidad de chefs desempleados, quienes encontraron en los food trucks una alternativa para ejercer su profesión. (Mak, 2014)

METODOLOGÍA

Se realizó una investigación exploratoria a través de la aplicación de entrevistas a los emprendedores de los espacios colectivos gastronómicos en la ciudad de Tijuana y Tecate, B.C. con el objetivo de saber cuáles fueron los principales problemas que enfrentaron los emprendedores de dichos colectivos al iniciar con sus proyectos de negocio. En la aplicación de las entrevistas participó 1 persona como entrevistador y 4 entrevistados, 2 de ellos de la ciudad de Tijuana y 2 de la ciudad de Tecate. A continuación se muestra el formato de entrevista estandarizada:

Entrevista a Colectivos Gastronómicos de la Ciudad de Tijuana y Tecate, Baja California.

¿Por qué quiso incursionar el este espacio colectivo?
¿Qué actividades tuvo que llevar a cabo para iniciar el proyecto?
¿Existió alguna problemática para iniciar el proyecto? ¿Cuál fue?
¿Qué actividades fueron sencillas al momento de desarrollar su proyecto?
¿Con cuántos *food trucks* comenzó?
¿Con cuántos cuenta actualmente?
¿Qué tipo de comida se ofrece a los comensales?
¿Cuáles son sus objetivos a corto y mediano plazo?
¿Cuáles son los días y horarios de mayor venta?
¿De cuánto fue la inversión para concretar su proyecto?
¿Recibió algún tipo de apoyo para iniciar el proyecto?, Si fue así ¿qué tipo de apoyo recibió?

Después de la investigación exploratoria se llevó a cabo la investigación concluyente, por lo que se diseñó un cuestionario para encuesta y aplicarla a los emprendedores dueños de *Food trucks* establecidos en los Colectivos Gastronómicos de la ciudad de Tijuana y Tecate B.C, La muestra que se calculó en base a la fórmula de población finita considerando que en Tijuana existen 106 negocios y en Tecate 16 nuevas empresas en los espacios colectivos gastronómicos. En la tabla 1 se puede observar la operacionalidad de las variables de la encuesta realizada a la muestra.

Tabla 1: Operacionalidad de las Variables

Nombre Género	Pregunta Género	Respuesta Cualitativa	Opciones De Respuesta Masculino. Femenino	Código A= Masculino. B= Femenino	Tipo Ordinal
Edad	¿Qué edad tiene?	Cuantitativa	Desde los 20 años hasta más de 41 años.	A= 20 a 25 años. B= 26 a 30 años. C= 31 a 35 años. D=36 a 40 años. E= Más de 41 años	Nominal
Medio de comunicación	¿Cómo se enteró de la oferta gastronómica *food trucks*?	Cualitativa	Periódico. Revista especializada. Red social. Internet. Voz a voz	A= Periódico B= Revista especializada. C= Red Social. D= Internet. E= Voz a voz	Ordinal
Antigüedad en el proyecto	¿Cuánto tiempo hace que desarrolló su proyecto en el sector gastronómico?	Cuantitativa	Menos de un año. Entre 1 año y 3 años. Entre 4 años y 5 años. Más de 5 años.	A= Menos de 1 año. B= Entre 1 y 3 años. C= Entre 4 y 5 años. D= Más de 5 años.	Nominal
Personal ocupado	¿Cuántas personas / socios se dedican al proyecto?	Cuantitativa	Solo 1.Entre 2 y 3. Entre 4 y 5. Más de 5.	A= Sólo 1 B= Entre 2 y 3. C= Entre 4 y 5. D= Más de 5.	Nominal
Dificultad para iniciar el negocio	¿Cuál fue la principal dificultad para iniciar el proyecto?	Cualitativa	Falta de recursos financieros. Falta de espacio para el establecimiento. Desconocimiento en el desarrollo de un plan de negocios. Falta de asesoría. Otro.	A= Falta de recursos financieros. B= Falta de espacio para el establecimiento. C= Desconocimiento en el desarrollo de un plan de negocios. D= Falta de asesoría. E= Otro.	Ordinal
Perspectiva sobre problema para que el proyecto funcione	¿Cuál es el principal problema para que su proyecto emprendedor funcione mejor?	Cualitativa	Falta de financiamiento. Venta o clientes insuficientes. Falta de conocimiento para gestionar el día a día. Necesito una campaña de marketing o publicidad. No entiendo la contabilidad. Otro	A= Falta de financiamiento. B= Venta o clientes insuficientes. C= Falta de conocimiento para gestionar el día a día. D= Necesito una campaña de marketing o publicidad. E= No entiendo la contabilidad. F= Otro	Ordinal

La Tabla 1 muestra la operacionalidad de las variables de la encuesta utilizada para recopilar información de los emprendedores de los food trucks de Tijuana y Tecate B.C. Se hicieron 7 preguntas. Las primeras 2 son datos demográficos. La pregunta 3 busca conocer la estrategia promocional de los colectivos gastronómicos. La pregunta 4 busca conocer el tiempo en que el emprendedor tenía en mente su proyecto de negocio. La pregunta 5 identifica el número de empleos generados. Las preguntas 6 y 7 busca conocer la percepción sobre la problemática anterior y actual del negocio.

Cálculo de la Muestra

$$n= [\sigma^2 Npq] / [e^2(N-1)+\sigma^2 pq] \tag{1}$$

En donde:

σ= nivel de confianza = 95%
N= universo o población = 122 Dueños de *Food trucks* establecidos en los Colectivos Gastronómicos en las ciudades de Tijuana y Tecate, B.C   .
p= probabilidad a favor =50%
q= probabilidad en contra = 50%
e= error de estimación (precisión de resultados) = 5%
n= número de elementos (tamaño de la muestra)

El resultado fueron 92 **elementos**, en este caso *food trucks* establecidos en colectivos gastronómicos para ser encuestados. Después se tabularán los datos utilizando el sistema Google Drive en la sección de formularios que permite un manejo óptimo de datos, se graficarán y se interpretarán

RESULTADOS

La investigación exploratoria que se realizó a 4 diferentes dueños de los espacios colectivos gastronómicos ubicados 2 en la ciudad de Tijuana y 2 en la ciudad de Tecate, Baja California concluyó en lo siguiente: En el momento que los emprendedores necesitan establecerse en lugares fijos o locales comerciales, se encuentran con el primer problema que son los altos precios de las rentas de estos espacios. Por lo que la reacción de los nuevos empresarios es conocer lugares o espacios en donde en colaboración con otras personas que tienen los mismos problemas, se integren y puedan desarrollar colectivos gastronómicos. De igual forma mencionaron que el problema inicial también fue la falta de capital para el negocio así como la falta de experiencia en la operación de éstos. También reconocen que fue un gran esfuerzo por parte de los integrantes de los colectivos el iniciar con los proyectos, pues solo contaron con el apoyo de sus familias y de ellos mismos para iniciar operaciones, no hubo institución que poyara la creación de estas nuevas empresas. Los cuatro entrevistados coinciden que si hubieran tenido una asesoría con respeto a elaborar un plan de negocios y buscar financiamiento para emprender, la hubiesen contratado, pues actualmente ellos siguen laborando sin objetivos planteados ni sistemas de control para hacer crecer el negocio.

Resultados de las Encuestas

Con base en la información procesada, la muestra de las personas encuestadas durante la visita a los colectivos gastronómicos de las ciudades determinadas mostró los siguientes resultados:

De 100% de los emprendedores el 52% son mujeres y el 48% son hombres.

Tabla 2: Edad Promedio de los Emprendedores de los Colectivos Gastronómicos

EDAD	TIJUANA (NI)	TECATE (NI)	TOTAL (N)	PORCENTAJE (P)
Entre 20 a 25 años.	25	4	29	23.77 %
Entre 26 a 30 años.	14	2	16	13.11 %
Entre 31 a 35 años.	67	10	77	63.11 %
Entre 36 a 40 años.	0	0	0	0 %
Mus de 40 años.	0	0	0	0 %

Se observa en esta tabla que el 63.11 % son personas entre 31 y 35 años de edad, más de la mitad. El 23.77% son personas que tienen entre 20 y 25 años y por último el 13.11% de los emprendedores tienen entre 26 y 30 años.

Con respecto al medio por el cual se enteró de la oferta gastronómica de su ciudad, se observa que el 27.86% de los encuestados se enteró por medio de las Redes Sociales del mismo modo otro 27.86% lo hizo a través de Revistas Especializadas. El 20.49% lo hizo por medio del periódico, el 15.57% a través de anuncios por internet y el 8.9% de voz a voz. De acuerdo a las respuestas de las encuestas, el tiempo estimado que tardaron los emprendedores en iniciar sus proyectos fueron: el 43.44% se tardó de un año a tres, con 33.78% se tardó menos de un año y el 18.03% de cuatro a cinco años y el 5.73% tardó más de cinco años. En el rubro de generación de empleo o autoempleo, en el 45.08% de los negocios laboran entre dos y tres personas, en el 22.95% trabajan entre cuatro y cinco personas y en el 21.31% se dedican solamente una sola persona. En el 10.65% de los negocios laboran más de cinco personas. Con respecto a los principales problemas para establecerse, se puede observar lo siguiente:

El 31.14% contaba con desconocimiento en el desarrollo de un plan de negocios para iniciar su proyecto. El 30.32% no tenía un espacio para establecerse. El 27.86% tenía falta de recursos financieros. Y el 10.56% consideró que el principal problema fue la falta de asesoría.

De acuerdo a las principales dificultades consideradas para que el negocio siga en marcha se identificaron las siguientes: El 27.86% opina que el principal problema es la falta de financiamiento o créditos. El 25.4% opina que no tiene conocimiento pleno para la gestión de la empresa. El 21.31% no cuenta con suficientes

ventas o clientes. El 15.57% piensa que le hace falta considerar estrategias de mercadotecnia y publicidad, por último el 9.83% considera que la principal problemática actual es la falta de conocimiento contable.

CONCLUSIONES Y RECOMENDACIONES

Como se puede observar, la mayoría de los emprendedores en los colectivos gastronómicos de las ciudades de Tijuana y Tecate, la mayoría son mujeres y oscilan entre los 20 a 35 años de edad, quiere decir que son personas jóvenes. Un aspecto interesante es que utilizan las redes sociales como medio de comunicación, del mismo modo que las revistas especializadas; un dato no menos interesante es que mantienen el uso del periódico como medio de información. La mayoría de los encuestados mencionaron que tardaron entre uno y tres años para iniciar su proyecto de negocio, se considera que es mucho el tiempo que le invierten para el plan de negocio. Con respecto a la generación de empleo, pues la mayoría está utilizando a más de dos personas, esto lo convierte en una empresa que ayuda a la comunidad.

Con respecto al objetivo principal de la investigación, se puede determinar que ellos consideran que el principal problema para iniciar su negocio, es que no contaban con algún plan de negocios o guía para llevarlo a cabo. Por otro lado coinciden también en la consideración de que no hay espacios con precios accesibles. El financiamiento también resultó ser un problema en general. Por último, los emprendedores siguen considerando que la problemática del negocio en marcha es la falta de financiamiento, esto pone en riesgo el negocio al no contar con capital para operarlo. Además que incluyen a la gestión empresarial como aspecto importante para seguir manteniéndose en el mercado. De acuerdo a estas conclusiones y observando los principales problemas que presentaron los emprendedores, se aprecia que a pesar de los esfuerzos que haga el gobierno o instituciones para fomentar el emprendimiento; hace falta divulgación sobre programas o instituciones que ayuden a fortalecer las competencias a estas personas. Darles asesoría para la gestión empresarial y por supuesto otorgarles financiamiento para el inicio de sus operaciones.

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DESARROLLO DE COMPETENCIAS A TRAVÉS DEL ASESORAMIENTO TRIBUTARIO, CASO: UNIVERSIDAD POLITÉCNICA SALESIANA

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RESUMEN

Los constantes cambios en la legislación tributaria, en la económica, en la informática y la necesidad de una mayor presencia del contador en la toma de decisiones, ha generado que las universidades piensen en nuevas estrategias o alianzas con el objetivo de aumentar las competencias en los estudiantes de Contabilidad. El autor realiza un análisis comparativo del desarrollo de competencias en los estudiantes asesores tributarios al interior del campus (Clínica Tributaria) en comparación con su trabajo fuera de la Universidad, en una oficina formada conjuntamente con el Servicio de Rentas Internas (SRI). Para este análisis, se tomó como área para este estudio la Universidad Politécnica Salesiana de Ecuador (UPS), demostrando que los estudiantes que participaron en la oficina externa desarrollaron mayores competencias que los que lo hicieron en la UPS. También se realiza un análisis de los impuestos asesorados por los estudiantes y el currículo oculto generado en estas dos oficinas

PALABRAS CLAVES: Facultad de Contabilidad, Currículo Oculto, Núcleo de Apoyo Fiscal, Desarrollo de Competencias, Contador

DEVELOPMENT OF COMPETENCIES THROUGH TAX ADVICE, CASE: SALESIAN POLYTECHNIC UNIVERSITY

ABSTRACT

The constant changes of tax and economic legislation, computer science as well as the need for Accountants in these fields to make decisions has lead universities to collaborate and implement strategies to increase "specific" competencies with accounting students to meet these needs. The author performs a comparative analysis of the development of competences in the tax advisory students inside the campus (Clinica Tributaria) in comparison with his work outside the University, in an office formed jointly with the Internal Revenue Service (IRS). This Analysis was conducted at the Polytechnic Salesian University of Ecuador (UPS). The study demonstrated that the Students who participated in the external office developed greater competencies, than those in the UPS.

JEL: M41, M48, M40, M54, I23, I20

KEYWORDS: Accounting Faculty, Hidden Curriculum, Nucleus of Fiscal Support, Competency Development, Accountant

INTRODUCCIÓN

Cuando un gobierno quiere aumentar el desarrollo económico y social de un país, una alternativa es el aumento de impuestos (King, R, Rebelo, S.1990). Pero cuando el principio de Adam Smith (1973) sobre impuestos más sencillos y justos es percibido por la población como tributos que llegan de la noche a la mañana, difíciles o complicados de entender y de realizar, los contribuyentes se estresan, existe resistencia

hacia los impuestos, insatisfacción ante políticas tributarias y las fechas de pago se vencen o se paga más de lo que se debería. Al observar esta problemática la Universidad Politécnica Salesiana de Ecuador en su sede Cuenca a través de un proyecto de vinculación con la sociedad conjuntamente con el Servicio de Rentas Internas (SRI) el 26 de julio de 2012 se crea una oficina de asesoramiento tributario al interior de su campus con el objetivo de ayudar a los negocios que se encuentran ubicados en el sector. Pasa 3 años y luego de ayudar a 250 contribuyentes en temas tributarios con la asesoría de estudiantes de la carrera de forma voluntaria, la Carrera de Contabilidad y Auditoría en Consejo de Carrera decide abrir otra oficina, pero en este caso, al frente del SRI, generándose un cambio rotundo en número de contribuyentes, número de docentes, número de competencias e incluso llegándose a generar un currículo oculto en los estudiantes de Contabilidad y Auditoría de la Universidad Politécnica Salesiana. Este artículo describe y analiza las diferencias que existen entre tener una oficina de asesoramiento voluntario dentro de la universidad versus tenerla al frente del Servicio de Rentas Internas, las competencias generadas en los estudiantes que participaron en el asesorameinto, los impuestos asesorados y la cantidad de contribuyentes que fueron ayudados.

Este artículo se presenta estructurada de la siguiente manera: en la sección del estudio del arte se argumenta con investigaciones previas la importancia de los impuestos para los países, seguido de la necesidad de generar competencias en estudiantes de contabilidad, finalizando en el uso de las oficinas de asesoramiento tributario para generar competencias en los estudiantes de contabilidad y auditoría.   Posteriormente se presenta el área de estudio, la metodología utilizada para medir las competencias desarrolladas por los estudiantes en las dos oficinas de asesoramiento tributario. Seguidamente se prestan los resultados generados en la investigación, finalizando con la conclusión.

REVISIÓN DE LITERATURA

En la literatura tributaria se analiza la importancia de los impuestos, en donde King y Rebelo (1990) mencionan que los impuestos afectan la estabilidad económica de un país, tendiendo a mantener un equilibrio económico entre la población y reduciendo la brecha entre ricos y pobres (Piketty, T. 2011) y citando a Adam Smith (1973) por sus principios fundamentales en cuanto a los impuestos. Se estudia el aprendizaje servicio como una metodología educativa que combina el aprendizaje que se desarrolla en las aulas y el servicio que se presta a la comunidad (Piper, T. R. 1993), para aplicarlo como una estrategia metodológica para el desarrollo de competencias en estudiantes de contabilidad y auditoría. También se analiza que universidades comenzaron aplicando esta metodología en oficinas de asesoramiento tributario al interior de las Universidad (Kenny, W. J.1991) (Calvert, et al. 2011), con estos antecedentes y basado en que las Carreras de Contabilidad y Auditoría deben aumentar las competencias de sus estudiantes se procedió con el estudio de este tema (Fernández, L. 2009)(Foster, S., & Bolt-Lee, C. 2002).

METODOLOGÍA

En este estudio se analiza las competencias desarrolladas por los estudiantes de la Carrera de Contabilidad y Auditoría que participaron en la oficina de Asesoramiento Tributaria al interior de la Universidad Politécnica Salesiana de Ecuador versus los estudiantes que participaron en la oficina de asesoramiento al frente del Servicio de Rentas Internas (SRI). En los dos casos se analizaron 250 encuestas de satisfacción elaboradas por los contribuyentes, en la cual existían preguntas del tipo de impuesto que fueron asesorados por los estudiantes. Se realizó 250 encuestas ya que en la primera oficina (Clínica Tributaria) fue la cantidad de contribuyentes que se asesoró durante 3 años, desde el 26 de julio de 2012 hasta el la apertura de la nueva oficina (NAF) al frente del SRI, que fue el 15 de octubre del 2015. La NAF de la UPS se encuentra asesorando con sus estudiantes hasta la fecha.
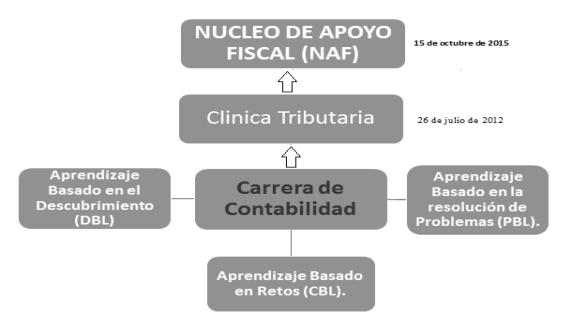
Figura 1: Motivos y Fechas de Creación de las Oficinas de Asesoramiento Tributario de la UPS

RESULTADOS

Las dos oficinas de asesoramiento tributario de la Universidad Politécnica Salesiana, tanto la Clínica Tributaria al interior de la Universidad como El Núcleo de Apoyo Fiscal (NAF), han sido laboratorios de la Carrera de Contabilidad y Auditoría, en el cual los docentes han podido observar las competencias desarrolladas por los estudiantes en cada caso. La tabla 1 muestra las diferencias entre las dos oficinas y la tabla 2 muestra los impuestos asesorados en cada oficina.

Tabla 1: Diferencias Entre las dos Oficinas de Asesoramiento Voluntario Tributario de la UPS

Oficinas de Asesoramiento Tributario de la Universidad Politécnica Salesiana	
Clínica Tributaría	Núcleo de Apoyo Fiscal
Al Interior de la Universidad	Al frente del SRI
Dos docentes encargados	Siete docentes encargados
Un escritorio para los alumnos	Tres escritorios para los alumnos
250 contribuyentes en 3 años	105 contribuyentes por mes
Impuestos Básicos asesorados	Mayor cantidad de Impuestos asesorados
Costo Total $5.600 US	Costo Total $14.761 US
Desde el 26 de julio de 2012, hasta el 15 de octubre del 2015	*Desde el 15 de octubre del 2015, hasta la fecha.*

Tabla 1: Competencias generadas en cada de asesoramiento voluntario tributario de la UPS.

Oficinas de Asesoramiento Tributario de la Universidad Politécnica Salesiana	
Clínica Tributaría	Núcleo de Apoyo Fiscal
Al Interior de la Universidad	Al frente del SRI
Impuesto al Valor Agregado	Impuesto al Valor Agregado
Impuesto a la Renta	Impuesto a la Renta
Registro Único de Contribuyentes	Registro Único de Contribuyentes
Declaración de gastos Personales	Declaración de gastos Personales
Régimen Impositivo Simplificado (RISE)	Régimen Impositivo Simplificado (RISE)
	Herencias y Legados
	Impuesto a la salida de divisas
	Formulario 106 Multas y pago de deudas
	Contribución solidaria sobre las utilidades
	Contribución solidaria sobre bienes de personas jurídicas del exterior

Como se puede ver en la tabla 2, al tener la oficina de asesoramiento tributario voluntario al frente del SRI, los impuestos asesorados aumentaron, generándose un currículo oculto positivo en los estudiantes diferente al currículo formal que ofrece la universidad, se capacitaron individualmente en nuevos impuestos sin necesitar del docente, ya que ellos consultan directamente al SRI para poder solucionar las inquietudes de los contribuyentes, a diferencia de la oficina al interior de la universidad, que se capacitaban directamente con el docente y si el docente no sabía era el quien consultaba al SRI.

CONCLUSIONES

Las oficinas de asesoramiento tributario en las carreras de Contabilidad son necesarias para generar competencias en los estudiantes, al interior de la universidad el asesoramiento tiene un límite en cuanto a tributos, mientras que al tenerla frente al Servicio de Rentas Internas (SRI) los impuestos asesorados aumentan, el abanico de tipos de contribuyente aumenta y el estudiante gana experiencia en asesoramiento y tributación. Finalmente se presenta una lista de las competencias logradas por los estudiantes que participaron en la oficina de asesoramiento tributario llamada NAF, que se encuentra al frente del SRI. Los estudiantes participan activamente en experiencias de servicio organizados que satisfagan las necesidades de la comunidad.

Las experiencias se integran en el plan de estudios, y se proporciona tiempo para la reflexión.
Los estudiantes tienen más oportunidad de utilizar sus habilidades recién adquiridas en la comunidad.
Promueve el desarrollo de un sentido de preocupación por los demás
Mayor capacidad para responder a los cambios y mejor trabajo en equipo
Conciencia de la diversidad, mejora el pensamiento crítico y creativo para los estudiantes
Aprendizaje experimental, que luego se convierte en un conocimiento experto experimentado
Mejora sus habilidades de comunicación
Aumenta los conocimientos y agilidad informática
Se relaciona con futuros clientes
Mejora la organización con los libros contables.
Mejora la responsabilidad (ya no son puntos, es dinero).
Habilidades de comunicación sin tecnicismo.
Descubren que son capaces para asesorar y ejercer su profesión
Descubren diferentes técnicas de acuerdo al contribuyente
Obtienen una mejor visión holística del negocio y del riesgo
Aumentan la curiosidad por nuevos impuestos.
Se siente preparado para competir
Se genera nuevos conocimientos.

Se genera investigación
Se disponen a seguir adelante aunque estén solos.
Se genera compromiso por ayudar a la Comunida

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EL SOCIODRAMA COMO UNA ESTRATEGIA DE ENSEÑANZA-APRENDIZAJE EN LA FORMACIÓN DE ADMINISTRADORES EDUCATIVOS EN LA UNIVERSIDAD PEDAGÓGICA NACIONAL UNIDAD AJUSCO

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RESUMEN

Este artículo presenta los resultados obtenidos a partir de una investigación realizada con alumnos de la licenciatura en Administración educativa de la Universidad Pedagógica Nacional Unidad Ajusco. La pregunta que nos planteamos inicialmente es ¿Cuáles son los beneficios y ventajas de utilizar el sociodrama como una forma de enseñanza-aprendizaje para la formación de los futuros administradores educadores? ¿En qué resulta innovadora esta propuesta?

TEACHING-LEARNING AND INNOVATION IN HIHGER EDUCATION

ABSTRACT

This article presents the results from an investigation realized with the students of the Bachelor in Educational Administration from the Universidad Pedagógica Nacional, unit Ajusco. The question we initially raised is "which are the benefits and advantages of using the sociodrama as a teaching-learning technique for the training of future administrators? How innovative this proposal results? In order to gather enough elements to answer the base question, in the first part, we describe how the professor Gorgonio Segovia Febronio (GSF) directs the sociodrama with his fourth semester students in the subject "Problems of educational administration". In the second part, we explain which is the methodology used in this investigation. In the third part, we analyzes the information obtained though depth interviews. Then, in the fourth part are presented some thoughts about why this proposal is innovative and advantageous for meaningful learning. Finally, our conclusions are presented.

INTRODUCCIÓN

Este artículo presenta los resultados obtenidos a partir de una investigación realizada con alumnos de la licenciatura en Administración educativa de la Universidad Pedagógica Nacional Unidad Ajusco.
 La pregunta que nos planteamos inicialmente es ¿Cuáles son los beneficios y ventajas de utilizar el sociodrama como una forma de enseñanza-aprendizaje para la formación de los futuros administradores educadores? ¿En qué resulta innovadora esta propuesta?

Para reunir los elementos suficientes para responder a las preguntas ¿Cuáles son los beneficios y ventajas de utilizar el sociodrama como una forma de enseñanza-aprendizaje? Y ¿En qué resulta innovadora esta propuesta? En una primera parte describimos; cómo el Prof. Gorgonio Segovia Febronio (GSF) dirige esta actividad del sociodrama con los alumnos de cuarto semestre en la materia de Problemas de administración educativa.

En la segunda parte explicaremos cual será la metodología seguida en esta investigación.
En la tercera parte se analiza la información que hayamos obtenido a través de entrevistas a profundidad.
En la cuarta parte se presentan unas reflexiones acerca de porque esta propuesta es innovadora y ventajosa para los aprendizajes significativos. Finalmente se presentarán las conclusiones.

Primera parte: Antecedentes del sociodrama del Prof. Segovia en la Universidad Pedagógica Nacional
¿Cómo iniciantes este método de trabajo? ¿Por qué pensaste que podría funcionar?

Las trayectorias y perspectivas de las prácticas docentes son diversas, para mejorar su ejercicio profesional, investigativo y de difusión universitaria. Pasando por las distintas iniciativas que tenga cada actor. Un día tuve la oportunidad de asistir a un curso en la Universidad Autónoma Metropolitana Unidad Azcapotzalco, en la ciudad de México.

Ahí me encontré que el curso- taller, estuvo divertido por las dinámicas que se proponían, además que cada subgrupo generaba sus propios pensamientos, ponerlos en acción in situ ahí donde se vive la vida como estudiantes construyendo actividades para hacer representaciones de acuerdo con los contenidos formativos de su carrera en forma de diálogo o drama.

Eran alumnos de distintos trimestres de la carrera de Administración de empresas. El trabajo era coordinado por Jaime Winkler y María Carmen Bello, mejor conocida como "Yuyo", y Beatriz Ramírez Grajeda, responsable del evento en aquellos años (1998).

Recuerdo que al evento acudimos 3 o 4 profesores de la Universidad Pedagógica (UPN), Unidad Ajusco. Fue increíble la experiencia de haber asistido, porque para mí era novedosa la propuesta de enseñanza-aprendizaje. Pero cómo se denomina esta propuesta? Se llama sociodrama aplicada a la educación.

REVISIÓN LITERARIA

Pero qué es el sociodrama? "El sociodrama pretende fundamentalmente descubrir las relaciones entre las personas, los lazos sociales […] consiste en hacer representar una historia a las personas que se someten a la experiencia, con la ayuda de un director de escena". (Duverger, 2005; 397).
Por otra parte Selltiz, et al., señalan que el sociodrama es una "situación en la que se da a un grupo de personas una serie de roles para representarlos como lo harían en la vida real; observando como la persona desempeña un cierto rol, podemos comprender mejor sus actitudes sociales". (Selltiz, 1980; 774).

Tratar de reconstruir todas esas relaciones que se producen en la vida cotidiana no es una tarea fácil.
Bajo esta perspectiva Rojas Soriano, ha trabajado el sociodrama en el terreno de la investigación-acción. Parte de la idea que "la construcción de un conocimiento objetivo en las ciencias en general, pero en particular en el área social, implica—hay que reconocerlo- un gran esfuerzo y disciplina intelectual puesto que en el trabajo de la investigación que genera tal conocimiento se realiza con rigor científico. Se requiere aquí del concurso de la teoría pertinente -cuando existe- , así como de los recursos metodológicos y técnicos-instrumentales disponibles o en posibilidad de elaborar y utilizar". (Rojas, 1999; 12-13).

Es decir, el sociodrama puesto en acción, es una herramienta que contribuye a poner en juego los conocimientos de las distintas disciplinas cognitivas, técnicas e instrumentales y metodológicas para acceder a aprendizajes significativos.

En México, existen pocos trabajos sobre el sociodrama aplicado como una estrategia de enseñanza-aprendizaje. Tiene un gran potencial en la transmisión de aprendizajes significativos a través de roles que los propios alumnos se asignan, y llevarlos a una representación en donde ponen en juego sus

conocimientos, creatividad e imaginación, espontaneidad y logran alcanzar confianza en sí mismos, seguridad, manejo de escenarios, resolución de problemas y creación de escenarios ideales de las organizaciones educativas y no educativas.

Esto fue el inicio de un gran desafío de poner en práctica con los alumnos de la UPN, que estudian administración educativa. Ese ejercicio académico que pone de manifiesto varias las potencialidades que tienen los alumnos para generar condiciones de saber escuchar, imaginar, dar sentido a las apropiaciones cognitivas, establecer roles entre ellos para la escenificación de actos que dan vida a hechos reales o escenarios imaginarios del administrador que ellos se sueñan, improvisar, espontaneidad, visión etc., etc., todo ello materializado en escenas vivenciales y llevarlo a un auditorio fue sensacional.

Los beneficios que ésta actividad deja, es la de generar confianza en ellos mismos los alumnos, enfrentar a un escenario "sin miedos", en dónde sus familiares, compañeros de otras generaciones de la misma carrera o incluso de otras carreras, profesores, trabajadores administrativos, autoridades disfrutaban del trabajo puesto en acción.

Después de escenificar toda una serie de hechos, tanto de la vida real así como de un escenario deseable, los alumnos participantes se transformaban en su actuar. Con más soltura en sus participaciones en clase, más seguridad, confianza, y sobre todo disfrutar de lo que como estudiantes tienen un compromiso consigo mismo y con la sociedad.

La actividad del sociodrama que ha estado proponiendo el Gorgonio ha tenido una faceta muy visible para otros compañeros de la licenciatura que ha sido una presentación que se ha ofrecido en el auditorio al final del semestre.

En esta escenificación participan todos los alumnos del Prof. Segovia, además, al terminar las "actuaciones" tiene un lugar un intercambio con el público asiste que suele involucrarse en estas dramatizaciones pues se compone de alumnos de la misma licenciatura que se interesan por los temas que se tratan en las obras.

Sin embargo, aunque en estos momentos cuando los alumnos muestran el trabajo que han realizado y eso es muy estimulante para ellos y el mismo profesor, nos interesa describir actividad desde el proceso previo realizado a lo largo del trabajo en el aula que ha permitido que se llegue a la construcción de estas escenas.

En efecto el objetivo que se persigue con esta actividad no es el "convertir a los alumnos de administradores en actores" sino el de brindarles oportunidades para que comprendan varios aspectos de los que será su labor profesional como administradores educativos.

Las escenificaciones que presentan los alumnos les permiten tener vivencias personales directas de situaciones en donde interactúan diversos personajes presentes en los contextos educativos como son los alumnos, los profesores, los trabajadores administrativos del centro, los padre de familia y los representantes de las instancias gubernamentales, entre otros.

Cada uno de estos personajes actúa desde una lógica propia debido al lugar que ocupa en el proceso educativo y el administrador educativo tendrá que establecer relaciones específicas con ellos según que esté en juego en cada una de estas relaciones. Las escenas presentadas por los alumnos suelen dar cuenta de al complejidad presente en esta diversidad de relaciones e intereses que él debe poder entender dándole además respuestas adecuadas a los problemas que se planteen.

METODOLOGÍA

Esta investigación se basa en la recolección de datos provenientes de distintas fuentes. Una de ellas es la observación directa realizada durante X número de horas a lo largo del semestre en el aula de Prof. Segovia, durante las clases en las que se prepare el sociodrama.

Estas observaciones nos permiten describir y analizar cómo el Prof., va guiando el proceso que consta de distintas actividades encaminadas a la preparación de las escenas que se presentará en el auditorio al final del semestre.

La segunda fuente de información proviene de las entrevistas en profundidad realizadas a alumnos que han vivido anteriormente la experiencia de participar en un sociodrama.

El objetivo de estas entrevistas es conocer el punto de vista de los alumnos que estuvieron involucrados en esta actividad en semestres anteriores acerca de cómo ellos vivieron este trabajo.
En el anexo se adjunta el formato de las entrevistas.

Una tercera fuente es la consulta de material bibliográfico que explica las particularidades del sociodrama, sus ventajas y sus aplicaciones.

Análisis y discusión a partir de la información obtenida.

Descripción y análisis de la información obtenida a través de las observaciones realizadas.
Preparación del trabajo: al comienzo el Prof. GSF pide a sus alumnos que reflexionen a cerca de experiencias significativas que ellos han vivido realmente en el contexto educativo. Estas experiencias serán los puntos de partida a partir de los cuales los alumnos propondrán una historia o situación que deseen escenificar.

Cada uno de los participantes de sus grupo se ve así invitado a traer a sus memorias distintas experiencias vividas y a seleccionar algunas de ellas que se más relevantes.

Una vez que cada alumno ha realizado esta reflexión personal, el Prof. Pide a sus alumnos que compartan con los otros alumnos de su equipo sus experiencias para que se puedan seleccionar una de ellas a partir de lo que cada individuo del grupo haya aportado. De esta forma, se llega a seleccionar una de las experiencias compartidas por ser la más atractiva para el resto de los integrantes del grupo.

Esta forma de proceder implicó que todos los participantes contribuyeran a la selección del tema que se abordará y se conoce la relación entre este tema elegido y la realidad. El tema no es ni impuesto por el profesor ni proveniente de un texto sino que se vincula estrechamente con las vivencias de alguno de los participantes y ha sido además sometido a una discusión para su elección.

En un segundo momento, el Prof. indicó a los alumnos que deberían "escenificar" la historia tomando en cuenta que una de las obras se enfocará a lo que serían situaciones ideales tanto del mismo administrador como de su entorno, mientras que el otro grupo mostraría como es en la realidad.

Esta indicación es lo que dará a este trabajo la gran ventaja de establecer puntos de comparación entre una situación calificada de "ideal", es decir que en la cual las cosas funcionan bien o relativamente bien y una situación "real" en la cual surgen una serie de problemas que no se contemplan generalmente en los libros aunque no se mencionen explícitamente en todos los casos siempre estarán presentes.

DISCUSIONES

Para señalar algunas de las ventajas de este método de enseñanza-aprendizaje nos parece importante compararlo con otras formas de enseñanza que se utilizan generalmente en el aula. Una de las es la lectura y discusión de textos sobre los distintos aspectos de la administración.

Este método tiene sus fortalezas y sus limitaciones pero queremos referirnos a estas desde dos puntos de vista distintos: a) desde el punto de vista de sus contenidos, b) desde el punto de vista de las formas de apropiación del conocimiento por parte del alumno.

Desde el punto de vista de los contenidos

La mayor parte de los contextos disponibles brindan frecuentemente al alumno conocimientos que proviene contextos de otros países. Pensamos que en base a esta información ajena al contexto nacional, se corre el riesgo formar en el estudiante, una imagen que tiende a ser idealizada sobre lo que será su práctica en la realidad.

Una de las formas importantes de contrarrestar este "riesgo" es a través de las discusiones que se dan en el aula y en las que se hace referencia a situaciones vividas, a ejemplos conocidos y a problemas cotidianos.

Este intercambio permite a los alumnos ir planteando cómo podrán hacer frente a algunas de las dificultades a las que existen en México. Sin embargo, esta reflexión no siempre se ubica en el marco de una actividad estructurada y diseñada para que los alumnos comparen lo que los contextos les aporten con los retos que la realidad les presenta.

Desde el punto de vista de las formas de apropiarse del conocimiento el leer y discutir sobre los contextos propuestos pueden estimular la reflexión y la sensibilidad del alumno pero en lo más frecuente será que él se ubique como una persona que está pensando en situaciones que él personalmente no ha vivido aún y que les son externas.

En cuando participa en una escena el alumno tiene la oportunidad de enfrentarse a una situación pero desde dentro, desde una experiencia vivida en carne propia que aunque sea fícticia pueden movilizarse emociones, reacciones y reflexiones que lo impactan más directamente porque él "forma parte de la situación"

Pensemos que otra forma importante de darle a los alumnos elementos para que tomen conciencia de esta distancia que hay entre lo aprendido "teóricamente" y algunos aspectos más cercanos a la realidad es la posibilidad de que participen en los ejercicios de sociodrama que vienen realizándose ya desde hace varios semestres.

El sociodrama tiene la ventaja de que los alumnos que participan pueden involucrarse en el ámbito de las interrelaciones con distinto actores como son: los alumnos, los profesores, los representantes de las autoridades como los de la SEP, con los padres de familia y otros compañeros de trabajo que pueden jugar un papel clave.

Esta posibilidad de verse involucrados con estos representantes de los sectores con los que habrá de trabajar en su quehacer cotidiano le permite apreciar la complejidad de la labor que deberá desempeñar en el futuro por un lado por las dinámicas de relación y por el otro lado por los distintos elementos que aparece y que frecuentemente son olvidados o ignorados en los libros, estudios como es la corrupción.

ENTREVISTAS A PROFUNDIDAD

Entrevista #1

¿Cuál es tu experiencia del sociodrama?

Bueno, lo que me acuerdo es que, el profesor Brito nos invitó a participar en el sociodrama, por parte del profesor Tomás Brito, que es el que tenía nuestra clase de la materia de análisis contemporáneo porque iba a ver un congreso, no, un foro de Administración Educativa, a nosotros se nos tenía contemplados.

Al principio como que da miedo, nos dijo, no pues van a tener que actuar en el este, aquí en el auditorio Lauro Aguirre, van a venir sus compañeros de Puebla, compañeros de la carrera y más familiares si ustedes quieren invitar, se siente como algo de pena. Por qué vamos a hacer esto, por qué no mejor invitamos a algunos ponentes, contactamos a algunas más personas que sepan del caso, pero, profesionales de la educación, con un panorama más amplio.

Yo creo que sería más enriquecedor que un sociodrama!, pero bueno, eso es lo que ya estaba dicho, bueno, ya después el hecho de formar grupos, e ir dividiendo el grupo en grupos del salón, entonces una compañera con la que estábamos quería así como que identificar el papel del Administrador Educativo, decíamos que en una escuela o en cualquier organización, algo así!, ya una compañera que trabaja en una escuela dijo, vamos a hacerlo, entonces el plantear el problema fue difícil.

Primero ponernos de acuerdo, primero cómo debíamos hacerlo, luego planear el tema, luego otro tema entonces era medio difícil, aparte, el profesor tenía un observador en cada grupo, entonces tenía que hacer como anotaciones de cómo se habían comportado los compañeros, qué es lo que habíamos escogido de tema, cuanto tiempo nos llevó discutirlo, entonces como que fui observando aparte de contribuir.

Entonces ya el hecho de contribuir, organizarnos y todo, pues, como que dijimos ahí se va, como que no le dimos la importancia al sociodrama, pues para pasar, la verdad fue para pasar y así fuimos ensayando y ya; unas veces venía un compañero, otras veces otro compañero, entonces como que había inconsistencia, no y ya. El día del sociodrama hay como temor, hay temor y té falta la respiración, sale uno al auditorio y ves mucha gente no te faltan familiares, uno que otro de Puebla y los propios compañeros, y entonces piensa uno, como que la voy a regar, como ansiedad de que llegue el momento para hacer la obra y ya.

Sobre lo que la desarrollamos fueron sobre tres problemas, los tres problemas fueron: el soborno en la escuela, el otro tema era el de cómo insinuación sexual por parte del profesor a una compañera y el otro sobre alcoholismo y drogadicción, nosotros hicimos el papel del Administrador Educativo como evaluador externo, íbamos a observar cómo se comportaban, entonces, pues, se hizo el sociodrama, pero a mí no me gustó, creo que a mi parecer no estuvo muy ilustrado.

Primero, porque nosotros no teníamos bien definido el papel del Administrador Educativo y como no tenemos experiencia, como que simulamos, valla, como que simulamos, como que pensamos decir la realidad, es muy fácil llegar a una escuela y decir voy a ser un evaluador, voy a entrar y voy a ver los problemas bien cerquita, y los problemas van a ser un poco dobles, nosotros sabíamos que no era tan sencillo, simplemente para entrar a una escuela hay que mandar un aviso no.

Después de ver lo que hicimos nosotros, nos dimos cuenta, bueno, yo me di cuenta que no era mucho, realmente las personas que estaban del otro lado, por lo que les pregunte ¿oye cómo viste el sociodrama? Como que no le entendimos bien; pero el propósito era difundir el papel del Administrador Educativo, ver en qué role puede desempeñarse.

Yo lo que observe es que al último hubo una serie de preguntas y respuestas acerca del sociodrama y la mayoría de las personas preguntaba el papel del Administrador Educativo, sino hay que bonito les fue y no sé qué, todo con respecto a la tarea de hacer un sociodrama, pero así mensajes que se hayan captado del sociodrama, no se llevaron a cabo, entonces yo lo vi así como tiempo perdido, lo hice nada más para pasar.

¿Te gustó algo de esta experiencia?

Lo único que me gustó fue la gente, estar con los compañeros de Puebla, había un compromiso, nosotros fuimos a su pueblo y el foro fue diferente, no hubo sociodramas, llevaron ponentes, entonces, como que se abre un poco más. Otra cuestión es que me ayudaba a mí para quitarme un poco el miedo de pasar al frente , de darme la oportunidad de ver otra parte que quizá yo no la conocía, como es el sociodrama, ya después en mi trabajo lo aplicaba, pero esta otra experiencia así me preguntaba cómo simularía el sociodrama.

Muchas a veces el profesor llegaba y nos planteaba otros problemas, diciendo que lo teníamos que hacer más real, que lo que hacíamos estaba bien, al principio no hay bronca háganlo como quieran!, ya después decían que os problemas no estaban muy bien, entonces no sentimos como una motivación, no sabíamos lo que quería, no era muy explícito en lo que él quería que nosotros hiciéramos. Ahí me sirvió mucho, primero para darme cuenta que es un sociodrama, después, que es lo que se quiere lograr con él, porque se quiere lograr algo ¿no?

¿Qué fue lo que no te gustó?

Una fue el tiempo, porque nosotros nada más podíamos en la tarde, en la mañana se hizo y estaba lleno, pero, el problema de la tarde es que no había gente, como que no se respeta el esfuerzo de los compañeros de la tarde, se quedaron unos cuantos que llegaron, el auditorio estaba vacío y como que eso no me agradó, que hubiera una como distinción entre los de la mañana y los de la tarde, nosotros somos el único grupo que salió de la tarde y siempre nos tocó hasta el último, entonces eso si como que no me gustó mucho!, como que hubo cierta comparación, igual lo que no me gustó es que siempre había como una comparación en el proceso del sociodrama, diciendo: no que sus compañeros ya vienen bien arreglados, los e la mañana; entonces nosotros decíamos: pues ellos que lo hagan, nosotros ya no salimos, nosotros ya no queríamos salir.

Entonces como que hubo ahí una fricción, no nos caían bien, además siempre con el trabajo pues así siempre muy aparte; ese tipo de comentarios de lo está haciendo mejor el otro grupo, ustedes ya llevan un buen tiempo y no pueden sacar. Nosotros ni lo pedimos hacer y todavía nos vienen a sermonear.

Unos que ni los tenía contemplados, que llegaron a mitad del semestre y, ahora el maestro dice que les va a poner 10 y que no sé qué, y como la mayoría dijo pues, que era muy marcada la diferencia entre los de la mañana y nosotros.

¿Tú crees que de todo esto aprendiste algo que te pueda servir en tu práctica profesional?

Lo que se hace aquí la realidad no es como me lo imagine porque en ese tiempo no trabajaba, ya cuando trabajas te das cuenta.

Lo único que aprendí para una práctica profesional quizá es el poder integrarme a un trabajo de equipo, ser uno más!

En este trabajo era un observador, pero, de todos modos no dejaba de ser un compañero, no integrante.

Lo que me ayudo fue cómo escuchar al otro, cómo tener ese tiempo de escucharlo, muchas veces como que se trata de imponer o decir las cosas sin percatarme de las demás, a fuerzas, como que todos dijéramos me sirvió como para asumir el papel de líder y dejar a los demás compañeros expresar, yo pienso que eso me ayuda en mi campo laboral porque las personas, yo lo he visto, en las reuniones de trabajo, que la persona que empieza a ser como líder o a decir cosas, a los demás no les caes bien, te hacen a un lado o te reprimen, esto es lo que me deja esto, integrarme un poquito más en el trabajo.

<u>¿Tú cómo ves, se debería seguir haciendo esto del sociodrama, o que recomendación tú harías?</u>

Sí, está bien que se haga, pero uno, además en la mañana se hacen dos!, todo el día son sociodramas, nada más hay un mesa de preguntas, es más luego llegan unos compañeros, es más exalumnos, es más esa vez ya no hubo ni tiempo de que ellos hicieran sus comentarios de sus temas de tesis; de lo que me di cuenta es que un sociodrama pero bien hecho, con las personas que quieran hacerlo es muy diferente, que no este de por medio una calificación porque si está de por medio una calificación todos le van a entrar lo quieran o no hacer porque va de por medio una calificación de por medio.

Que las personas encargadas realmente motivaran para hacerlo por la carrera por la proyección de la carrera y que también éste tenga un poco más de tacto para no hacer esas diferencias, que muchas veces las hacen para motivar pero lejos de motivar provocó que nos volviéramos más indiferentes, ¡a pues si quiere, si no lo hacemos!, entonces mi posición es esa, de que se haga uno pero que se contemple que se haga uno en la mañana o en la tarde, pero en máximo seis horas, porque muchas veces las personas nos aburrimos, entonces después de seis horas la gente se va.
Muchos se fueron eso es lo que no me gustó, porque en la tarde todos bien preparados para hacer nuestro sociodrama, salimos, y bien poquitos, entonces de que sirve que nos esforcemos nosotros.

Entonces que se haga uno o que se hagan dos, mesas redondas, que inviten a personajes más adentrados en la materia, que haya más consideraciones de los docentes y de los alumnos.

<u>¿Tú qué le pedirías al profesor que hiciera concretamente?</u>

Hacer solo un sociodrama, dicen que el que mucho abarca poco aprieta, tal vez hay alumnos que tienen experiencias pero uno no, y esa experiencia no la podemos trasladar a un escenario, se rompe, uno tiene la idea pero, y ya no transmites el mensaje o el problema, o el papel del Administrador Educativo en este caso debe cumplir.

Lo que sí es que él podría dar dos o tres temas y que los desarrollaran por su lado, pues así a discusión del grupo se escogiera un tema y que cada quien lo desarrollara por su lado, que asía discusión del grupo se discutiera un tema y ya lo va orientando porque si en éste caso nos molesta pues en el momento que nos dejan a nuestra elección se pierde tiempo, se pierde más de la mitad de sesiones porque ni encontramos los dichosos problemas.

Yo sé que es muy bueno para nosotros porque nos hace pensar, pero el problema es que todo ese tiempo se pierde y ya al último el profesor termina diciendo hagan esto, esto, y esto; entonces, es eso como tiempo perdido entonces que haya un guía pero ya con cosas.

<u>¿Tú crees que lo volverías a hacer?</u>

El sociodrama?... pues sí, es padre, como siempre hay miedo como la primera vez, ya después de lo que haces no es nada del otro mundo, no, no pasa nada, digo, no me voy a morir, ni me van a hacer nada, lo que si quisiera es que hubiera compromiso de parte de los compañeros, los invitaría, los motivaría, porque en el momento en el que ya te motivan y no hay nada de promedio, entonces, ya estas asumiendo que es tú

responsabilidad, ya como que es diferente a como que háganlo!, así con los temas bien establecidos, y a la mejor se vale una lluvia de ideas entre todos, pero , ya con el tema , ya con la guía que va a llevar el sociodrama y ... pues sí, sí sería padre.

¿Algo más que agregar?

También el apoyo técnico por parte de la logística del sociodrama porque lo que vi es que las luces, como no hubo tiempo de ensayar el sociodrama anterior, por lo mismo que se, nos ganó el tiempo, no hubo tiempo de ensayar en el auditorio, entonces, ese día de las luces no sabíamos ni qué onda, yo tuve que auxiliar a los del otro grupo y decir: ahora acá, muévete para allá, y ahí estábamos con los operadores para más o menos ver cómo era la iluminación, porque no sabían ellos tampoco.

No habíamos ensayado, entonces tampoco y entonces son cosas que afectan, ¿no?, porque si no hay una buena iluminación, de repente se apagaba todo, de repente andaba la protagonista, no la persona que estaba hablando, no la alumbraban, andaba todo por acá y hablando solo, como que son detalles ¿no?, no toda la obra pero son pequeños detalles que muchas veces no se ven y no ayudan, de por si los sociodramas no estaban muy bien y luego así con mala iluminación, pues no, y otra cosa también que tampoco no se ve pero por ejemplo: esa vez que no se hizo así como publicidad, no se hizo como difusión al interior de la Universidad, bueno de Puebla, pues ya les habíamos dicho, pero también en Puebla y otras universidades, que vengan los mejores equipos de la carrera.

Yo lo que una vez platiqué con mi amigo David era que entre nosotros deberíamos hacer un foro pero, a la mejor un sociodrama, pero, con más difusión y traer personas que expusieran temas nuevos, como el marketin, la planeación educativa, la sesión estratégica, muchas cosas; a veces no lo conocemos, pero ya viendo algún autor nos interesaríamos más en ello, la administración, y así ese tipo de aspectos.

Se trata de una investigación en proceso, aquí sólo se vislumbra una aproximación del avance que se tiene.

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LAS DIFICULTADES DE LA ASOCIATIVIDAD EN MUJERES RURALES. ¿CUÁL ES EL ROL DE LAS UNIVERSIDADES?

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RESUMEN

La mujer rural latinoamericana se ha caracterizado por realizar crianza de animales y la siembra de cultivos, para ayudar en el sustento de su hogar. Este artículo presenta los resultados de una investigación sobre la motivación que tuvieron las mujeres rurales para asociarse y buscar un mejor estado de bienestar, también se analiza las dificultades de emprendimiento, la forma de organizarse, su perfil y la importancia de la vinculación universitaria en el desarrollo de sus capacidades. El estudio fue realizado en el 2016, utilizando tanto fuentes estadísticas como trabajo de campo cualitativo, demostrando en este caso que la agrupación de mujeres rurales necesita mayor apoyo del gobierno, para poder desarrollar sus emprendimientos. Las mujeres del sector rural se caracterizaron por tener responsabilidades familiares, formación no muy elevada, y que asumen la gestión de pequeños negocios (generalmente la confección de fáciles artículos, agricultura, reciclaje y alimentación) en los que han trabajado previamente como ayudas familiares.

PALABRAS CLAVES: Asociación, Emprendimiento, Bienestar, Mujer Rural, Vinculación Universitaria

THE DIFFICULTIES OF THE ASSOCIATIVITY IN RURAL WOMEN. WHAT IS THE ROLE OF UNIVERSITIES?

ABSTRACT

The Latin American rural woman has been characterized by raising animals and sowing crops, to help support her household. This article presents the results of a research on the motivation of rural women to associate and seek a better state of well-being. It also analyzes the difficulties of entrepreneurship, the way of organizing themselves, their profile and the importance of university linkage in the Development of their capacities. The study was carried out in 2016, using both statistical sources and qualitative fieldwork, demonstrating in this case that the grouping of rural women needs more support from the government in order to develop their enterprises. Women in the rural sector were characterized by having family responsibilities, not very high training, and assuming the management of small businesses (usually the making of easy articles, agriculture, recycling and food) in which they have previously worked as family grants.

KEYWORDS: Association, Entrepreneurship, Welfare, Rural Woman, University Bonding.

JEL: L26; O18; P32; D71

KEYWODS: Association, Entrepreneurship, Welfare, Rural Woman, University Linkage

INTRODUCCIÓN

Las mujeres a nivel mundial han tenido grandes dificultades para acceder a trabajos decentes, y el estudio de las dificultades, aciertos o problemas que tienen las mujeres, cada vez ha sido más evidente. Uno de los puntos que más ha preocupado a la comunidad científica, ha sido las dificultades que tiene las mujeres para acceder a un empleo, por ejemplo en áfrica a Subsahariana y Asia Meridional, un elevado porcentaje de mujeres son trabajadoras familiares auxiliares (34,9% y 31,8% respectivamente) o trabajadoras por cuenta propia (42,5% y 47,7%, respectivamente). En tres de cada seis regiones, el empleo informal es una mayor fuente de empleo no agrícola (África Subsahariana, América Latina y el Caribe, y Asia Meridional). A este respecto, la desigualdad de género en el empleo informal puede alcanzar hasta un 13%, como en el caso de África Subsahariana. (OIT, 2016). En el Área Rural estos porcentajes se agravan, un 65% de las mujeres rurales son consideradas población inactiva, la inserción de la mujer en el mercado laboral es más baja que en áreas urbanas (Sanz, B. G, 2004). Un 13% de las mujeres migra temporalmente del área rural para conseguir trabajo. La edad de la mujer rural se sitúa en un 55% en edad intermedia, entre 25 y 44 años de edad, la mitad de las cuales son madres que están o estuvieron casadas o conviviendo (Moffat, V. G. (2004).

Teniendo en cuenta lo anterior, en este estudio se plantean una serie de preguntas de Investigación, con el objetivo de analizar: ¿Qué motiva a las mujeres rurales a asociarse?, ¿Qué dificultades tienen las mujeres rurales para emprender y vender sus productos?, y ¿Cuál es el rol de las universidades para apoyarlas?; así también determinar el perfil característico de la mujer emprendedora en el área rural estudiada. Con el fin de responder a estas preguntas, se toma como caso de estudio a distintas asociaciones de la ciudad, con la característica de estar formadas en las zonas rurales del Cantón Cuenca, entre las que se puede mencionar a la agrupación de mujeres "Kallpa Warmi", expresión quichua que en español significa "Fuerza Mujer"; está también Cruz del Despacho, Señor de los Milagros, Santa Martha, etc. Estas Asociaciones por lo general se dedican a la producción de hortalizas, papas, zanahorias, porotos, crianza de animales como: chanchos, reses, cuyes, pollos y huevos. Así también a la elaboración de artesanías, bisutería, y artículos para el hogar.

REVISIÓN LITERARIA

Las asociaciones se crean principalmente para cubrir zonas más amplias del mercado, y solventar problemas que de manera aislada serían más difíciles de solucionar. La asociatividad como estrategia para competir, se diferencian por el abordaje de las empresas, en las opciones estratégicas seleccionadas básicamente en los tipos de articulaciones que se pretenden construir en el proceso asociativo. (Valdez, 2007) Como menciona Narváez (2009), desde finales del siglo XX e inicios del siglo XXI, la experiencia asociativa a nivel de las pequeñas y medianas empresas, se ha convertido a nivel mundial en el rasgo distintivo de sobrevivencia y crecimiento de este tipo de organizaciones. (Narváez, Fernández, Gutierrez, Revilla, & Pérez, 2009) La asociatividad rural no queda fuera de estos escenarios, puesto que las personas, se reúnen para trabajar juntas en actividades artesanales, agro productivas, etc. De esta forma, la nueva idea de desarrollo rural busca la construcción de sociedades más justas, libres y creativas. […] Este reconocimiento del territorio como el espacio vital y más cercano al desarrollo de las sociedades rurales conduce a una nueva forma de mirar a los microempresarios rurales. (Lizarazo Beltrán, 2009)

METODOLOGÍA

Fase 1. Evaluación Preliminar

La primera parte de la metodología comprendió la selección de los grupos que permita responder a las preguntas de investigación. Los grupos de estudio seleccionados para la investigación se caracterizan por la producción agroecológica, elaboración de pequeñas artesanías en productos reciclados y tejidos con

palillos y crochet. Dentro de la actividad agroecológica cabe recalcar que la producción es más para consumo y el sobrante es para comercializar, es por esto que no se puede hacer una producción a gran escala para la comercialización masiva en los mercados de la zona. La mayoría de las mujeres que forman parte de las asociaciones, trabajan en sus campos o artesanías, para apoyar a la economía familiar, puesto que el mayor responsable sería el padre de familia. Son mujeres emprendedoras que decidieron unirse para mejorar su situación económica. Así mismo, se definió las características esperadas y las restricciones de diseño particulares al caso, con la finalidad de realizar el instrumento de encuesta.

Fase 2. Aplicación de la Encuesta

Para la realización del presente artículo existió la colaboración del Grupo de Investigación de Gestión de Medianas y Pequeñas Empresas (GIGMP) de la Universidad Politécnica Salesiana Sede Cuenca – Ecuador, apoyando con datos obtenidos en encuestas realizadas a distintas Asociaciones. Así también los autores, una vez definidos las especificaciones de diseño de la encuesta, procedieron a levantar información de miembros de otras Asociaciones. Con esta información, se procede a evaluar las variables importantes.

RESULTADOS Y DISCUSIÓN

Perfil de los Miembros de las Asociaciones Rurales.

Terminadas las encuestas a las integrantes de la asociación, se tabularon los datos, con el objetivo de ver la variación de respuestas de cada una de ellas, de las cuales, el 92.24% de los miembros de las asociaciones son mujeres y solamente el 7.77%, restante lo conforman hombres. Siguiendo con el análisis del perfil de los miembros de las asociaciones rulares el 91% de las mujeres que conforman la Asociación, tiene una edad comprendida entre los 26 y 65años, el 5% oscila entre los 18 y 25, y el 4%, está en una edad igual o superior a los 66 años. El nivel de instrucción predominante en las asociaciones es el nivel primario, con un 67%, aclarando que la mayoría de los miembros, ha cursado únicamente los primeros años de educación inicial, por lo que su labor ha ido encaminada al cultivo, crianza de animales o trabajos domésticos. Así también en lo referente al estado civil, el 58% son casados, el 21% son madres solteras, existe un 5% que son viudas y el mismo porcentaje en unión libre; el 12% de los encuestados son divorciados.

Dificultades y Motivaciones de los Miembros de Asociaciones Rurales

Los miembros de las distintas asociaciones, han buscado diferentes mecanismos para apoyar económicamente en su hogar, puesto que más de la mitad de las mujeres (63.69%), ayudan a su conyugue para poder solventar sus hogares; pero esta no es la realidad del 35.19%, de los miembros de las asociaciones, puesto que el trabajo de las mujeres representa el sustento diario de sus familias, si bien algunas están viudas o divorciadas, tiene que mantener aún a sus hijos; incluso en este aspecto cabe señalar que el 2.25%, restante corresponde a los hijos que les toca ser la manutención de los hogares.
Al querer emprender de manera individual, las personas encuentran diferentes tipos de problemas, entre ellos tenemos como principal la falta de recursos económicos, obviamente si se desea un negocio o actividad propia, se necesita de capital inicial y es justamente lo que hace falta. El escaso apoyo de las instituciones financieras ha sido perjudicial para el emprendimiento doméstico, puesto que al momento de exigir garantías, estas no son posibles de otorgar. Pero más allá, se tiene también como dificultad, el temor o miedo a fracasar con sus emprendimientos, puesto que las ideas no faltan, pero el temor a perder lo poco que se tiene dificulta el iniciar, y esto va de la mano, con el hecho de que no existe el suficiente apoyo familiar, tanto del conyugue como de los hijos. Es por esto que los integrantes de las distintas asociaciones, consideran de manera unánime que al asociase se reducen las dificultades que tienen para emprender. Existen diferentes motivos por los cuales las personas emprendedoras deciden trabajar en conjunto, es decir, en una asociación, entre ellas incluso la disminución de los niveles de estrés, ya que en las reuniones pueden conversar de muchos temas y realizar deferentes actividades, y de esto sobresale el trabajo en equipo que

realizan y el apoyo mutuo que se tienen entre las integrantes de la asociación. Logrando con todo esto incluso las mayores oportunidades de desarrollo económico para cada una de las integrantes, así como el aumento de la cobertura del mercado al que aspiran llegar.

Al formar parte de una Asociación, incluso el vender sus productos se vuelve más fácil, puesto que si se está solo, tiene menos clientes, no se vende, falta los espacios; en cambio en asociación entre todas se apoyan, las ventas aumentan, se ofrecen productos similares pero también complementarios, las negociaciones fluyen y los clientes aumentan. Justamente de esto se han dado cuenta el 100% de los integrantes de las distintas asociaciones, y por eso siguen trabajando y mejorando cada vez más. Existen muchos aspectos por los cuales las mujeres emprendedoras decidieron formar una asociación, entre los que se destacan: apoyo mutuo para tener un trabajo, ayuda económica para sus hogares, aprendizaje en equipo e incluso es una buena manera de distracción ante los problemas cotidianos que se presentan. Las mujeres han compartido sus vivencias, sus conocimientos, su tiempo, y entre todas han ganado: experiencia, ingresos e incluso amistad. En toda Asociación o emprendimiento también existen dificultades para la venta o comercialización de sus productos. Uno de los principales, es la falta de un local propio para poder exhibir sus productos o tomar contratos. La publicidad o marketing, es otro aspecto que mucha falta les hace, puesto que son conocidas en su zona, por algunos clientes, pero no pueden darse a conocer a nivel de todo el Cantón, a pesar de la calidad de sus productos. Esto va ligado a la falta de clientes que necesitan para que consuman sus productos y por ende la falta de dinero para invertir en esta publicidad. Como se puede dar cuenta es un círculo que afecta a las Asociaciones (Figura1).
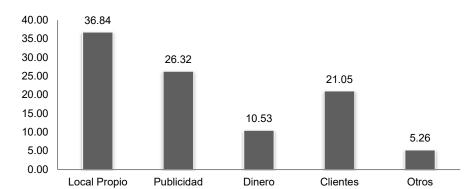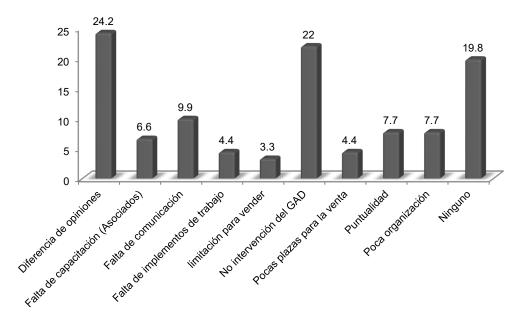
Figura 1: Dificultades de las Asociaciones Para Vender Sus Productos

En esta figura se muestra las principales dificultades mencionadas por las mujeres pertenecientes a las asociaciones, para vender sus productos. En la que podemos apreciar que en su mayoría opinan que la principal dificultad es la falta de un local propio para vender sus productos. La falta de publicidad, es decir, hacerse conocer a las distintas zonas, puesto que no cuentan con el dinero suficiente, y justamente este es otro, problema la falta de clientes, por ende la falta de dinero. Como podemos apreciar es un círculo que afecta a las Asociaciones.

Cabe señalar, que a pesar de tener muchas fortalezas al estar asociados, también se tienen debilidades, como por ejemplo: Diferencia de opiniones (24.2%), Falta de comunicación (9.9%), poca organización (7.7%), falta de capacitación (6.6%), limitaciones para vender (3.3%), entre otras, que se puede observar en la Figura 2.

Figura 2: Problemas Que se Presentan en las Asociaciones

En esta figura se muestran los resultados sobre los principales problemas que se presentan en las Asociaciones. Podemos ver que la Diferencia de opiniones que se tienen entre los diferentes socios, sería el principal inconveniente que se debería solucionar. Puesto que las Asociaciones son apoyadas en su conformación por los GAD (Gobierno Autónomo Descentralizado) Parroquiales, algunos consideran que el apoyo no es suficiente. Se destaca la respuesta del "ninguno", refiríéndose a que no se posee problemas, es decir, están satisfechos por las actividades realizadas dentro de las Asociaciones. Se consideran también aspectos relacionados con la falta o mala comunicación, la puntualidad, la poca organización, falta de capacitaciones, incluso la falta de implementos de trabajo, y las limitaciones para vender.

Forma de organizarse : Este tipo de asociaciones se pudiera considerar como democrática, puesto que tienen un "LIDER", que por lo general es una mujer, que las representa, les organiza, les comunica, pero al mismo tiempo les consulta. Las Asociaciones legalmente constituidas, tienen una estructura formal, elegida democráticamente por todos sus integrantes; esta estructura por lo general se manifiesta como: Presidente, Vicepresidente, Secretario, Tesorero y Vocales. Las integrantes de las diferentes asociaciones, en su totalidad manifestaron que a pesar de los inconvenientes que se suscitan, las decisiones se toman en conjunto, con la participación y acuerdo de todos los integrantes, siendo esto un aspecto motivacional para formar parte de una asociación.

Rol de las Universidades: Las universidades ecuatorianas tienen que regirse bajo la Ley Orgánica de Educación Superior (Ministerio Coordinador de Conocimiento y Talento Humano), la cual manifiesta literalmente:

"Art. 13.- Funciones del Sistema de Educación Superior.- Son funciones del Sistema de Educación Superior:

Garantizar el derecho a la educación superior mediante la docencia, la investigación y su vinculación con la sociedad, y asegurar crecientes niveles de calidad, excelencia académica y pertinencia." Esto quiere decir que las universidades debe mantener una vinculación con el entorno en el que se labora; a su vez:
"Art. 24 Distribución de los recursos.- (…) Se considerará como parámetro adicional, la vinculación de su oferta al desarrollo nacional o regional, a la creación de sinergias, asociaciones y/o fusiones con otras instituciones de educación superior de su región, y a la promoción de potencialidades territoriales."

Manifestando que como universidad se debe propiciar al desarrollo de la región e incluso del país. Es por esto que el rol de las universidades es fundamental para potenciar el crecimiento de las capacidades de las personas consideradas dentro de los diferentes proyectos de vinculación con la sociedad. Tomando en

cuenta estas consideraciones, se toma como caso de estudio a la Universidad Politécnica Salesiana, quien en su Plan Integrado de Vinculación con la Sociedad 2016 – 2018 (Universidad Politécnica Salesiana), abarca diferentes líneas de intervención, y cada uno con su conjunto de programas, entre los que se tiene la investigación social y productiva, así como la atención a población en estado de vulnerabilidad, etc.

Poniendo en práctica los diferentes programas, se ha desarrollado capacitaciones en temas que se han visto necesarios para elevar las habilidades de las diferentes Asociaciones. El caso específico de las carreras de Administración de Empresas y de Contabilidad y Auditoría, se ha realizado capacitaciones de: Planificación, organización, dirección y control de las actividades de las asociaciones, atención al cliente, innovación, marketing, contabilidad básica, y a su vez se les ha puesto en contacto con otras carreras, para capacitaciones específicas de crianza y cuidado de animales (Carrera de Veterinaria), plantaciones y cuidado de la tierra en general (Carrera de Ingeniería Ambiental). Las universidades, con los conocimientos técnicos obtenidos en base al análisis e investigaciones, logran obtener mucha experiencia, que es transmitida a los diferentes integrantes de las Asociaciones. Los proyectos inician como vinculación, pero al darles el seguimiento necesario para su aplicación y control, se extienden a proyectos de investigación.

CONCLUSIONES

El principal motivo para que la mujer rural busque asociarse, es el aportar económicamente en su hogar, e incluso en algunos de los casos sostener solas la economía familiar. Con la asociación las mujeres consiguen tener una fuente de trabajo, en actividades que les gusta realizar, y aprender, puesto que no es un requisito el saber hacerlo, sino el tener ganas de aprender; entre las integrantes se ayudan, se motivan, se enseñan y se comparte. Las mujeres rurales que buscan emprender en pequeños negocios tienen distintas dificultades, entre las cuales están la falta de recursos económicos, que impide que un negocio se realice, conllevando con esto la falta de apoyo de las distintas instituciones financieras, que exigen garantías que las mujeres o sus familias no pueden cubrir. Acompañado a estas dificultades, las mujeres sienten miedo o temor a fracasar con sus negocios, ya sea por falta de conocimiento de los diferentes aspectos del negocio o incluso por falta del apoyo de su familia.

Las diferentes asociaciones, mantienen una organización democrática, puesto que cuentan con su Líder o Presidente que las representa, pero las decisiones de productos que van a realizar, de ferias a las que se van a presentar, productos que van a comercializar, entre otros aspectos, son tomadas por todas las miembros de la misma, escuchando cada una de las opiniones y sugerencias. De esta manera han conseguido organizarse. Les falta un local propio donde los clientes las puedan encontrar, les falta dinero para invertir en publicidad, pero no les falta las ganas de luchar y seguir saliendo adelante como asociación. Dentro de la investigación se determina que existe un bajo apoyo del gobierno para emprender, pero analizando más a profundidad, se puede llegar a la conclusión de que los trámites administrativos son complejos de entender, en especial para la mayoría de las personas emprendedoras que no tienen una educación adecuada, y por eso, para dar solución a la problemática, se debe dar un mejor soporte de parte de los gobiernos provinciales, cantonales y parroquiales, e inclusive ver la posibilidad de que esos trámites puedan ser solventados por las mismas universidades como la vinculación con la sociedad.

Es deber de las Instituciones de Educación Superior, mantener vinculación con la Sociedad, caracterizada por las intervenciones de acuerdo a las características propias de cada carrera, controlando los resultados en base a un seguimiento que puede ser considerado como proyecto de investigación.

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LOS FALLOS DEL SECTOR FORMAL CONTRIBUYEN A CREAR EMPRESAS EN EL SECTOR INFORMAL

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RESUMEN

En este trabajo se pretende exponer los motivantes de creación de empresas del sector informal que escapan al enfoque tradicional neoclásico y de elección social desde el sentido de Arrow. Se hace una revisión literaria desde los conceptos y explicaciones convencionales de la informalidad para luego exponer argumentos de creación basados desde las mismas soluciones no paretianas que produce un mercado formal como resultado de la interacción entre oferta y demanda, fundamentos sociológicos de creación empresarial y elección social cooperativa en contraposición a la racionalidad de Arrow. Finalmente se concluye que los fallos del sector formal en su conjunto son los que conducen a la creación de empresas del sector informal y no la elección de ocultamiento de actividades con fines de evasión tributaria.

PALABRAS CLAVES: Informalidad, Economía Oculta, Emprendimiento Informal

THE FAILURES OF THE FORMAL SECTOR CONTRIBUTE CREATING COMPANIES IN THE INFORMAL SECTOR

ABSTRACT

This paper aims to expose the motivating creation informal sector enterprises beyond the traditional neoclassical and social choice approach from the direction of Arrow. a literary review is done from the concepts and conventional explanations of informality then present arguments creation based from the same non-Pareto solutions that produce a formal market as a result of the interaction between supply and demand, sociological foundations of business creation and social choice cooperative as opposed to the rationality of Arrow. Finally it is concluded that failures in the formal sector as a whole are those that lead to the creation of enterprises in the informal sector and not the election of concealment activities for the purpose of tax evasion..

KEY WORDS: Informality, Shadow Economy, Informal Entrepreneurship

JEL: D22, E26,

Definir a la informalidad en un concepto ha supuesto una tarea compleja debido a que en la literatura se suele clasificar en este grupo a todo aquello que no sigue observación estricta del marco legal, específicamente en lo que respecta a contratación, tributación, entre otros (Schneider, 2012). La explicación tradicional del origen de la informalidad ha sido que resulta de la incapacidad que tiene el sector formal para generar empleos tanto en el ámbito público como privado, y ese excedente de mano obra, que se considera es de baja cualificación (Perry et.al., 2007), es absorbido por un conjunto de actividades que tienen como denominador común la precariedad y la intensidad del uso de la mano de obra en sus procesos productivos (Cárdenas y Rozo, 2009). Otros autores propusieron que el surgimiento de la informalidad ocurre de forma espontánea ante oportunidades que emergen ante distorsiones institucionales en el mercado

formal, mismas que son captadas por emprendedores y se convierten en su modo de producción (Webb et. al, 2009; Williams, 2007). Otros autores han explicado a la informalidad como un producto de la evolución del mercado de trabajo debido a las exigencias de una mayor competitividad y productividad para insertarse en un mercado globalizado e interdependiente (Kramarz, 2003; Galiani y Sanguinetti, 2003). Visto desde esa óptica entonces la informalidad no solo es un fenómeno de dualismo (De Soto, 1989; Hirschman, 1970) sino hasta deseable para poder introducir algo de flexibilidad en los mercados internos para poder competir dado que permite la reducción de costos de operación al menos en el corto plazo.

Esta visión menos legalista y más tolerante sobre el sector informal parece estar tomando más fuerza, específicamente en los gobiernos de países en desarrollo donde se han introducido cambios significativos en sus marcos legales para reducir las barreras de entrada de empresas de ese sector y de esa manera controlar los problemas estructurales de sus economías, así como la deficiente creación de empleo (Schneider y Klinglmair, 2004). Sin embargo, independientemente del origen que se acepte de las actividades informales, los autores separan la ilegalidad de la informalidad al considerar que los ingresos que se generan en el sector informal son de fuente lícita pero no regulada o para la cual no existe una regulación explícita y por tanto son una oportunidad para explotar por parte de los trabajadores y empresarios del sector informal (Webb et. al, 2009).

La primera ola de empresarialidad informal estuvo marcada de forma exclusiva por el trabajo autónomo en condiciones de precariedad que al menos garantizaban alguna fuente de ingreso para el sostén familiar (Gallart, 2003; Cardona, 2003). Luego, como resultado de la necesidad del sector formal de la economía de reducir los costos - específicamente de mano de obra - para poder competir en un mundo globalizado se comienza a gestar un grupo de empresarios informales (Castells y Portes, 1989), los cuales se diferencian de los trabajadores autónomos en cuanto a su capacidad de gestar capital para iniciar un negocio y tener una red estable de ventas o contactos (Parra, 2010). Las empresas del sector informal valoran su desempeño desde un paradigma socioeconómico (Khan y Quaddus, 2015). Barea y Monzón (2006) explicaron que dicho enfoque es el más apropiado para analizar esas organizaciones dado que cumplen al menos tres requisitos obligadamente (a) su creación satisface las necesidades de los socios fundadores tanto desde la función de tenedor como de usuario de los servicios que genera, (b) operan de forma libre en el mercado vendiendo sus artículos o servicios a precios económicamente significativos, y (c) la distribución de los excedentes económicos se efectúa en función de la actividad que desempeña cada socio, siendo distinto a lo que ocurre en las empresas del sector formal donde la distribución se hace en función del capital aportado.

REVISIÓN DE LA LITERATURA

La empresarialidad informal es un segmento de la economía el cual tiene como característica principal la realización de actividades productivas que generan ingresos legítimos no regulados (Webb et. al, 2009). La explicación convencional del surgimiento de la informalidad es que es resultado del exceso de oferta laboral, sobre todo de grupos de baja cualificación, los mismos que no pueden ser absorbidos totalmente por la demanda de trabajo (Perry et. al, 2007) de manera que se desplazan a un conjunto de actividades que tienen como denominador común la precariedad y la intensidad del uso de la mano de obra en sus procesos de producción (Cárdenas y Rozo, 2009). La informalidad como término de la literatura académica apareció en los años 70 cuando Hart (1971) usa el término para describir la forma como se conseguía empleo asalariado en Ghana y como se distribuía este entre los diferentes estratos económicos de la población. Los resultados de Hart presentaron a la informalidad como un medio para resolver el desequilibrio de corto plazo entre oferta y demanda de trabajo, por tanto las personas – especialmente de ingresos más bajos - se dedicaban a producir o vender algo como mecanismo de subsistencia. Un año después, la OIT generalizaba el término para referirse a "actividades de subsistencia en sectores no estructurados" que escapaban al entorno legal (OIT. 1972). Este primer intento de aproximación conceptual generó polémica debido a que estigmatizaba a todo un conjunto de sectores que se desenvuelven como sistemas no estructurados como por ejemplo los emprendimientos colectivos o cooperativos, solidarios, microempresas, etc.

De hecho, la primera ola de empresarialidad informal estuvo marcada de forma exclusiva por el trabajo autónomo en condiciones de precariedad que al menos garantizaban alguna fuente de ingreso para el sostén familiar (Gallart, 2003; Cardona, 2003). Luego, como resultado de la necesidad del sector formal de la economía de reducir los costos - específicamente de mano de obra - para poder competir en un mundo globalizado se comienza a gestar un grupo de empresarios informales (Castells y Portes, 1989), los cuales se diferencian de los trabajadores autónomos en cuanto a su capacidad de gestar capital para iniciar un negocio y tener una red estable de ventas o contactos (Parra, 2010). Esto demuestra que dentro de la informalidad se encuentran personas de todos los estratos socioeconómicos y que las motivaciones y contextos para entrar en ella son variados (Williams, 2007; Slack 2006) y no obedecen exclusivamente a la explicación que el paradigma neoclásico dominante sugiere de una dualidad automática y evasión tributaria como motores de la creación de empresas informales (Sherrhonda, Mahone y Crump, 2014). Meagher (1990) indicó que la economía informal tiene tres características que trazan su origen: (a) Proviene de las deseconomías que se generan de los mercados formales, su origen no es reciente sino que ha existido desde hace mucho tiempo debido a que esta se forma a partir de la cultura; (b) El sistema de normas y valores del sistema se derivan de lo que está pasando en el mercado formal y (c) Una parte de la economía informal, sobre todo en sectores rurales o urbano-marginales subsiste en base al trueque.

Esas características demuestran que la actividad informal en efecto no ha sido un resultado de un trade-off entre la oferta y demanda laboral de los mercados formales ni resultado del proceso globalizador pues la economía informal de hecho es anterior a la actividad formal (Turner, 2004) y por tanto existe un umbral de negocios en el cual la elección mantenerse en la informalidad o cambiarse a la formalidad depende de la estructura social vigente y la forma cómo se encuentra organizada (Geertz, 1963). La suposición de que los formadores de empresas informales han elegido ese segmento por poseer menores costos a los que tiene una organización similar en el lado formal está basado en un enfoque racional-legal de Weber basado en la autoridad (Fukuyama, 1995; Castells y Portes, 1989).

 Sin embargo, Coleman (1988) explicó que la organización de una empresa del sector informal no sigue ese proceso racionalista-lógico sino que se sustenta en la tradición, es decir, en el papel que esta cumple para construir capital social el mismo que está definido por el conjunto de normas, valores y costumbres que emergen desde los colectivos y que se establecen como patrones para guiar el comportamiento de estas empresas de sectores no estructurados, de ahí que este sector es capaz de articular ordenadamente a sus oferentes y demandantes en la creación y sostenimiento de relaciones económicas fuertes (Portes y Haller, 2005; Fukuyama, 1995; Putnam, 2000). De hecho, Gabriel y Cornfield (1995) encontraron que muchas de las organizaciones que operan en el sector informal de la economía poseen una estructura netamente familiar y que su funcionamiento y operación se reduce a la supervivencia familiar. A su vez, estos sistemas familiares enmarcan su gestión en la ética y moral del grupo así como su perfil religioso, los cuales los llevan a adoptar comportamientos más restrictivos incluso que los que se exponen en regulaciones gubernamentales (Farella, 1984).

No obstante, las relaciones que crea la economía informal tanto en sentido de consumo como de producción son finitas, una buena parte de ello se debe a que la empresa informal no se gestiona para acumulación de capital sino para creación de liquidez, solidaridad comunitaria y libertad individual (Portes & Sensenbrenner, 1993). Por otra parte, las empresas del segmento informal son unidades de producción micro y pequeñas las cuales basan sus procesos en el uso de tecnologías menos productivas o tradicionales que en sus pares formales (François, 2002). Ello conlleva a que estas empresas no puedan abastecer de forma masiva al mercado y por tanto cifren su objetivo en la liquidez y no en la acumulación. Aunque esta definición de objetivos no es del todo natural, pues para lograr mejoras tecnológicas en sus sistemas de producción requieren de financiamiento mayores a los que se ofrecen dentro del mismo segmento informal (Venkatesh, 2006), sin embargo, esto es casi imposible de buscar en el segmento formal pues las organizaciones financieras operan con un sesgo discriminador "que no toma en cuenta a los empresarios

(del sector informal) y los conducen a vivir excluidos y relegados de la corriente social (formal)" (Venkatesh, 2006 p. 385).

De este relego y exclusión continua uno de los incentivos más fuertes para creación de empresas informales. Becker (2004) explicó que "los acuerdos de trabajo informales son la respuesta racional de los microempresarios a más regulación (de parte) de burocracias gubernamentales" (p.10). La diferencia de este comportamiento con la visión dualista y neoclásica de la informalidad es que en ese modelo se observa al empresario del sector informal como resultado de la demanda marginal de trabajo fruto de regulaciones establecidas en los mercados formales cuando lo que realmente ocurre es un ordenamiento de preferencias en el sentido de Arrow modificado (Hirschman, 1995), es decir, que en lugar de existir una divergencia que antagoniza a formales con informales lo que existe es "cooperación, simbiosis y ayuda mutua" (Cante, 2000 p. 78). Entonces no es que más regulación expulsa a empresas o individuos hacia la informalidad como una respuesta egoísta e individual para aprovecharse de excedentes económicos de otros (Portes y Sensenbrenner, 1993) sino que el colectivo intenta luchar ante un ambiente externo común que los afecta en diferentes proporciones pero que amenaza su supervivencia y por tanto la elección final es la cooperación en el sentido de Kropotkin la que lleva a las sociedades a alcanzar sus mejores resultados de utilidad marginal a partir de sus propias particularidades (Gould, 1993). Ese sentido de cooperación es el que parece ser la base para que el tamaño y persistencia de los empresarios del sector informal permanezca en el tiempo (Channell, 2008; Scott, 2008) aun cuando de manera general los gobiernos lanzan más regulaciones en un esfuerzo dirigido para reducir el tamaño de la informalidad sin entender primero el conjunto de procesos cognitivos y normativos que conducen a la preferencia empresarial.

DISCUSIÓN Y CONCLUSIONES

Como se puede apreciar, la creación de empresas del sector informal obedece a un conjunto amplio de motivadores que vienen dados por patrones culturales y de conducta social alejado de lo que el paradigma neoclásico predominante de la economía sugiere. Más regulaciones o incentivos para lograr que los empresarios del sector informal se formalicen no surten efectos significativos debido a que tras la formación de esas empresas hay una mezcla de cooperación, solidaridad, ética y moral, supervivencia familiar y deseos de superación que empujan la permanencia de estas organizaciones. Por tanto es necesario estudiar a mayor profundidad el cómo esos elementos generan alguna situación de bienestar en esos empresarios para plantear política pública que enganche desde esas estructuras la conversión hacia sistemas formales en el sentido de Kropotkin.Durante las últimas décadas, las actividades empresariales en el sector informal de la economía han tenido un gran repunte (Cárdenas y Rozo, 2009). En los países en vías de desarrollo este efecto se acentúo particularmente desde los años 80, con el colapso en el precio de mercados mundiales de materia prima, la introducción de modernidad en los mecanismos de producción existentes y el retiro paulatino del Estado en la regulación y planificación económica (Parra, 2011). Esto generó efectos "salida" (Hirschman, 1970) y "exclusión" (De Soto, 1989) en el mercado de trabajo debido a que con la reducción de la actividad productiva primaria, la introducción de modernidad y la contracción en la política pública expansiva se perjudicaron los segmentos de más baja cualificación de trabajadores (Perry et.al., 2007; Umaña, 2006).

Históricamente se ha considerado al sector informal como parte de un mecanismo dual de ajuste natural de la economía (Tokman, 1991), es decir, que surge cuando el entorno de negocios se vuelve pesimista y tiende a ser absorbido por el sector formal cuando es optimista. Sin embargo, la evidencia empírica ha demostrado que la capacidad de absorción no es natural y que ante mejoras en el entorno de negocios tienden a mantenerse e incluso a incentivarse la creación de empresas en el sector informal (Portes, 1995). Esto demuestra que el sector informal posee una holística y reglas que escapan a la explicación clásica dualista de la economía y por tanto se precisa ahondar en el estudio de la influencia de variables ambientales sobre el desempeño de estas empresas.

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ANÁLISIS DE LOS SISTEMAS TRIBUTARIOS DE LOS PAÍSES INTEGRANTES DEL TRATADO DE LIBRE COMERCIO DE AMÉRICA DEL NORTE, (TLCAN), DESDE LA PERSPECTIVA DE LA GLOBALIZACIÓN ECONÓMICA

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RESUMEN

El presente trabajo de investigación hace una descripción del sistema tributario de los países que conforman el tratado de libre comercio de América del norte; Estados Unidos, Canadá y México. Para dicho análisis se tomaron en cuenta las potestades de cada sistema, los impuestos aplicados y el nivel de fomento y promoción que dichos países realizan para generar una cultura fiscal, además se menciona cómo desde la perspectiva de la Globalización Económica existen algunos retos que en condiciones muy particulares cada sistema enfrenta y que en la actualidad son de gran importancia para el desarrollo económico de dichos países. La importancia de realizar comparaciones de los sistemas nos permitirá entender las deficiencias de los mismos y cómo se puede brindar más poder tributario los estados, otro aspecto importante que sobre sale en este trabajo, es la importancia que tiene la internacionalización del Derecho Tributario, lo que impacta fuertemente en la Política Fiscal de los gobiernos antes mencionados.

PALABRAS CLAVE: Globalización Económica, Derecho tributario, Política Fiscal

ABSTRACT

The present work of investigation makes a description of the tax system of the countries that conform the free trade agreement of North America; United States, Canada and Mexico. This analysis took into account the powers of each system, the taxes applied and the level of promotion and promotion that these countries carry out to generate a fiscal culture. In addition, we will mention how from the perspective of Economic Globalization there are some challenges that in very particular conditions each system faces and which at present are of great importance for the economic development of these countries. The importance of making comparisons of the systems will allow us to understand the deficiencies of the same and how the states can provide more tax power. Another important aspect about what comes out in this work is the importance of the internalization of Tax Law. Which has a strong impact on the Fiscal Policy of the aforementioned governments.

KEYWORDS: Economic Globalization, Tax Law, Tax Policy

JEL: K2, K4

INTRODUCCIÓN

En la actualidad, la acelerada marcha de las tecnologías de la información nos han forzado a cambiar nuestros paradigmas, uno de ellos de trascendencia para el desarrollo de los estados es el que compete al

aspecto fiscal, ya que la globalización también ha afectado las cuestiones jurídicas, en ese sentido el comercio internacional factor de desarrollo de los países en gran medida, empuja cada vez más a los sistemas de recaudación fiscal a homologar sus sistemas tecnológicos, jurídicos y operativos en función de un cambio en el tipo de comercio actual, ya que representa un ingreso importante para las empresas así como para las arcas de cada país e ingresos para la el sistema tributario, el asunto realmente importante es saber si el sistema tributario de cada país es lo suficientemente adecuado para los cambios que se están presentando, es decir, ¿Las políticas desarrolladas por los legisladores y tomadores de decisiones de cada país son adecuadas? ¿Están conscientes de su contexto jurídico interno y externo? ¿Su cultura fiscal impacta eficazmente en la recaudación de impuestos? ¿Se cuenta con la infraestructura suficiente para hacer frente a las necesidades de interacción del comercio internacional y recaudación de impuestos? ¿El estado tiene tratados con países que le permitan evitar la doble tributación?, Las respuestas a estas preguntas permiten identificar fortalezas y debilidades en nuestro sistema fiscal mexicano.

El presente documento tiene como objetivo de realizar un análisis comparativo sobre los sistemas fiscales de los países que integran al tratado de libre comercio de américa del norte, (TLCAN). Para ello se toma en cuenta las características de cada sistema impositivo, es decir, sus potestades, tipos de impuestos, organismos rectores e incluso los tratados para evitar la doble imposición con que cuentan, además de tomar como principal característica que los tres países se enfrentan a la globalización con diferentes niveles de recaudación por lo que es necesario, entender como sus niveles de ingreso vía impuestos les permiten generar una estructura adecuada para la generación de presupuesto de gastos y políticas para atender las demanda de su población.

Los hallazgos de este documento permiten darnos cuenta de la fragilidad del sistema recaudatorio mexicano, ya que realmente hoy en día presenta muchas áreas de oportunidad que deben de ser atendidas con un diseño del sistema que permita atender las necesidades más básicas de nuestro país, ya que resulta evidente que los lideres actuales en México, solo toman decisiones a corto plazo, lo que resulta insuficiente para el correcto desarrollo, basta con darnos cuenta que en los últimos años se han realizado recortes a rubros básicos como, educación y salud, esto es una cuestión critica porque nuestro presentará un grave atraso en la competitividad y desde luego en el bienestar de la población en general.

REVISIÓN LITERARIA

La globalización es un efecto que ha alcanzado todos los ámbitos de nuestra sociedad, cada vez estamos más conectados con las personas y los acontecimientos que suceden en el mundo, pero el aspecto más importante de ello, es el efecto que provoca en el desarrollo de las economías, se puede mencionar muchos aspectos como: el comercio electrónico, tributación, movilidad educativa, intercambio cultural, etc.., lo que trae como consecuencias cambios en el actuar de las personas y sobre todo la forma de interactuar de los gobiernos, pero ¿Cómo actúan los países ante estos cambios? Según la teoría de la globalización tres instituciones esenciales han experimentado un cambio fundamental en lo que se refiere a los Estados en la sociedad capitalista avanzada: la tributación, el bienestar y la regulación económica.

Un *prius* antes de entrar en la materia que nos ocupa es fijar qué se entiende por globalización. Desde nuestra perspectiva tributaria la faceta de la globalización que nos interesa es la llamada globalización económica. Como señala Emilio Albi (2003), la globalización tiene significados diferentes pero se puede entender como «un proceso de integración económica internacional, influido por disminuciones de coste en transporte y comunicaciones, con flujos cada vez más importantes de comercio, y también de capital, entre las naciones». Esta definición coincide sustancialmente con la proporcionada por el Fondo Monetario Internacional según el cual la globalización se refiere a la creciente interdependencia de países a escala mundial a través del creciente volumen y variedad de transacciones transfronterizas de bienes y servicios y de flujos de capital internacionales y también a través de la difusión más rápida y generalizada de la tecnología.

"Pues bien, cuando se habla de globalización y Derecho tributario se hace desde dos enfoques muy distintos: desde un enfoque nacional, es decir, analizando cómo las administraciones y los legisladores tributarios nacionales reaccionan ante el fenómeno de la globalización; y desde un enfoque internacional, esto es, viendo cómo los organismos internacionales intentan actuar ante los problemas que el citado fenómeno generan promoviendo un sistema tributario global a través de los denominados «global taxes» (impuestos globales)." (Bokobo Moiche, 2005)

Los países que tienen una relación importante o mucho más directa como los que cuentan con tratados comerciales tienen especial interés en realizar cambios o adecuaciones para que sus sistemas fiscales logren recaudar, tener sistemas eficientes y brindar certeza de que dichos procesos se encuentran bajo un marco jurídico apropiado. En este caso, el contexto económico en el que se basaban nuestros sistemas tributarios era un contexto de cierta o de relativa seguridad económica, donde los flujos de inversión y de capital son limitados. Sobre todo los flujos que se referían a mercancías, operaciones con mercancías tangibles, donde las operaciones son entre empresas independientes no asociadas, las comunicaciones son relativamente lentas y los activos intangibles tenían muy poca importancia. (Bokobo Moiche, 2005)

"El desarrollo espectacular del comercio internacional de la mano de avances en las nuevas tecnologías de la comunicación llaman la atención sobre la viabilidad de los sistemas existentes de tributación y la necesidad de una mayor armonización internacional en las prácticas tributarias nacionales. La globalización económica ha traído una gran interdependencia entre los Estados debido a una intensificación de los flujos de capital y de inversión entre los diferentes países". (Bokobo Moiche, 2005)

Más flujos de inversión y capital y diferente tipo de actividades. Y todo ello asociado a una mejora sustantiva de las comunicaciones y de la tecnología que está también muy vinculada a las comunicaciones. Esto ha generado un nuevo contexto económico. En concreto nos encontramos con el incremento de la importancia de las multinacionales, las inversiones directas de extranjeros y el comercio de servicios y productos digitalizados entre los fenómenos más importantes. (Bokobo Moiche, 2005) En principio, todo contexto económico debe tener un cierto reflejo en el ámbito tributario. Sin embargo nos encontramos con que las principales reglas fiscales sobre las que se han venido erigiendo los ordenamientos tributarios, por los menos los de los países miembros de la OCDE, se configuran sobre un contexto económico distinto. Como afirma Roland Paris (2003), el problema radica en que la globalización de la actividad comercial ha progresado mucho más rápido que la creación de legislaciones para regir esta actividad. Durante años la doctrina ha analizado las implicaciones fiscales de la globalización económica, esto es, si el incremento del carácter transnacional del comercio global está limitando la capacidad de los Estados para establecer sus propias políticas y normas tributarias, para recaudar tributos y para definir sus propias prioridades de gasto. (Bokobo Moiche, 2005) Según (McLure s.f.) hay cuatro tipos de limitaciones para los Estados a la hora de definir sus sistemas tributarios:

El primer grupo de límites serían los límites inducidos por el mercado. Estos límites se refieren a las limitaciones que experimentan los Estados a día de hoy a la hora de gravar manifestaciones de capacidad económica que son volátiles o susceptibles de deslocalización o de movilidad.

En segundo lugar estarían los límites negociados por los propios Estados. Cada vez más los Estados concluyen más o menos voluntariamente, acuerdos que limitan su poder tributario, su soberanía fiscal.
En tercer lugar estarían limitaciones externas impuestas por la soberanía fiscal de otros Estados. Cada día es más corriente que haya un conjunto de Estados que se pongan de acuerdo y traten de imponer límites sobre otro conjunto de Estados, adopten una posición común fuera o dentro de una organización internacional para limitar la soberanía fiscal de otros Estados.

En cuarto y último lugar tendríamos una limitación a lo que se llama independencia administrativa o de gestión. Esta independencia administrativa básicamente consiste en la capacidad que tienen los Estados de gestionar su sistema tributario de forma autónoma sin necesidad de cooperar con autoridades administrativas de otros Estados.

"Una de las cuestiones que más debate ha suscitado últimamente entre los estudiosos del Derecho tributario de otros países ha sido la de responder al siguiente interrogante: ¿en qué medida la globalización económica afecta a la capacidad de los Estados de establecer y exigir sus impuestos? Los estudios que se han realizado a este respecto arrojan conclusiones dignas de tenerse en consideración. Así, se ha puesto de manifiesto cómo la globalización no sólo viene limitando de forma sustantiva el poder tributario de los Estados para exigir sus principales impuestos, sino también que en un futuro próximo tal fenómeno podría desencadenar transformaciones sustantivas en los sistemas tributarios que alteren desde el modelo de gestión tributaria hasta los principios sobre los que se erigen tales sistemas" (Caamaño Anido & Calderon Carrero)

La intensa globalización a la que se ven sometidas la mayor parte de las economías nacionales en el momento actual posee importantes implicaciones en el terreno fiscal. Por un lado, la globalización de los procesos de producción económica dificulta en gran medida la determinación de las bases imponibles de las empresas, lo cual obedece a factores tales como la complejidad para identificar el origen de la renta o el amplio margen de maniobra que tienen los contribuyentes integrantes de grupos de empresas multinacionales para transferir bases imponibles de un lugar a otro del mundo (tax base shifting). Por otro lado, la globalización también ha situado la fiscalidad entre los factores que más influencia ejercen sobre los operadores económicos a la hora de tomar decisiones sobre el lugar de localización de sus inversiones financieras y productivas, circunstancia que ha traído consigo que la política fiscal de los diferentes Estados se vea fuertemente condicionada por consideraciones de índole económica de manera que en no pocas ocasiones ciertos principios clásicos y constitucionales de la imposición terminan siendo orillado. (Caamaño Anido & Calderon Carrero)

En primer lugar, los Estados han comprobado cómo el establecimiento de elevados tipos de gravamen en relación con rentas o bases imponibles caracterizadas por su elevado grado de movilidad o volatilidad, en determinadas ocasiones y contextos, termina provocando una reacción de los contribuyentes desencadenante del denominado fenómeno de "erosión de bases imponibles". Ello ha acontecido especialmente en relación con la imposición del capital y la tributación de los grupos de empresas multinacionales. (Caamaño Anido & Calderon Carrero) En segundo lugar, el tradicional esquema sobre el que operaba el impuesto sobre sociedades se ha visto igualmente erosionado, y ello obedece no sólo al incremento del volumen de operaciones intra-grupo que se llevan a cabo actualmente y las posibilidades de "tax base shifting" que ello conlleva, sino también merced a que la obtención o producción de rentas cada día está más supeditada a la innovación tecnológica, la cual no está vinculada irremisiblemente al territorio donde está localizada la empresa que se sirve de ella para obtener beneficios. (Caamaño Anido & Calderon Carrero).

En tercer lugar, la globalización económica ha traído consigo una gran movilidad de las personas físicas, lo cual viene dificultando mucho la determinación del país de residencia y, con ello, del gravamen por el impuesto sobre la renta en los distintos países con los que posee "conexiones relevantes" (fuente y residencia). Tampoco se pueden ocultar los distintos y graves problemas fiscales que soportan los contribuyentes cuyas empresas les someten a un alto grado de movilidad geográfica. (Caamaño Anido & Calderon Carrero) En cuarto lugar, la globalización económica viene dificultando también la gestión tributaria del IVA. En concreto, el elevado grado de internacionalización de las operaciones de entrega de bienes y prestación de servicios hace difícil en muchas ocasiones determinar el lugar de realización del hecho imponible de este impuesto y, también, su propia base imponible. (Caamaño Anido & Calderon Carrero) En quinto lugar, el crecimiento que ha experimentado el denominado "comercio electrónico (e-

commerce) en el marco del propio proceso de globalización económica también tendrá un significativo impacto en la capacidad de las Administraciones tributarias para gravar la renta y el consumo, dada la dificultad para controlar la realización de tales operaciones, los problemas para identificar a los contribuyentes que los llevan a cabo y, también, las posibilidades de recaudar tales impuestos cuando el contribuyente reside fuera del territorio del Estado acreedor de la deuda tributaria. (Caamaño Anido & Calderon Carrero)

La creciente importancia del Derecho internacional y del Derecho comunitario ha potenciado la actividad investigadora en el orden comparado en las últimas décadas, no sólo en el panorama español sino también en el extranjero. Y por ello hay un creciente interés en Europa y América en la creación de centros, institutos, seminarios y programas desde las propias Facultades de Derecho, que den respuesta a la necesidad de la formación jurídica de índole comparada. (Moran, 2001) La primera gran dificultad que entraña el Derecho comparado no es de índole puramente jurídica sino también lingüística y cultural, pues aun conociendo el idioma y perteneciendo a un entorno cultural próximo, las dificultades en la comprensión de terminología, conceptos e instituciones jurídicas suponen una auténtica barrera inicial para afrontar el estudio y conocimiento de un sistema jurídico ajeno. (Moran, 2001)

Así pues, lo cierto es que la globalización afecta a casi todos los órdenes de la vida y el derecho no está al margen de la misma. Por otra parte, el proceso de convergencia y expansión contribuye y demanda el estudio y conocimiento del Derecho comparado más allá de las áreas tradicionales en las que se contemplaban con frecuencia cuestiones de índole comparatista como el derecho internacional público y privado, el derecho político, el derecho marítimo o el derecho mercantil consecuencia del desarrollo y evolución de derechos supranacionales en sus distintas ramas. Derecho comparado la evolución general de diversas instituciones jurídicas así como la evolución del Derecho según distintos periodos y sistemas. Esta última clasificación sigue siendo la más utilizada, a la vista de los tratados y monografías más recientes. Tal vez la más actual y completa clasificación es la realizada por (De Cruz 1999):

comparación entre sistemas jurídicos extranjeros y el propio para así determinar sus analogías y diferencias

análisis objetivo y sistemático de las soluciones aportadas por distintos sistemas jurídicos respecto a un específico problema jurídico

investigación de la relación causal entre distintos sistemas jurídicos

comparación de las distintas etapas evolutivas de los sistemas jurídicos

examen de las pautas de la evolución jurídica general a partir de los periodos y sistemas jurídicos.

METODOLOGÍA

Para este trabajo de investigación se realiza un estudio comparado de los sistemas tributarios de los países que integran el bloque a América del norte TLCAN, Estados Unidos, Canadá y México, se analizan sus potestades y los tipos de impuestos así como los organismos que integran dichos sistemas, con el fin de conocer su estructura y visualizar de qué forma está constituida su base gravable, también se consulta la base de datos de la OCDE, para hacer comparativos de los niveles de ingreso y sobre la situación en la que se encuentra nuestro país.

Tabla 1: Comparativo del Sistema Tributario de los Países Integrantes del TLCAN

	México	Canada	Estados Unidos de América.
Impuesto sobre sociedades	Los no residentes que provean bienes y servicios en México también deben registrarse para el IVA. Reciben un trato similar a otros contribuyentes registrados para el IVA. Si la empresa no dispone de un establecimiento permanente en México, debe designar a un representante fiscal para completar su registro para el IVA.	Los no residentes no deben registrarse en el IVA si no ejercen una actividad empresarial en Canadá, pero puede que necesiten hacerlo para recaudar y remitir los diferentes impuestos de venta, en función de su nivel de actividad y ventas en la provincia en cuestión.	Los impuestos a las ventas y al uso son recaudados de acuerdo a la jurisdicción estatal en los Estados Unidos. Un estado tiene jurisdicción sobre un comerciante si éste tiene presencia física dentro del estado por sí mismo o a través de una afiliación. La presencia física se determina por los siguientes factores: la posesión de propiedad, la presencia de empleados, el almacenamiento temporal de inventario y actividades realizadas por un tercero dentro del estado a nombre del comerciante.
Tasa estándar	30%	Varía del 10 al 16%, con un promedio del 11,3%. En 2015, la tasa combinada (federal + provincial) más baja fue del 25% en Alberta y la más alta, del 31% en Nueva Escocia y la Isla del Príncipe Eduardo.	La tasa federal de impuesto a las sociedades varía del 15% al 35% según los ingresos. Los gobiernos estatales y locales también pueden imponer impuestos sobre la renta que van desde menos del 1% al 12%. La tasa impositiva efectiva es cercana al 39,5%.
Impuesto al consumo	IVA, llamado Impuesto al Valor Agregado. Tasa estándar16%.	La tasa estándar del impuesto federal sobre bienes y servicios (GST) es del 5%. El PST (impuesto provincial de ventas) supone un componente adicional del 8-10%, lo que eleva el impuesto de venta armonizado (HST) al 13-15%. La provincia de Quebec no aplica este impuesto y recauda un impuesto aparte, el QST (impuesto de venta de Quebec) con una tasa del 9.975%, lo que eleva la tasa conjunta al 14.975%.	Los estados aplican un impuesto sobre las ventas de tipo variable. Para obtener información específica a nivel local, Varía dependiendo del estado y la ciudad (entre el 5% y el 6%).
Impuesto sobre la renta de las personas	Los residentes deben pagar impuestos por su renta a nivel mundial mientras que los no residentes sólo deben pagarlos por ingresos ganados en México. Tasa progresiva del 1,92% al 30%. Dependiendo del nivel de ingreso.	Tasa de Impuesto Federal: Progresiva del 15 al 29% (24,215% para los residentes de Quebec) Impuesto provincial; Progresiva del 10 a 25,75%, con una sobretasa que se eleva hasta 56% en Ontario.	Hay diferentes niveles en función del estado familiar, con un máximo de siete tipos. Tasas de imposición federal (a completarse el 15 de abril de 2016): 10%, 15%, 25%, 28%, 33%,35% y 39.6% dependiendo del nivel de ingreso.
Convenio para evitar la doble tributación	Alemania, Finlandia, Francia Grecia, Indonesia, Irlanda, Israel, Italia, Japón Luxemburgo, Noruega, Nueva Zelanda, Países Bajos, Australia, Austria, Bélgica, Brasil, Canadá, Chile, China, Corea del sur, Dinamarca Ecuador, España, Polonia, Portugal, Reino Unido, Rep. Checa, Rep. Eslovaca, Rumania, Rusia, Singapur, Suecia, Suiza.	Australia, Austria, Bangladehs, Barbados, Bélgica, Bulgaria, Canadá, China, Chipre, Colombia, República Checa, Dinamarca, Estonia, Egipto, Finlandia, Francia, Alemania, Gracia, Hungría, Islandia, India, Indonesia, Irlanda, Israel, Italia, Jamaica, Japón, Kazakstán, Lituania, Luxemburgo, México, Nueva Zelanda, Holanda, Noruega, Portugal, Pakistán, Polonia, Filipinas, Rumania, Rusia, Eslovenia, Suecia, España, Turquía, Ucrania, Venezuela, Reino Unido, Bélgica, Alemania,	Australia, Austria, Bangladehs, Barbados, Bélgica, Bulgaria, Canadá, China, Chipre, República Checa, Dinamarca, Estonia, Egipto, Finlandia, Francia, Alemania, Gracia, Hungría, Islandia, India, Indonesia, Irlanda, Israel, Italia, Jamaica, Japón, Kazakstán, Latvia, Lituania, Luxemburgo, Malta, México, Nueva Zelanda, Holanda, Noruega, Portugal, Pakistán, Polonia, Filipinas, Rumania, Rusia, Eslovenia, Sudáfrica, Suecia, España, Turquía, Tailandia, Ucrania, Venezuela, Reino Unido, Bélgica, Alemania,
Autoridades fiscales	Servicio de Administración Tributaria Secretaría de Hacienda y Crédito Público	Agencia Tributaria de Canadá y Ministerio de Finanzas de Canadá	Autoridades fiscales Servicio Interno Fiscal (IRS, por sus siglas en inglés) Departamento del Tesoro (Hacienda) de Estados Unidos

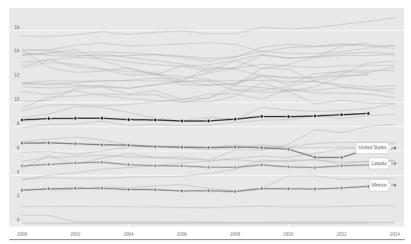*Fuente: Elaboración propia 2016.*

La Tabla 1 contiene un estudio comparativo del sistema tributario de los países miembros del TLCAN, donde se puede apreciar el tipo de impuestos que utiliza cada país, las potestades dentro de cada sistema,

los convenios realizados con otros países para evitar la doble tributación y la autoridad fiscal que lo rige. Cada sistema se divide en impuesto a las sociedades, tasa estándar, impuesto al consumo, impuesto sobre la renta de las personas.

RESULTADOS

Después de haber consultado las bases de datos de la OCDE, se puede ver el nivel de recaudación de cada uno de los países en cuestión, mismos que se muestran a continuación:
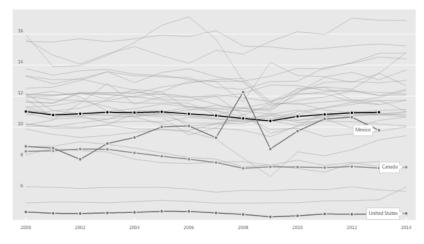
Figura 1

Fuente: Revenue Statistics: Comparative tables Social security contributions Total, % of GDP, 2000 – 2014

En la Figura 1 se puede observar el nivel de contribución de cada país a la seguridad social, donde México presenta un nivel muy bajo. Las 4 líneas remarcadas significan lo siguiente: la primera de arriba hacia abajo es el promedio de la OCDE, la línea segunda en el mismo orden significa el porcentaje de aportación de los EEUU., la tercera indica el porcentaje de aportación de Canadá y la cuanta el porcentaje de aportación de México.
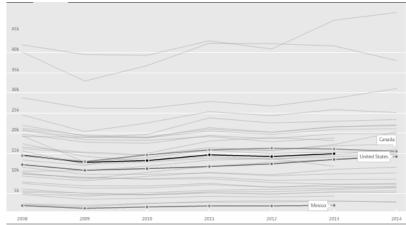
Figura 2

Fuente: Revenue Statistics: Comparative tables, Tax on goods and servicesTotal, % of GDP, 2000 – 2014

En la Figura 2 se puede observar cómo el ingreso por impuestos a los bienes y servicios en México es mucho más alto que los países pertenecientes al TLCAN, esto se debe la tasa que tiene este impuesto es fija y en los otros países se aplica de forma gradual dependo del nivel de ingreso. Obsérvese que los impuestos en México son muy inestables debido a la inestabilidad económica del país mientras que en EEUU y Canadá existe estabilidad en los niveles pago de impuestos por las empresas..

Figura 3

Fuente: OECD (2016), Tax revenue (indicator). https://data.oecd.org/chart/4Fy2

Como se muestra en la Figura 3, México ocupó el último lugar entre los 34 países de la OCDE en cuanto a impuestos como porcentaje del Producto Interno Bruto (PIB), de acuerdo con la Organización para la Cooperación y el Desarrollo Económicos (OCDE). En el informe "Estadísticas tributarias 2014", pone en evidencia que en el 2012, última cifra disponible de México, los impuestos representaron 19.6% del PIB, mientras que el promedio de la OCDE es de 33.7% en el año de evaluación. (Gómez Robles, 2014)

CONCLUSIONES

Los impuestos aplicados en México, tienen tasas muy altas lo que nos demuestra que existe un número muy pequeño de contribuyentes que si cumplen con sus obligaciones, es decir, hay un gran porcentaje de la población que pude pagar impuestos pero realiza actividades para evadir impuestos o se mantiene en la informalidad. El sistema tributario mexicano presenta muchas debilidades, perfectibles claro como muchas otras en materia fiscal, por lo cual es importante utilizar la herramienta del derecho comparado para identificar áreas de oportunidad con el fin de rectificar la forma de actuar de sistema tributario mexicano, pero se necesita que los legisladores y políticos actuales tomen consciencia de la situación y aprendan de las experiencias de otros sistemas. Es importante hacer cambios, en el sistema de recaudación pero es más importante hacer un verdadero análisis para tomar en cuenta los factores que realmente puedan coadyuvar al desarrollo de un sistema tributario adecuado y eficiente. El gobierno mexicano no debería realizar recortes al presupuesto de las áreas claves para el desarrollo, como la educación y la salud, ya que esto afecta en gran medida a nuestra capacidad de incorporar a la sociedad mexicana en el contexto mundial de manera competitiva.

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COMPETITIVIDAD EN EMPRESAS AGRICOLAS DEL VALLE DE SAN QUINTIN, BAJA CALIFORNIA

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RESUMEN

Esta investigación surge con el propósito de medir a la productividad como indicador de la competitividad en las empresas agrícolas del Valle de San Quintín, Baja California, México, el comercio internacional encaminado hacia la globalización, ha presionado a las empresas a ser competitivas, particularmente en el mercado de exportación, que se ha enfocado a lo largo de la historia por completo hacia Estados Unidos. En las empresas agrícolas de la región se destaca la producción hortofrutícola, principalmente de tomate, cebolla y fresa, los resultados obtenidos demuestran que la productividad en las empresas agrícolas se ha incrementado en los últimos años, lo que ha propiciado que la competitividad sea favorable al mantener una balanza comercial positiva. Pese a que la competitividad del sector hortofrutícola mexicano es positiva, las empresas agrícolas que deseen permanecer en el mercado de exportación deben adaptarse a los requerimientos lo que representa un gran reto.

PALABRAS CLAVES: Productividad, Competitividad, Agricultura

COMPETITIVENESS IN AGRICULTURAL COMPANIES OF THE SAN QUINTIN VALLEY, BAJA CALIFORNIA

ABSTRACT

This research arose with the purpose of measuring productivity as an indicator of competitiveness in the agricultural enterprises of the San Quintín Valley, Baja California, Mexico, international trade aimed at globalization, has pressured companies to be competitive, particularly in The export market, which has been focused throughout history completely towards the United States. In the agricultural enterprises of the region, the fruit and vegetable production, mainly tomatoes, onions and strawberries is highlighted, the results show that productivity in agricultural enterprises has increased in recent years, which has favored that competitiveness is favorable to Maintaining a positive trade balance. Although the competitiveness of the Mexican horticultural sector is positive, agricultural companies wishing to remain in the export market must adapt to the requirements, which represents a great challenge.

JEL: O13, Q17, N50.

KEYWORDS: Productivity, Competitiveness, Agriculture

INTRODUCCIÓN

Esta investigación surge con el propósito de realizar un análisis de la productividad como indicador de la competitividad de las empresas agrícolas del valle de San Quintín en el mercado de los Estados Unidos de América desde el origen de la competitividad por Adam Smith (1776) hasta la actualidad con las consideraciones hechas por la SAGARPA y los estudios realizados en el país, durante varias décadas ha

existido una concentración de exportaciones hacia el mercado estadounidense, acentuado con la firma del Tratado de Libre Comercio de América del Norte, lo que ha evidenciado la importancia del estudio de la competitividad en las empresas exportadoras de hortalizas, destacando que México tiene grandes ventajas comparativas en la producción de hortalizas, sin embargo, continúa con problemas de rentabilidad, lo que repercute directamente en su competitividad, y considerando como prioridad la apertura hacia otros mercados internacionales.

REVISIÓN LITERARIA

La competitividad planteada desde sus orígenes por Adam Smith (1776), en su investigación sobre la naturaleza y causas de la riqueza de las naciones que incorpora los efectos reales del comercio internacional sobre el funcionamiento de la economía, valorando el bienestar que pueda reportar a los ciudadanos. El pensamiento de Smith considera implícitamente el sistema de precios como regulador de la economía sin necesidad de la intervención de las autoridades (Aguilar, 2005). Posteriormente se plantea la Teoría de la Ventaja Absoluta en la que cada país se especializa en producir aquellas mercancías donde tenga ventaja absoluta, media por el menor costo de producción en términos de trabajo respecto a los demás países. El concepto de ventaja competitiva se fundamenta en la "productividad" y en los factores que la determinan dentro de la empresa. La productividad es la relación entre la producción obtenida mediante un sistema de producción de bienes y servicios y los recursos utilizados para obtenerla, es decir, su uso eficiente o la relación entre los resultados obtenidos con respecto de los recursos usados y el tiempo que toma conseguirlos (D'Alessio, 2004).

La competitividad de acuerdo con Porter (2009) es definida por la productividad con la que un país utiliza sus recursos humanos, económicos y naturales. La productividad permite a un país soportar salarios altos, una divisa fuerte y una rentabilidad atractiva del capital. La Organización para la Cooperación y el Desarrollo Económico (OCDE) señala: que la competitividad es la capacidad de un país para producir bienes y servicios que superan la prueba de los mercados internacionales manteniendo y aumentando al mismo tiempo los ingresos de sus habitantes en el largo plazo.

METODOLOGÍA

Esta investigación para cumplir con el objetivo planteado requiere de un diseño de tipo no experimental, porque no se manipulan las variables, longitudinal con un análisis de datos desde 2003 hasta 2013 con base en la producción agrícola de la región de estudio, a partir de las bases de datos de la SAGARPA-SIACAP y SEFOA. El estudio consistió en tres etapas, la primera fue la identificación de los principales cultivos de la región, la segunda la elaboración de las tablas que se presentan en resultados destacando los principales indicadores en la producción de tomate rojo y cebolla, y la tercera la relación de la productividad (rendimiento/hectárea) con la competitividad agrícola.

RESULTADOS

A continuación se presentan los reportes de producción anual del municipio de Ensenada desde 2003 hasta 2013, de hortalizas como tomate y cebolla como productos principales en la región.

Tabla 1: Producción de Tomate Rojo en Ensenada, B.C.

Indicadores	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SUPERFICIE SEMBRADA (Hectáreas)	5,608.20	6,187.05	5,672.00	4,728.00	3,331.80	3,712.70	3,210.75	3,534.80	2,750.66	2,932.80	2,759.50
SUPERFICIE COSECHADA (Hectáreas)	5,608.20	6,179.05	5,631.00	4,645.00	3,278.80	3,625.20	3,206.75	3,524.80	2,684.66	2,913.80	2,758.50
PRODUCCION OBTENIDA (Toneladas)	250,446.62	293,325.56	261,033.52	209,351.74	194,653.03	205,297.11	179,008.19	220,754.18	161,941.92	188,969.72	195,463.90
RENDIMIENTO OBTENIDO (Ton/Ha)	44.74	46.50	44.66	44.47	58.68	54.79	56.20	64.41	64.98	73.07	73.23
PRECIO MEDIO RURAL (Pesos)	8,876.14	13,753.85	9,994.69	9,843.96	4,623.54	5,009.86	8,371.72	12,114.79	16,453.96	7,007.95	9,364.10
VALOR DE LA PRODUCCION (Miles de Pesos)	1,575,898.90	4,323,361.09	1,562,621.73	1,947,355.05	1,128,110.76	1,075,986.03	1,677,829.75	2,522,824.94	956,440.92	1,473,597.76	1,703,926.45

Fuente: Elaboración propia con datos de la SAGARPA-SIACAP 2013, SEFOA 2014.

Tabla 2: Producción de Cebolla en Ensenada, B.C.

Indicadores	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SUPERFICIE SEMBRADA (Hectáreas)	2,114.50	2,645.00	2,689.00	2,565.00	3,543.00	2,055.50	2,747.50	2,676.50	3,072.00	1,798.50	1,373.00
SUPERFICIE COSECHADA (Hectáreas)	2,114.50	2,630.00	2,689.00	2,439.00	3,365.00	2,055.50	2,747.50	2,666.50	2,951.00	1,780.50	1,373.00
PRODUCCION OBTENIDA (Toneladas)	96,274.43	124,224.55	121,590.81	109,952.35	149,948.63	100,412.55	146,318.46	132,090.52	105,383.46	92,544.16	77,003.31
RENDIMIENTO OBTENIDO (Ton/Ha)	47.19	45.59	42.75	46.04	42.10	49.19	51.04	49.54	42.63	52.86	57.75
PRECIO MEDIO RURAL (Pesos)	2,308.98	3,203.45	3,019.04	2,749.39	3,305.40	5,271.80	3,500.72	2,107.82	2,316.44	2,490.48	3,289.15
VALOR DE LA PRODUCCION (Miles de Pesos)	281,342.75	400,891.70	258,404.84	370,198.52	259,249.36	721,371.42	520,362.52	278,423.19	221,689.51	266,557.37	340,242.01

Fuente: Elaboración Propia Con Datos De La SAGARPA-SIACAP 2013, SEFOA 2014.

CONCLUSIONES

Finalmente y en concordancia con Cruz, Leos y Altamirano (2013) referenciando a Trigos et al. (2008) se concluye que diversos autores han analizado la competitividad de las exportaciones de hortalizas de México en el mercado de Estados Unidos (Macías, 2010; Málaga y Gary, 2010; Avendaño, 2008; Calva et al., 1992). La mayoría menciona que, a pesar de que México sigue siendo el mayor proveedor de hortalizas de Estados Unidos, con productividad elevada, el país está perdiendo competitividad en ese mercado y ha sido desplazado por otros países, y es importante mantener estos productos libres de contaminantes que afectan la inocuidad alimentaria.

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COMPETENCIAS EN CONOCIMIENTOS, HABILIDADES Y ACTITUDES PROFESIONALES IMPARTIDAS A LOS EGRESADOS DE CONTADURÍA PÚBLICA EN LA UNIVERSIDAD DE MONTEMORELOS

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RESUMEN

El propósito de esta investigación es dar respuesta a la pregunta ¿Existe diferencia entre la formación profesional de conocimientos, habilidades y actitudes genéricos y disciplinares impartida por la Universidad de Montemorelos y la exigencia en el campo laboral de sus egresados de Contaduría Pública? La investigación fue de tipo descriptiva, transversal y de campo. La Universidad de Montemorelos tiene alrededor de 1,200 egresados de la Licenciatura en Contaduría Pública. Para este trabajo de investigación se eligió una muestra por conveniencia de 150 egresados. Para la recolección de datos se elaboró un instrumento conformado por 106 competencias genéricas y disciplinares, en las áreas de conocimientos, habilidades y actitudes. Se observaron diferencias significativas en los conocimientos genéricos dados por la Universidad de Montemorelos y la exigencia de estos en el campo laboral. En los conocimientos disciplinares no se observaron diferencias significativas. De la misma manera, en las habilidades genéricas, se observaron diferencias significativas y en las disciplinares no hubo. En las actitudes tanto genéricas como disciplinares no se observaron diferencias significativas.

PALABRAS CLAVE: Competencias Profesionales, Egresado, Conocimientos, Habilidades y Actitudes

ABSTRACT

The purpose of this research is to answer the question, is there a difference between the vocational training of knowledge, skills and attitudes both generic and disciplinary given by the University of Montemorelos and the demand in the labor market of the graduates of Accounting? The research was descriptive, transversal and information was gathered on site. Montemorelos University has about 1,200 graduates with Bachelor´s Degrees in Accounting. For this research a convenient sample of 150 graduates was chosen. For the data collection an instrument comprised of 106 generic and disciplinary skills in the areas of knowledge, skills and attitudes was utilized. Significant differences in the generic knowledge given by the University of Montemorelos and the demand for these in the workplace were observed. Within disciplinary knowledge, no significant differences were observed. Likewise, in the generic skills, significant differences were observed and in the disciplinary there were none. In both generic and disciplinary attitudes no significant differences were observed.

JEL: I22, I22, I29.

KEYWORDS: Professional Skills, Graduate, Knowledge, Skills and Attitudes

INTRODUCCIÓN

La educación, a través del tiempo, ha sufrido diferentes cambios; las universidades, conscientes de la competitividad del mundo moderno están preocupadas por formar profesionales capaces de responder a las

exigencias de la sociedad. En este proceso, el seguimiento de egresados representa una vinculación entre el contexto laboral y el quehacer universitario. Estrella y Ponce (2006) señalan que para responder a los cambios y las demandas de un mundo cada vez más competitivo y globalizado, las universidades deben formar profesionales acorde a los tiempos en que está viviendo. En toda institución de educación superior, el perfil de sus egresados refleja la calidad de la formación que reciben y, a su vez, son evaluados por el desempeño de su profesión en el campo laboral. Se constituyen en la carta de presentación de las universidades, porque, a través de sus vivencias en el campo de trabajo pueden contribuir al desarrollo y prestigio de la institución que los respalda.

Es trascendente para toda institución educativa conocer el impacto de sus egresados en la sociedad. El desempeño que ejerzan en el campo de trabajo son las evidencias de permanencia o mejora a los contenidos de los programas, así como la formación integral de las presentes y futuras generaciones. Ante tales exigencias, la Universidad de Montemorelos (UM) está consciente de la necesidad de realizar un seguimiento de egresados que pueda proporcionar información que sirva de retroalimentación para mejorar la práctica educativa, para fortalecer los planes y programas de estudio y, sobre todo, para saber en qué medida se está contribuyendo en la formación de profesionales acorde a las exigencias que la sociedad demanda. Es relevante hacer notar que esta investigación está organizada de la siguiente manera: En revisión literaria se abordan los antecedentes y las competencias profesionales, se explica la metodología que consiste en un análisis de las variables mediante Prueba T para muestras relacionadas, posteriormente se presentan resultados y conclusiones.

Estado del Arte

Antecedentes: Es evidente que la necesidad de mantenerse a la vanguardia educativa y satisfacer las necesidades que la sociedad demanda, implica un proceso de calidad y mejoramiento continuo, en donde el seguimiento de egresados se transforma en un referente obligado de calidad (Lopera, 2005).

Hernández y Vargas (FIMPES, 2007) comentan que uno de los aspectos de mayor relevancia en el contexto actual y que se le tiene que dedicar tiempo de estudio, es el que se refiere a la relación que guardan las instituciones de educación superior con la sociedad en su conjunto. El estudio de egresados es una alternativa mediante la cual se puede constatar la pertinencia de la oferta educativa, de lo contrario, las instituciones no pueden garantizar y comprobar hasta qué punto la labor realizada está contribuyendo al desarrollo de mejores profesionales y a la satisfacción de necesidades sociales. También Fresán (citado en Jaramillo, Pineda y Ortiz, 2006) menciona que dichos estudios constituyen una alternativa para el autoconocimiento y para la planeación de procesos de mejora y consolidación de las instituciones educativas. Para Cabrera (citado en Jaramillo et al., 2006), las encuestas a egresados universitarios sobre sus experiencias laborales actuales y sobre sus niveles de ingresos son un indicador generalizado y fácil de comprobar del éxito de la institución.

Escalona Ríos y Fernández Cruz (2007) indican que se debe contar con información confiable sobre el desempeño profesional de los egresados y de su formación, también conocer las nuevas exigencias que plantea el ejercicio profesional a los egresados, como consecuencia de las transformaciones económicas, sociales y tecnológicas, para su incorporación oportuna en los planes y programas de estudios, además valorar la flexibilidad de los egresados para incorporarse a ambientes diversos en el mercado laboral el cual propone modificaciones estratégicas para mejorar las perspectivas profesionales. Mientras que Jaramillo, Pineda y Ortiz (2006) expresan que los logros de los egresados son atribuidos en su mayor parte a la calidad de los planteles donde se educaron. Por otro lado, existen hipótesis que explican los logros de los egresados a partir de las competencias que ellos desarrollan, más que como fruto de la instrucción recibida en la universidad. El anterior enfoque atribuye al egresado mayor reconocimiento de los logros alcanzados. Acepta que las instituciones inducen a los individuos a un aprendizaje óptimo frente a otras personas, pero, las diferencias en el éxito alcanzado atañen en buena proporción, a los titulados mismos. "Detrás del

calificativo de egresado está el nombre de una institución que dice públicamente que ese egresado cumple con los referentes básicos de calidad exigidos por dicha universidad" (Lopera, 2005, p. 3). Garcimarrero y Díaz (2002) mencionan que ha sido recientemente cuando se le ha dado importancia a conocer el efecto de los planes y programas de estudio en la formación de los profesionales. Y todavía más reciente, es el interés por conocer el impacto que dichos profesionales tienen en la comunidad donde ponen en práctica sus conocimientos.

López Gama, Gómez Sánchez y Zárate Loyola (2011) citan que en la actualidad, las empresas demandan profesionistas competentes y comprometidos, capaces de asumir las exigencias y los retos que se les presentan. Por ello, las universidades afrontan el desafío de realizar un trabajo sistemático que les lleve a establecer un modelo educativo por competencias profesionales, para lo que es indispensable tener claro el perfil del profesionista egresado, conocer muy bien el campo profesional y las demandas del mercado de trabajo. Por eso, De Gasperin, Gutiérrez Hernández, Salazar Rodríguez y Pérez Chávez (2014) refieren que el desempeño en el campo laboral es la retroalimentación más importante que las universidades tienen para determinar la calidad de la enseñanza ofrecida a los estudiantes ya convertidos en profesionistas.

Competencias Profesionales: Freire Seoane y Salcines Cristal (2001) mencionan que las competencias profesionales no son una probabilidad de éxito en la ejecución del trabajo sino una capacidad real y confirmada de saber hacer las cosas. Además, es una capacidad productiva del individuo, que se define y se mide en términos de ejecución en un determinado contexto laboral y no solamente de conocimientos, habilidades, destrezas y aptitudes sino mayormente de actitudes, pues las anteriores son necesarias pero no suficientes por sí mismas para el desempeño efectivo de un trabajo.

Fernández Pérez, Reyes Teutli, Dávila Ortiz y Torres Luna (2006) declaran que las competencias son procesos complejos que las personas ponen en acción, actuación y creación para resolver problemas y realizar actividades (de la vida cotidiana y del contexto laboral-profesional), aportando beneficios a la construcción y transformación de la realidad, para lo cual integran el saber ser (automotivación, iniciativa y trabajo colaborativo con otros), el saber conocer (observar, explicar, comprender, analizar) y el saber hacer (desempeño basado en procedimientos, estrategias), teniendo en cuenta los requerimientos del entorno, las necesidades personales y los procesos de incertidumbre, con autonomía intelectual, conciencia crítica, creatividad y espíritu de reto, asumiendo las consecuencias de los actos y buscando el bienestar humano. Castillo Díaz (2009) señala que las oportunidades para desarrollarse son innumerables, pues el campo laboral es muy amplio: de manera independiente como contador, auditor, consultor, investigador y docente; o bien, en el sector público o privado en áreas fiscales, administrativas, financieras, contables, de auditoría, planeación financiera, tesorería, presupuestos, crédito y cobranza, control interno, etcétera. El futuro profesional dependerá de los intereses personales y la actualización profesional, además del prestigio que se vaya construyendo.

Y concluye que debe estar dispuesto al cambio, a la adaptación y al desarrollo de la innovación, teniendo siempre en mente la mejora continua para poder responder así a las necesidades del entorno, manejándose bajo los principios de ética, servicio y calidad. Hernández (2014) menciona una serie de habilidades que los empresarios buscan en un egresado. Se mencionan algunas de ellas en orden de importancia: (a) habilidad de comunicación, (b) negociación, (c) iniciativa y proactividad, (d) flexibilidad o adaptabilidad y (e) habilidad de trabajar en equipo. Abdul Latif y Guanipa Pérez (2010) expresan que el concepto de las competencias va mucho más allá, pues es aplicable también al saber reflexionar, valorar, organizar, seleccionar e integrar lo que puede ser mejorado y que se sistematiza en su valoración continua para realizar la actividad profesional, resolviendo un problema o realizando un proyecto lo cual no se aplica homogéneamente, sino que su aplicación es flexible según la situación concreta que puede desarrollar.Ferrer de la Hoz, Ospino Núñez y Rodríguez Cantillo (2007) concluyen que la contaduría pública, al igual que la mayoría de las profesiones, se encuentra constantemente en actualización y estructura conforme a las leyes, normas, libros, etc., con la particularidad de que es una de las carreras más

requeridas y solicitadas en los países. En cuanto a investigación se refiere, posee una gran variedad de temas e instrumentos para investigar y lleva a indagar sobre el contador público. El estudio de egresados muestra los resultados de campo de egresados en sus aspectos formativos, tanto de conocimientos como de habilidades y actitudes.

METODOLOGÍA

La presente investigación es de tipo transversal, descriptiva, cuantitativa y de campo. La población está conformada con alrededor de 1,200 egresados de la carrera de Contaduría Pública, graduados hasta el año 2015. Para la realización de esta investigación se tomó una muestra de 150 egresados, que representan el 12.5% de la población. La muestra se levantó de enero a abril de 2016. Para esta investigación se adecuó un instrumento que ya existía como antecedente de un estudio similar en la Universidad de Navojoa, en Sonora, México de Flores Laguna (2011). El instrumento consta de 106 competencias, evaluadas en una escala de 0-10 (donde el 0 representa nada y el 10 totalmente); esta escala señala en qué medida la UM les proporcionó dichas competencias y en qué medida se requieren en el campo laboral. Las variables aplicables a esta investigación son descritas a continuación.

Tabla 2: Definición Operacional de las Variables

Variables	Definición	Item	Unidad de medida
Dependiente	Conocimientos genéricos necesarios en el campo laboral desde la perspectiva de los egresados.	Generales de la carrera Especializados de la carrera Multidisciplinarios Idioma inglés Investigación científica Proceso administrativo Redacción Ortografía Administración de Recursos Humanos Tecnologías informáticas Cultura General Estilo de vida saludable Identificación de los objetivos de la empresa Conocimientos básicos de la mercadotecnia	Instrumento diseñado con base en 14 ítems.
Independiente	Conocimientos genéricos impartidos por la UM desde la perspectiva de los egresados	Análisis de las variables mediante Prueba T para muestras relacionadas.	

La muestra tiene las siguientes características: Género, masculino (45.3%), femenino (54.7%), estado civil; soletero (32.2%), casado (67.8%), escolaridad; licenciatura (70%), maestría (29.3%), Doctorado (.7%). Giro de la empresa donde trabaja; educación (30.1%), en áreas comerciales (20.3%), en industria (10.5%), salud (14%) y en (25.2%).

RESULTADOS

En esta sección se presentan los resultados de las medias aritméticas, la significación de las diferencias de medias y el tamaño del efecto (TE). El TE representa el grado en que la hipótesis nula es falsa. Cárdenas Castro y Arancibia Martini (2014) mencionan que para afirmar si existe diferencia significativa entre las medias, se utilizan las pruebas de significación, para contestar si es grande la diferencia se puede contestar con el TE. Los autores mencionan que el criterio que se utiliza para la prueba *t* es de: (a) .20 pequeño, (b) .50 mediano y (c) .80 grande. La Tabla 1 muestra la media aritmética de los conocimientos genéricos proporcionados por la UM y la media aritmética de lo requerido en el campo laboral. Se observa que existe diferencia significativa entre lo proporcionado por la UM y lo requerido en el campo laboral. El tamaño del efecto fue de .24. Las competencias en conocimientos genéricos que resultaron significativas y que presentan un tamaño del efecto mayor, fueron las siguientes: (a) Tecnologías informáticas (.63), (b) Multidisciplinarios (de otras carreras) (.53), (c) Proceso administrativo (planeación, organización, dirección y control) (.43), (d) Especializados de la carrera (.39), (e) Idioma inglés (.36) y (f) Redacción (.36). A

excepción de los conocimientos especializados de la carrera, todas las demás competencias en conocimientos fueron más requeridas por el campo laboral que lo proporcionado por la UM.

Tabla 1: Conocimientos Genéricos Con Significación de la Prueba t y Tamaño del Efecto

Declaraciones	UM	Laboral	Sig.	TE
Generales de la Carrera	8.75	8.41	.031	.18
Especializados de la Carrera	7.72	6.48	.000	.39
Multidisciplinarios (de otras carreras)	6.44	7.72	.000	.53
Idioma inglés	5.36	6.70	.000	.36
Investigación científica	6.58	6.53	.812	.02
Proceso administrativo (planeación, organización, dirección y control)	7.89	8.69	.000	.43
Redacción	7.62	8.51	.000	.36
Ortografía	7.70	8.47	.004	.25
Administración de recursos humanos	7.69	7.48	.557	.05
Tecnologías informáticas	6.86	8.84	.000	.63
Cultura general (ciencia, tecnología, arte, música, etc.)	7.56	7.37	.456	.06
Estilo de vida saludable	8.10	7.48	.068	.16
Identificación de los objetivos de la empresa	7.73	8.37	.000	.11
Conocimientos básicos de la mercadotecnia (producto, precio, plaza, promoción)	8.50	7.94	.003	.26
Total	7.45	7.76	.004	.24

La Tabla 2 muestra la media aritmética de las habilidades genéricas proporcionadas por la UM y la media aritmética de lo requerido en el campo laboral. Se observa que existe diferencia significativa entre lo proporcionado por la UM y lo requerido en el campo laboral. El tamaño del efecto fue de .44.

Las competencias en habilidades genéricas que resultaron significativas y que presentan un tamaño del efecto mayor, fueron las siguientes: (a) Buscar información pertinente y actualizada (.62), (b) Uso del idioma inglés (.55), (c) Usar paquetes computacionales (.49), (d) Tomar decisiones en el ambiente laboral (.44) y (e) Capacidad de autoaprendizaje (.42). En todas las habilidades, fue más lo requerido por el campo laboral que lo que proporcionó la UM.

Tabla 2: Habilidades Genéricas Con Significación de la Prueba t y Tamaño del Efecto

Declaraciones	UM	Laboral	Sig.	TE
Trabajar en equipo	8.78	8.71	.766	.03
Trabajar interdisciplinariamente	8.01	8.51	.088	.22
Usar paquetes computacionales	7.50	8.88	.000	.49
Tomar decisiones en el ambiente laboral	7.86	8.93	.000	.44
Administrar (planear, organizar, dirigir y controlar)	8.36	8.83	.002	.26
Buscar información pertinente y actualizada	6.96	8.75	.000	.62
Relaciones humanas	8.30	8.19	.663	.04
Comunicación oral	8.27	8.24	.970	.00
Comunicación escrita	8.10	8.62	.006	.23
Pensar críticamente	8.10	8.74	.001	.28
Uso del idioma inglés (comunicación, traducción y redacción)	5.45	7.81	.000	.55
Aplicar los conocimiento generales de tu carrera	8.41	8.70	.117	.13
Aplicar los conocimientos especializados de tu carrera	8.08	8.37	.158	.12
Hacer investigación científica relacionada con tu trabajo	7.59	7.90	.142	.12
Mantener un buen estado de salud	8.48	7.94	.036	.18
Controlar tu nivel de estrés	7.64	7.38	.482	.06
Usar adecuadamente las herramientas de trabajo	8.01	8.78	.000	.32
Sintetizar información	7.31	8.42	.000	.36
Capacidad de autoaprendizaje	8.17	9.08	.000	.42
Motivar y conducir hacia metas comunes	8.20	8.89	.000	.34
Trabajar en contextos internacionales	7.36	7.35	.883	.01
Total	7.85	8.43	.000	.44

Tabla 3: Actitudes Genéricas Con Significación de la Prueba t y Tamaño del Efecto

Declaraciones	UM	Laboral	Sig.	TE
Actualización constante	7.78	8.84	.000	.41
Puntualidad	9.12	9.47	.030	.18
Buena apariencia personal	9.04	9.52	.001	.28
Cumplir responsabilidades	9.41	9.59	.010	.22
Apego a las normas de ética profesional	9.46	9.47	.940	.00
Integridad profesional	9.22	9.45	.052	.16
Orden	9.37	9.47	.378	.07
Perseverancia	9.16	9.28	.357	.08
Respeto a los demás	9.33	8.99	.021	.20
Disposición para servir	9.16	9.22	.590	.05
Servicio comunitario	8.61	8.12	.064	.16
Práctica de valores	9.37	9.08	.109	.14
Responsabilidad en el trabajo	9.40	9.70	.005	.25
Disposición para trabajar en equipo	9.50	9.38	.273	.10
Entusiasmo en el trabajo	9.26	9.27	1.00	.00
Compromiso laboral	9.25	9.46	.107	.14
Cortesía en las relaciones interpersonales	8.97	9.39	.013	.22
Emprendedora	9.10	8.73	.141	.13
Cuidadoso con tu salud	9.11	8.77	.104	.14
Responsabilidad social ciudadana	8.95	8.33	.006	.25
Capacidad para hacer crítica constructiva	8.48	8.70	.238	.10
Esforzarse para preservar el medio ambiente	8.52	8.27	.342	.08
Total	9.07	9.14	.373	.07

La Tabla 3 muestra la media aritmética de las actitudes genéricas proporcionadas por la UM y la media aritmética de lo requerido en el campo laboral. Se observa que no existe diferencia significativa entre lo proporcionado por la UM y lo requerido en el campo laboral. El tamaño del efecto fue de .07.

Las competencias en actitudes genéricas que resultaron significativas y que presentan un tamaño del efecto mayor, fueron las siguientes: (a) Actualización constante (.41), (b) Buena apariencia personal (.28), (c) Responsabilidad en el trabajo (.25), (d) Responsabilidad social ciudadana (.25) y (e) Cumplir responsabilidades (.22). A excepción de la responsabilidad social ciudadana, todas las demás actitudes fueron más requeridas por el campo laboral que lo proporcionado por la UM.

Tabla 4: Conocimientos Disciplinares Con Significación de la Prueba t y Tamaño del Efecto

Declaraciones	UM	Laboral	Sig.	TE
Las NIF para la presentación de las cuentas en los estados financieros	8.86	7.89	.000	.35
Los elementos de análisis financiero	8.44	8.31	.696	.03
Las NIF nacionales e internacionales	8.05	7.74	.309	.09
Los sistemas de información contable	8.19	7.95	.354	.08
El proceso de implementación de un sistema de información contable	7.82	7.82	.868	.01
Los sistemas de costos	8.71	7.98	.004	.25
El proceso de implementación de un sistema de costos	8.24	7.66	.060	.17
La cantidad de recursos a invertir	7.85	7.78	.860	.02
El mercado y la viabilidad técnica	7.39	7.74	.234	.10
Las técnicas de evaluación de inversión	7.90	7.09	.015	.22
Las normas y principios de auditoria	8.07	8.05	.881	.01
Las disposiciones legales mercantiles	8.14	7.59	.046	.18
Las disposiciones laborales de seguridad social	7.94	7.71	.431	.07
Las disposiciones fiscales	8.38	8.41	.841	.02
Total	8.12	7.82	.132	.13

La Tabla 4 muestra la media aritmética de los conocimientos disciplinares proporcionados por la UM y la media aritmética de lo requerido en el campo laboral. Se observa que no existe diferencia significativa entre lo proporcionado por la UM y lo requerido en el campo laboral. El tamaño del efecto fue de .13.

Las competencias en conocimientos disciplinares que resultaron significativas y que presentan un tamaño del efecto mayor, fueron las siguientes: (a) Las NIF para presentación de las cuentas en los estados financieros (.35), (b) Los sistemas de costos (.25), (c) Las técnicas de valuación de inversión (.22) y (d) Las disposiciones legales y mercantiles (.18). En todas las competencias, la UM proporcionó más de lo requerido en el campo laboral.

Tabla 5: Habilidades Disciplinares Con Significación de la Prueba t y Tamaño del Efecto

Declaraciones	UM	Laboral	Sig.	TE
Registrar operaciones en los sistemas contables	8.59	8.58	.979	.00
Elaborar los estados financieros	8.98	8.02	.001	.30
Analizar estados financieros	8.23	7.79	.178	.12
Aplicar las NIF nacionales o internacionales	7.86	7.68	.581	.05
Diseñar sistemas de información	7.31	7.63	.393	.08
Implementar sistemas de información	7.27	7.88	.044	.18
Administrar sistemas de información	7.40	8.02	.038	.18
Diseñar sistemas de costos	7.88	7.30	.075	.16
Implementar sistemas de costos	7.88	7.19	.041	.18
Analizar sistemas de costos	7.98	6.98	.004	.26
Analizar la cobertura de riesgos en proyectos de inversión	7.46	6.85	.041	.18
Seleccionar proyectos de inversion	7.51	6.61	.006	.24
Evaluar proyectos de inversion	7.29	6.85	.178	.12
Elaborar planes estratégicos	7.62	7.25	.244	.10
Usar la tecnología contable	6.81	7.92	.000	.33
Diseñar sistemas de control interno	7.18	7.55	.211	.11
Implementar sistemas de control interno	7.22	7.99	.016	.22
Realizar auditorías internas	7.88	7.95	.823	.02
Realizar declaraciones fiscales	7.88	7.40	.215	.11
Preparar la nomina	7.07	6.98	.854	.02
Total	7.65	7.51	.549	.05

La Tabla 5 muestra la media aritmética de las habilidades disciplinares proporcionadas por la UM y la media aritmética de lo requerido en el campo laboral. Se observa que no existe diferencia significativa entre lo proporcionado por la UM y lo requerido en el campo laboral. El tamaño del efecto fue de .05.

Las competencias en habilidades disciplinares que resultaron significativas y que presentan un tamaño del efecto mayor, fueron las siguientes: (a) Usar la tecnología contable (.33), (b) Elaborar estados financieros (.30), (c) Analizar sistemas de costos (.26) y (d) Seleccionar proyectos de inversión (.24). Con excepción de utilizar la tecnología contable, en todas las demás habilidades, la UM proporcionó más que lo requerido en el campo laboral.

Tabla 6: Actitudes Disciplinares Con Significación de la Prueba t y Tamaño del Efecto

Declaraciones	UM	Laboral	Sig.	TE
Registrar operaciones aplicando las NIF	8.51	8.25	.337	.08
Elaborar honestamente los estados financieros	8.98	8.17	.005	.26
Apego a los normas de información financiera nacional e internacional	8.29	7.97	.226	.11
Respetar las normas nacionales e internacionales	8.74	8.35	.068	.16
Disposición para asesorar el funcionamiento del sistema contable	8.28	8.00	.338	.08
Actualización en los sistemas de costos	8.15	7.82	.260	.10
Práctica de la responsabilidad social	8.43	8.19	.345	.08
Práctica de técnicas de evaluación de inversión	7.86	7.26	.123	.14
Apego a normas y principios de auditoría	8.44	7.63	.006	.25
Cumplir las disposiciones legales y mercantiles	8.16	7.76	.149	.13
Respetar las disposiciones laborales de seguridad social	8.21	8.27	.838	.02
Cumplir las disposiciones legales	8.15	7.84	.374	.08
Emprender proyectos de inversión	7.76	7.11	.065	.16
Actualización en la tecnología contable	7.60	7.63	.985	.00
Responsabilidad al realizar la nómina	7.37	7.11	.530	.06
Total	8.19	7.81	.068	.16

La Tabla 6 muestra la media aritmética de las actitudes disciplinares proporcionadas por la UM y la media aritmética de lo requerido en el campo laboral. Se observa que existe diferencia significativa entre lo proporcionado por la UM y lo requerido en el campo laboral. El tamaño del efecto fue de .16.

Las competencias en actitudes disciplinares que resultaron significativas y que presentan un tamaño del efecto mayor, fueron las siguientes: (a) Elaborar honestamente los estados financieros (.26) y (b) Apego a las normas y principios (.25). En las dos competencias, la UM proporcionó más que lo que se requiere en el campo laboral.

CONCLUSIONES

En el estudio realizado por Flores Laguna (2011), al analizarse las competencias genéricas en conocimientos, se encontraron diferencias significativas en Idioma inglés, Proceso administrativo, Redacción, Ortografía y Tecnologías informáticas. En cuanto a las habilidades genéricas, se encontraron diferencias significativas en usar paquetes computacionales, tomar decisiones en el ambiente laboral, administrar, buscar información pertinente y uso del idioma inglés. En relación a las actitudes genéricas, se encontraron diferencias significativas en aprender constantemente, puntualidad, buena apariencia personal, cumplir responsabilidades, integridad profesional y responsabilidad en el trabajo". Estas mismas competencias resultaron con diferencia significativa en el estudio de la UM. Tras analizar los resultados, se puede afirmar que existe una diferencia significativa en los conocimientos y las habilidades genéricas, mas no se encontró diferencia en las actitudes genéricas, ni en los conocimientos, habilidades y actitudes disciplinares. En términos generales el estudio realizado apunta a que desde la perspectiva de los egresados, la UM debe fortalecer en conocimientos genéricos; tecnologías informáticas, multidisciplinarios, proceso administrativo, idioma inglés y redacción.

En las habilidades genéricas deberá trabajar con mayor atención en; buscar información pertinente y actualizada, uso del idioma inglés, uso de paquetes computacionales, toma de decisiones en el ambiente laboral y capacidad de autoaprendizaje. En cuanto a las actitudes genéricas se requiere trabajar en actualización constante, buena apariencia personal, responsabilidad en el trabajo y el cumplimiento de responsabilidades, puesto que los estudiantes de acuerdo a su experiencia señalan que el mercado laboral requiere mayor exigencia. Sin embargo también resaltan que las UM desarrolla en sus egresados habilidades y competencias superiores a las requeridas por el mercado laboral como son los siguientes: en conocimientos genéricos; especializados en la carrera y conocimientos básicos de mercadotecnia. En habilidades genéricas; mantener un buen estado de salud. En actitudes genéricas; respeto a los demás y responsabilidad social ciudadana. En conocimientos disciplinares; conocimientos de las Normas de Información Financiera (NIF) para la presentación de estados financieros, los sistemas de costos, técnicas de evaluación de inversión y las disposiciones legales mercantiles. En habilidades disciplinares; elaborar estados financieros, implementar sistemas de costos, analizar sistemas de costos, analizar la cobertura de riesgos en proyectos de inversión y seleccionar proyectos de inversión. En actitudes disciplinares; elaborar honestamente los estados financieros, apego a normas y principios de auditoría. Finalmente este trabajo de investigación nos invita a realizar un estudio de percepción de los empleadores y a su vez un estudio comparativo de egresados contra empleadores, es decir de lo que se imparte y lo que el campo laboral requiere desde ambas perspectivas.

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DE LA SCM TRADICIONAL A SCM SOCIAL, INTELIGENTE Y VERDE: UNA REVISIÓN DE LA LITERATURA

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RESUMEN

Este trabajo pretende hacer una revisión cronológica del estado del arte relacionado a la Gestión de Cadena de Suministro (SCM, en inglés). Para lo cual se ha revisado artículos de las 8 revistas de mayor impacto sobre el tema, estos artículos se han escrito en los últimos 5 años y mediante la aplicación del método de revisión de la literatura MAGG (Marquina, Álvarez, Guevara y Guevara, 2013) se ha logrado determinar el estado del arte del tema y se sugieren futuras líneas de investigación.

PALABRAS CLAVES: Gestión de Cadena de Suministro, Gestión de la Cadena Sostenible

FROM TRADITIONAL SCM TO SOCIAL, INTELLIGENT AND GREEN SCM: A REVIEW OF THE LITERATURE

ABSTRACT

This work intends to make a chronological review of the state of the art related to Supply Chain Management (SCM). For which we have reviewed articles from the 8 journals with the greatest impact on the subject, these articles have been written in the last 5 years and through the application of the MAGG literature revision method (Marquina, Álvarez, Guevara and Guevara, 2013) Has been able to determine the state of the art of the subject and suggest future lines of research

KEY WORDS: Supply Chain Management, Sustainable Chain Management

JEL: M00

INTRODUCCION

La investigación en cadena de suministro y logística hasta antes del 2005 seguía un enfoque tradicional, es decir, concebía a la cadena de suministro como parte de la logística (Larson, Poist & Halldórsson, 2007). Esta visión de la cadena de suministro era eminentemente estática y no consideraba el papel de los cambios de mercado como detonadores de un proceso de abastecimiento y fabricación. Sin embargo, a partir de ese año se comenzó a notar un cambio importante en la producción científica de temas relacionados a la logística y a la cadena de suministro y era que los investigadores habían adoptado un enfoque unionista con respecto a esos dos campos. Esto quiere decir que consideraban a la cadena de suministro como una logística avanzada, donde la gestión logística tradicional basada en el transporte y almacenamiento era sólo una parte más de algo más macro. Para esa época, la principal institución dedicada a la investigación en logística decidió actualizarse a ese cambio y pasó de denominarse Council of Logistic Management (CLM) a llamarse Council of Supply Chain Management Proffesionals (CSCMP), esto debido a que la cadena de suministro pasó a englobar a la logística y a agregar para sí fases adicionales de integración con proveedores y clientes y actividades de marketing, desarrollo de productos y servicio al cliente como elementos diferenciadores y creadores de valor. (Larson, Poist & Halldórsson, 2007). Es así como los posteriores

trabajos de investigación que se desarrollaron prácticamente dejaron de considerar a la logística y a la cadena de suministro como temas de contenido común para unificar toda la producción bajo el único paraguas de la cadena de suministro. El propósito del presente trabajo es explorar sobre los tópicos que se han abordado en la literatura con respecto a la cadena de suministro para luego proponer futuras líneas de investigación a partir de las brechas del conocimiento que puedan detectarse. Se ha tomado como marco de referencia trabajos en revistas indexadas de alto impacto tales como *Journal of Business Logistics, The International Journal of Logistics Management, Journal of Manufacturing Technology Management, International Journal of Physical Distribution & Logistics Management, Journal of Supply Chain Management, Supply Chain Management: An International Journal, Journal of Business & Industrial Management, The TQM Journal*. Los artículos que se extrajeron para el análisis tienen una antigüedad no mayor a los últimos 5 años. Se consideraron estas revistas debido a que en la mayoría de trabajos de revisión de la literatura con antigüedad de 5 años o más han utilizado para su análisis documentos ahí publicados (Wu et al., 2016; Chelariu et al., 2014; Clifford et al., 2010). Por otra parte, revisando el índice de impacto preparado por Scimago, estas revisas pertenecen al primer cuartil, esto quiere decir que son las fuentes más consultadas y citadas a nivel mundial cuando se trata de tópicos relacionados con la cadena de suministro.

Antes de efectuar la revisión de la literatura, se procedió a consultar con trabajos de investigación con fecha entre el 2008 y 2010 que contengan revisión de la literatura hasta esos intervalos y que constituyan los puntos iniciales de partida para la búsqueda de investigaciones necesarias para la revisión. Schoenherr (2009) expuso la necesidad de efectuar investigación post positivista en los estudios sobre cadena de suministro para poder abordar de mejor forma fenómenos relacionados con el comportamiento, la cultura y las relaciones de poder entre firmas que conforman una misma cadena. La necesidad según este autor es el de presentar evidencia que no parta de la percepción transversal de las unidades muestrales sino que tome como evidencia lo que realmente pensaban los individuos y de esa forma tener un mejor entendimiento de su conducta real cuando interactúa con los otros miembros de la cadena. En esa misma línea, Giunipero (2008) propuso que los estudios de caso múltiples podrían ser el mejor enfoque de la metodología cualitativa para abordar los fenómenos de la cadena de suministro. Pero su énfasis principalmente era en estudiar los casos vinculados a la cultura y el ciclo de vida del producto como moderadores de influencia directa sobre las decisiones de planificación y decisión de las firmas que conforman la cadena de suministro.

Clifford et al., (2010) en cambio propuso la necesidad de ahondar en estudios positivistas donde se explique el comportamiento frente a las variaciones del mercado de las firmas que componen la cadena de suministro desde teorías microeconómicas y competitivas debido a que los constructos que se empleaban en la literatura no captaban todo el efecto del comportamiento optimizador de quien toma decisiones y que se explica mejor en la economía y la gestión estratégica, precisamente porque en esos campos se generaliza del individuo al colectivo y no al revés. Como se puede notar, la preocupación de los investigadores al inicio de la segunda década del milenio estaba orientada en entender de mejor manera el comportamiento de los individuos en la construcción de relaciones que supone la cadena de suministro y que escapaban de la lógica racionalista y maximizadora dominante y tomada de la economía neoclásica. Los estudios demostraban que había un desajuste muy fuerte con ese supuesto, y la única manera de acceder a otras fuentes de comprensión era con estudios experimentales (cualitativos) o incorporar por descarte nuevas teorías de las ciencias del comportamiento e ir determinando por ensayo y error que hipótesis se ajustaban de mejor forma (positivismo). A continuación se procederá a revisar los estudios más relevantes efectuados en esas dos dimensiones.

REVISIÓN DE LA LITERATURA

Para la revisión de la literatura se aplicó el proceso metodológico propuesto por Marquina, Álvarez, Guevara & Guevara (2013), adaptado de Machi & McEvoy (2009) y Hart (2003), el cual consiste en la elaboración de las matrices: (a) Fichas, (b) Matriz de exploración de Literatura, (c) Matriz de desarrollo del argumento cronológico, (d) Matriz de contrastación teórica, (e) Matriz de análisis de la literatura, (f) Matriz

de desarrollo de argumentos complejos y (g) Matriz de mapas conceptuales. Las cuatro primeras matrices se emplean en esta sección, las siguientes cuatro matrices se emplean para la siguiente sección de discusión. Golicic & Sebastiao (2011) indicaron que la estrategia de la cadena de suministro evoluciona a medida que el ciclo de vida de un producto avanza hacia etapas de crecimiento y madurez. En esa fase es necesaria la introducción de innovación disruptiva sobre el producto para poder seguir manteniendo un desempeño comercial exitoso en la cadena. El establecimiento de una cadena de suministro no es estático, en la medida que evoluciona el ciclo también lo hace la configuración de los socios nucleares en un esfuerzo por reforzar la legitimidad del producto en el mercado naciente y definir continuamente la propuesta de valor de la cadena. La formación de una cadena de suministro para un mercado naciente se forma sobre redes personales, proximidad geográfica y la fijación de líderes internos, los cuales reducen el riesgo de la nueva cadena y le permite ganar legitimidad en el mercado sobre todo si la firma es poco conocida en el mercado. La legitimidad por su parte permite un ingreso más cómodo al mercado clave a penetrar y este ingreso cómodo se sustenta en compromisos incrementales entre los socios de la cadena de suministro. A partir de esos compromisos se construye la definición continua de la propuesta de valor hacia los clientes finales.

El núcleo de la cadena de suministro se caracteriza por una alta interdependencia, lo cual quiere decir que todos los miembros operan al límite de sus capacidades dinámicas y por tanto colaboran entre sí para el éxito de la cadena de suministro. A medida que la propuesta de valor se tiende a estabilizar, la empresa focal comienza a evaluar su cadena desde el núcleo hacia la periferia y separa a aquellas firmas que no son críticas y consolida alrededor de aquellas críticas la dinámica del negocio. En ese ejercicio de consolidación Soon & Udin (2011) indicaron que el valor de la cadena de suministro está dado por la coordinación logística (calidad, costo y flexibilidad), relaciones con el cliente y sistemas de información. La flexibilidad es una característica de la coordinación debido a que permite generar adaptación, alineación y agilidad en cada uno de los miembros que forman la red.

La flexibilidad de la cadena de valor (VCF) refleja el estado actual de la incorporación de procesos en las operaciones de la cadena de suministro y ser proactivo en el cumplimiento de la gestión de la demanda y la oferta. La taxonomía VCF implica el uso de redes de operación, deben de considerarse los factores culturales y conductuales que poseen los proveedores de la cadena de suministro y logística que sean compatibles con las capacidades operativas. En ese sentido las estrategias de mercado (MS) pueden dar efectividad a la coordinación de la logística (LCE) al interior de la cadena. La flexibilidad permite agregar valor a la cadena de suministro específicamente en negocios donde el ciclo de vida del producto depende de una perfecta integración de las funciones (prácticas operacionales) para lograr reducciones en tiempo, costo y entrega dando así una ventaja competitiva. Eso demuestra que si se emplean adecuadamente los recursos de los socios mediante metodologías que eleven las capacidades de la cadena de suministro se pueden lograr resultados eficientes en sentido del rendimiento. La taxonomía VCF comienza con los clientes, en lugar de sobre excederse en las existencias de forma generalizada, las organizaciones adoptan, alinean y adaptan su modelo de hacer *stock* (MTS) para responder al cliente mediante estrategias *push* y *pull*, mismas que consisten en planificar la demanda de forma conjunta con los clientes para mejorar la eficiencia de entrega y satisfacción de los clientes.

Gligor (2014) propuso que las mejoras de eficiencia y satisfacción se pueden lograr con un manejo adecuado de los recursos y capacidades de la cadena de suministro. Un recurso sin capacidad no genera valor ni ventaja sobre los competidores. Las empresas que son capaces de acumular recursos y capacidades son excepcionales por lo tanto son difíciles de imitar y eso les permite alcanzar más fácilmente su ventaja competitiva sobre los competidores. Un recurso se refiere al factor o factores que son propiedad, son controlados y están a disposición de las firmas que conforman la cadena. Una capacidad en cambio se refiere al mecanismo por el cual una organización logra combinar los recursos para lograr el efecto deseado. En ese sentido, los recursos se orientan al mercado y las capacidades se emplean para reordenar a la cadena de suministro como un ente flexible que responda a la expectativa de rendimiento de los socios. Las firmas que se orientan al mercado son las más propensas a darse cuenta del potencial estratégico de formular la

orientación de la cadena de suministro de manera apropiada para enfrentar la compleja relación entre demanda y oferta y anticiparse a los cambios del entorno. Debido a esa característica compleja es que se emplea la flexibilidad como metodología de gestión y elemento diferenciador (capacidad) de lo que hacen otras cadenas competidoras. Si bien es cierto la orientación al mercado permite que centrarse en crear valor para el cliente final mientras se busca generar utilidades para la cadena, debe de determinarse un umbral hasta donde esa orientación puede contribuir de forma positiva al rendimiento. La flexibilidad es precisamente el hilo conductor tanto de la orientación al mercado como de la cadena de suministro para ir haciendo adaptación hasta que se logre el rendimiento deseado.

Kohn, McGinnis & Kara (2011) advirtió que la construcción de una apropiada estrategia de gestión logística tiene influencia significativa en la efectividad de la coordinación de la logística (LCE), la eficacia del servicio al cliente (CSE) y la capacidad de respuesta competitiva general de la organización (COMP). La estrategia de gestión logística tiene tres dimensiones que son la estrategia de procesos (PS), la estrategia de mercado (MS) e información (IS). Esta triada cumple con los objetivos relacionales de controlar costos, reducir las complejidades a la que se enfrentan los clientes y la coordinación y colaboración de organizaciones a través del canal. La única forma de lograr mecanismos ágiles de respuesta competitiva es mediante la formulación de estrategia activa que estimule positivamente a LCE y a CSE. Para entender por qué COMP debe obligatoriamente seguir esa ruta hay que evidenciar que un mal manejo del cliente puede ser resultado de una inadecuada gestión logística (LCE) dentro de la firma focal o de los socios de la cadena, luego esa mala gestión se debe a un inadecuado sistema de comunicación con los clientes y finalmente un mal diseño de los flujos de coordinación y control entre los miembros del canal que pueden llevar al estancamiento de los tiempos y la eficiencia de la cadena. La alineación estratégica entre OLS, LCE y CSE implica entonces una coordinación amplia en muchos niveles de la organización, esa amplitud y profundidad se transmite en mecanismos de integración hacia adelante o hacia atrás, donde las actividades de logística no se pueden aislar y dejar de lado pues son la esencia misma de lograr un balance de eficiencia y prontitud en responder al cliente. No obstante, es importante la consideración de los factores culturales como moderadores de la estrategia de la cadena.

Una de las formas como se puede sortear posibles aislamientos de las actividades logísticas fue expuesto por Gligor & Holcomb (2012). La agilidad se define como la capacidad de un productor de bienes y servicios para utilizar de forma provechosa las adversidades para intervenir de forma proactiva en el cambio competitivo del mercado. Sharifi & Zhang (1999) caracterizaron a la agilidad como la capacidad de sobrevivir a las amenazas de forma exitosa a cambios inesperados. El papel de la agilidad en la cadena de suministro consiste en permitir que los miembros puedan responder de forma rápida ante los cambios imprevistos en la oferta y la demanda. Las capacidades de logística se pueden utilizar de forma activa para reaccionar ante las turbulencias del mercado, teniendo un tamaño de la capacidad a manera de reserva se puede responder de mejor forma a la volatilidad. No obstante, la capacidad debe de ir de la mano con la agilidad como un factor reactivo rápido y eficaz que permite a la firma establecer una ventaja competitiva como elemento crítico. El concepto de agilidad se señala como un mecanismo para la gestión del cambio, mejorar la capacidad de respuestas al cliente y administrar apropiadamente las turbulencias del entorno. Sin agilidad no se puede alcanzar competitividad en las firmas pues no llegan a lograr el aprovechamiento al máximo de los conocimientos (capacidades) de la firma focal y los socios. La agilidad de la cadena de suministro se sustenta en la integración de las capacidades operativas y logísticas de la organización.

Las capacidades se miden en términos de tres gestiones (a) demanda, (b) proveedores y (c) información. Se puede notar que en la práctica se buscar armonizar las dinámicas de integración hacia adelante, hacia atrás y la maximización de operaciones en la empresa focal. Con esa armonización se logra maximizar la eficiencia y efectividad de los esfuerzos colectivos de los socios de la cadena.

Otro enfoque sobre la agilidad fue expuesto por Gligor, Holcomb & Stank (2013). La agilidad de una cadena de suministro es un concepto multidimensional que se refiere a los campos cognitivos y físicos que no

solamente se refiere a flexibilidad y tiempo (en sentido de respuesta, en ambos casos). Para teorizar de mejor forma la agilidad, se tomaron teorías del campo deportivo y militar, para referirse más a un reflejo de percepción, toma de decisiones y acción. Sheppard & Young (2006) y Farrow et. al (2005) asocian a la agilidad como un estado de alerta en la cual un cuerpo puede decodificar cambios en su entorno para luego adoptar los cambios que se crean pertinentes, los cuales llevan al ente a cambiar su dirección de curso y lograr los objetivos. En el caso de una cadena de suministro, se entiende que esta es un solo grupo cohesionado y que por tanto todos los socios deben estar en estado de alerta para responder a los objetivos comunitarios deseados. El estado de alerta que supone la agilidad, se sustenta en un conjunto de cinco técnicas: (a) exploración visual, (b) velocidad visual de exploración, (c) procesamiento visual, (d) percepción y (e) anticipación. Las tres primeras técnicas se refieren a un ejercicio de visión e interpretación, mientras que los dos últimos son los elementos de acción que, en jerga deportiva, diferencian un deportista de élite de alguien que no lo es. Para el caso de la cadena de suministro, es la diferencia entre un grupo que se encuentra plenamente alineado e integrado en pos de los beneficios relacionales. Las dimensiones cognitivas están relacionadas con el procesamiento de información ayudando a evidenciar el curso de decisiones a tomar. Las dimensiones físicas en cambio se relacionan con la acción a tomar y la capacidad para adaptar el rumbo de la decisión a los resultados esperados.

Adamides, Papachristos & Pomonis (2012) indicaron que los trabajos de investigación en la gestión administrativa generalmente se han desarrollado desde un enfoque técnico dejando de lado el rostro humano y social que hay detrás de la misma, considerando que quienes conforman las organizaciones son personas. En ese sentido todos los fenómenos que ocurren en una organización, fruto de la interacción, son reducibles a la persona y como patrón discreto su comportamiento. Un enfoque humano y social para una cadena de suministro es necesario porque los intereses de la cadena están alineados a los intereses de la sociedad dominante/focal. Adicional a ello es importante destacar que todas las personas son sensibles ante la percepción de los incentivos y riesgos que dominan la variabilidad del mercado, sin embargo, no responden de la misma manera aunque pueden estos tamizarse a partir de los valores que definen la cultura y conducta de las personas. El poder y el control son dos factores determinantes para el análisis de conducta en el interior de una cadena de suministro. El poder define el grado de coerción que puede imponer una persona sobre otra, en ese sentido de negociación y por tanto imponer su voluntad en los términos de negocio.

El control por otra parte se refiere a la necesidad de aplicar mecanismos para orientar la conducta de las partes, de manera que se trabaje en términos de los resultados esperados en todos los socios de la cadena de suministro. Una de las formas como sugieren los autores que puede tener un mejor conocimiento de las personas que toman decisiones en las organizaciones de la cadena es la aplicación de test de personalidad para aislar patrones comunes de la vida personal como profesional, a partir de ahí se puede tener una mejor definición sobre los mecanismos y contextos que dominan el perfil de elección. Wever, Wognum, Trienekens & Frederik (2012) presentaron argumentos para establecer una norma cuando existen desviaciones en el comportamiento de las personas. Ellos analizaron los riesgos de la oferta y la demanda en la cadena de suministro a partir de la teoría de los costos de transacción. Esta sirve para modelar la necesidad de transacciones bilaterales para evitar desviaciones al comportamiento que posiblemente pueden surgir si se maneja la cadena de suministro desde el intercambio bilateral o transaccional. Los contratos son un buen instrumento para lograr que los socios de la cadena tengan un marco normativo útil y cada socio agregue la parte del valor que le corresponde para la dinámica de la cadena. El uso de contratos se sugiere cuando la cadena de suministro opera con vínculos secuenciales que producen productos diferenciados, esto quiere decir, que cada socio agrega algo de valor al producto hasta que llega el mercado.

La agregación de valor implica dependencia en las actividades y procesos anteriores y por tanto los socios son vulnerables a los riesgos relacionados con la interdependencia de transacción. La interdependencia es condicionada por situaciones en las cuales existe posibilidad de elusión o incumplimiento que afecten al funcionamiento en si a los productos que se entregan en cada fase de la cadena. Como resultado de la interdependencia, los actores pueden obligar a optimizar operaciones desde la demanda o la oferta, con las

correspondientes externalidades negativas. Por ejemplo, un contrato puede evitar comportamientos oportunistas en proveedores pero no ser adaptables a las necesidades de los clientes, es decir, colocar bandas fijas en lo que respecta a la negociación de precio/volumen. En algunos casos, una forma de suavizar la rigidez de un contrato es la tercerización de ciertas fases de la cadena de suministro.

Ageron, Lavastre & Spalanzani (2013) argumentaron por su parte que es posible lograr que en una relación no hayan desvíos si se logra que las firmas miembros de la cadena de suministro participen en procesos de innovación. La colaboración en innovación de los socios de la cadena de suministro depende de que tan cerca se encuentren de la integración hacia adelante / hacia atrás, a mayor cercanía mayor participación debe haber. Los grados de innovación en la cadena de suministro pueden ser incrementales o radicales. Los primeros se caracterizan por hacer pequeños cambios y adaptaciones en los socios mientras que los segundos se caracterizan por aplicar conocimientos nuevos que vuelve obsoleto lo que anteriormente se conocía. En ese sentido, la transformación no es sinónimo de riesgo o de durabilidad sino de emplear mejoras en la gestión interna y hacia atrás en pos de satisfacer la reducción de costos no deseados en la satisfacción del cliente.

La creación de redes de confianza es fundamental para que las empresas que forman la cadena ganen en agilidad y flexibilidad. Una cadena de suministro innovadora se caracteriza por introducir innovaciones que se van adaptando en intervalos de temporalidad y progresión desde la operación (corto plazo), tecnologías de información (medio plazo) y gestión (largo plazo). Los procesos operativos se enmarcan en la dimensión física e información y gestión en la dimensión cognitiva. Los principales centros de fijación de las innovaciones son a nivel interno de la empresa focal y socios hacia atrás (proveedores), en el primer caso porque minimizan el riesgo de aplicación por ser entes de la misma firma gestora de la cadena de suministro. En el otro caso se refieren al fomento de relaciones e integración operativa para mejorar el desempeño. La mayor proporción de innovaciones en cambio se hace sobre procesos de gestión y operacionales, esto debido a la complicación que suelen tener la implementación de sistemas informáticos o limitaciones tecnológicas en los socios.

Glicor & Holcomb (2013) establecieron que la colaboración en innovación es posible si se construyen relaciones más estrechas con los proveedores para lograr niveles más elevados de confianza y compromiso, mayor retención de clientes, aumento de referencias entre clientes y un mejor desempeño operacional y de mercado. La relación no se construye entre organizaciones sino entre individuos, por tanto la debilidad de la investigación tradicional es explorar más en detalle el comportamiento social y los elementos sociales que marcan la relación. En ese sentido, las relaciones personales no son lo mismo que relaciones comerciales, pero el entendimiento social con las personas con las que se desean hacer negocios puede marcar el futuro y estabilidad de los vínculos, logrando una colaboración más estrecha, sin llegar a aplicar medios coercitivos. Los estudios convencionales abordan la relación / interdependencia desde factores específicos como la confianza, el compromiso y la dependencia pero empleando indicadores de percepción mas no analizando la forma como se construyen. En algunos negocios inclusive primero debe de consolidarse la relación personal antes de la negociación comercial y de la integración organizacional. En efecto, la elección final de quienes toman decisiones en las organizaciones parte de la cadena de suministro, siempre tiene un componente personal que guía la elección final. El modelo de desarrollo de relaciones personales para la construcción de relación y colaboración estrecha se debe sustentar en el modelo MMMA: (a) mayor confianza, (b) mejor comunicación, (c) mejor comprensión personal y de negocios y (d) aumento de volumen del negocio. El proceso del modelo es pasar del arraigo personal entre las partes, hacia la construcción de redes de comunicación fuertes y sostenibles para el negocio.

Chelariu, Asare & Brashear-Alejandro (2014) trabajaron sobre el arraigo personal como un motivante para la atención al inicio, mantenimiento y terminación de relaciones con los proveedores y distribuidores vinculados con el ciclo de vida de la cadena de suministro. Esto debido a que las relaciones no siempre se gesta con socios que ostentan el mismo nivel de poder. Esto conlleva a proponer que las relaciones están

asociadas a un tipo concreto de cadena de suministro dado que existen aspectos estructurales y operativos que pueden fomentar o minimizar las posibilidades de vínculos y búsqueda de rentas relacionales en beneficio de los socios. Existen dos tipos de cadena de suministro soportadas en la literatura que son las basadas en demanda previsible y las basadas en demanda imprevisible. Las primeras centran su objetivo en la eficiencia (LCE) mientras que las segundas lo hacen en la flexibilidad como atributo de respuesta al mercado. En ese marco las relaciones se pueden ver influenciadas por modelos de gestión de la cadena que se basan en el poder. Así, ante un escenario de demanda previsible, la estabilidad del mercado no requiere mayor consenso entre los socios y la firma focal y por tanto la integración necesaria sea mínima y por tanto la firma focal use ese criterio para usar su poder y ser inflexible. Mientras que en el caso de la demanda inestable, la organización focal esté más dispuesta a renunciar a poder y coludir con sus socios para reducir los costos de transacción relacionados a la ruptura de la demanda. El resultado de las relaciones debe evaluarse desde un marco general de beneficios, es decir, no solamente evaluar el rendimiento financiero sino además los no financieros los cuales pueden dar mayor cuenta sobre la estabilidad del vínculo en el largo plazo.

Tsanos, Zografos & Harrison (2014) propusieron como mecanismo para evitar asimetrías en las relaciones entre firmas al intercambio relacional, este tipo de intercambio es el sustento para construir vínculos de integración y colaboración entre los socios que forman la cadena. El intercambio relacional se sustenta en factores de comportamiento como el compromiso, la confianza y la reciprocidad. En ese sentido, se espera que el vínculo sea a largo plazo y que lleve a las organizaciones no solamente a la transferencia discreta (corto plazo) de derechos de propiedad, sino también a la producción y transferencia recurrente (largo plazo) de dichos derechos. La ventaja de proyectar a largo plazo la relación es que los socios de la cadena se sienten estimulados a coordinar de mejor forma las decisiones operativas de la cadena para lograr un mejor rendimiento en términos de eficiencia y eficacia de la cadena. La existencia de intercambio relacional conduce a los socios de la cadena a trabajar por el vínculo, esto estimula a a colaboración sea explícita o implícitamente. De ese intercambio recíproco los socios trabajan de forma interdependiente y los posibles focos de conflicto y coerción que podrían surgir de posiciones de poder son sustituidos por el equilibrio y equidad que fundamenta relaciones de beneficio relacional y justicia. A partir de ahí, desaparece la actitud oportunista en la construcción de relaciones. La necesidad de confianza y compromiso en la integración como medio de gestión de la cadena de suministro se sustentan en el concepto de reciprocidad generalizada (Heide & John, 1992) mediante el cual los socios de la cadena tienen la creencia de que la única forma de construir colaboración y cooperación es intercambiando más, al menos en el corto plazo. Luego, la coordinación de las decisiones operativas con los clientes y con los proveedores permite que la cadena sea capaz de suministrar los flujos de productos y servicios en los términos, plazos, condiciones y características deseados.

Mellat-Parast & Spillan (2014) argumentaron a favor del intercambio relacional como una herramienta para lograr integración y sincronización entre las firmas que conforman la cadena. La integración se logra mediante la adopción de prácticas y procedimientos a través de los cuales los socios de la cadena obtienen eficiencias operativas y estrategias tanto a nivel interno (empresa focal) o externo (socios de la cadena). La ventaja de integrarse como cadena es que permite a las organizaciones disponer de un conjunto mayor de recursos y capacidades (conocimiento) con los cuales puede reforzar su posición competitiva y consolidarse frente a los cambios inciertos que se generan en el mercado. Una buena integración en la cadena de suministro involucra a todos los actores de la cadena (proveedor - empresa - cliente) aplicando tecnologías de información que facilitan el intercambio y las transacciones, desarrollando procesos conjuntos de mejora con los socios y desarrollando relaciones con los socios para implementar la cultura de toma de decisiones como una red. La integración es un proceso de construcción de relaciones y por tanto debe ir más allá de una decisión de tercerización de servicios para abaratar costos ya que el fin de la integración no es el costo sino la competitividad. La integración pasa por tres niveles de construcción (Beretta, 2002): (a) integración de información, (b) integración cognitiva y (c) integración de gestión. De esos tres niveles lo más complicado es llegar a la fase cognitiva pues requiere de un voto de confianza entre todos los socios de la

cadena para trabajar de forma sincronizada en pos del beneficio relacional. Por otra parte implica que los gestores de las organizaciones vean los límites de recursos y capacidades desde toda la cadena y no sólo desde su propia entidad, llegar hacia allá implica tener relaciones transparentes con los demás socios.

Fawcett et al. (2015) exploraron los efectos que tiene la falta de transparencia en las relaciones entre las firmas y los resultados de la cadena de suministro. De manera genérica, el enfoque relacional propone que la integración en la Cadena de Suministro es una fuente de ventaja competitiva. No obstante, lejos a los casos ampliamente conocidos de Honda y Toyota, la integración ha tenido pocos efectos significativos en empresas de menor tamaño y presencia no global. Uno de los momentos fundamentales para resultados pobres en la integración es que surge un estado mental en el cual los tomadores de decisiones se encuentran frente a la disyuntiva de trabajar para los intereses de la alianza o se prefiere el interés individual. A esta disyuntiva se le suele definir como resistencia a la colaboración en cadena. La resistencia a la colaboración en la cadena de suministro es abordada en el enfoque relacional como el estado de disrupción en los planes trazados por los socios de la cadena para lograr las rentas relacionales (beneficios conjuntos).

La divergencia surge como resultado de la transformación organizacional, la interacción social y la estructura organizacional. Estos tres elementos obstaculizan el desarrollo de rutinas y habilidades individuales necesarias para materializar las rentas relacionales. La resistencia al cambio abordada por Staw et al (1981) en la formulación de la teoría de la amenaza-rigidez es el principal factor moderador de la inhibición de las firmas en su búsqueda de rentas relacionales. Los individuos suelen ser reactivos ante cambios que se perciben como amenazantes de las rutinas conocidas y por tanto encuentran una mayor utilidad marginal en tomar como decisión no adaptarse al cambio. La amenaza genera ansiedad psicológica en los individuos, de esa manera su capacidad de adquirir y procesar información es baja y por tanto es mejor adoptar una aptitud oportunista de maximización del beneficio a partir de lo que otros hagan.

Uno de las actividades de la cadena de suministro donde suele existir problemas de conducta oportunista es en la provisión de servicios logísticos. Sánchez, Harris & Mason (2015) exploraron como la colaboración horizontal pueden minimizar esos efectos negativos. La colaboración horizontal, se refiere al nivel de trabajo asociativo que se logra entre organizaciones que se encuentran en el mismo nivel de la cadena de suministro pero que tienen necesidades de transporte similares o complementarias. La Colaboración Horizontal necesita la construcción de relaciones de mayor confianza y mejor comunicación (Gligor y Holcomb, 2013) pues esto contribuye a construir primero relaciones personales sólidas que permiten una mejor interacción en acciones de negocios consideradas como delicadas para la supervivencia y generación de rentas relacionales. Se alude de forma directa a la necesidad de construir relaciones personales sólidas debido a que existe un encuentro transcultural y de valores que debe ser entendido y decodificado para lograr armonizar con los socios logísticos de la cadena. Las empresas no focales, es decir, los socios de la cadena juegan un papel importante para poder iniciar un proyecto de Colaboración Horizontal. Lograr la colaboración de los socios permite superar desequilibrios discrecionales que se pueden aprovechar para mejorar la sinergia de trabajo y tener un mejor control sobre lo que ocurre en la cadena de suministro. Esto implica la construcción de un modelo de negocios eficaz que sea inclusivo con todos los recursos y capacidades de los socios para de esa forma dominar la incertidumbre de mercado y cimentar una estructura competitiva en la cadena (Soosay & Hyland, 2015) .

La firma focal en una cadena de suministro puede desarrollar relaciones que resultan en procesos inter organizacionales que permiten identificar valioso know-how para después difuminar las fronteras de las organizaciones de manera que cada socio conozca las posibilidades de recursos del resto y de esa forma avanzar de forma conjunta al desarrollo de la cadena (Omar, Davis-Sramek, Myers & Mentzer, 2012). El objetivo es pasar de la competencia individual a una competencia como cadena de suministro, teniendo de esa manera mejores posibilidades para lograr sostenibilidad en las organizaciones. Sin embargo, en las

cadenas globales deben de considerarse los factores culturales y conductuales que poseen los proveedores con el fin de lograr una mayor integración entre los socios. El enfoque relacional como mecanismo de formación de cadenas de suministros globales sugiere que cuando las empresas tienen una estructura de gestión apropiada que tiende vínculos estructurales con los socios de la cadena, de manera que integren e intercambien vínculos tangibles como intangibles. El cambio de enfoque de relaciones de negocio transaccionales a relacionales, implica que se reformulen las capacidades de la firma a las necesidades del comprador. Algunos elementos que llevan al fracaso de las relaciones con proveedores son la falta de confianza, objetivos dispares y estructuras de comunicación incongruentes. De ahí la importancia de que todos los socios de la cadena tengan un cambio de mentalidad del individualismo a la cooperación, para de esa forma construir objetivos comunes sobre los que se va a basar la relación e interdependencia. Por otro lado se debe trabajar sobre aspectos tangibles e informales sobre los cuales se puede armonizar y estandarizar los procesos de toma de decisiones entre fabricante y proveedor global.

Un enfoque de cadena de suministro que está tomando mucho impulso es el propuesto por Cosimato & Troisi (2015), la Gestión de Cadena de Suministro Verde (GSCM) es un enfoque actualizado sobre el uso de tecnologías y metodologías emergentes que ayudan a las organizaciones a lograr resultados importantes en lo que respecta al medio ambiente y creación de valor como cadena sostenible. La sostenibilidad viene dada por la realización de procesos inherentes a la planificación y distribución con menor contaminación y reducción de la huella ambiental. Las iniciativas ambientales que se implementan para la mejora de la eficiencia de recursos de la cadena de suministro deben de balancearse con el desempeño económico meta de la relación, de esa manera se logra el compromiso de todos. El corazón de la GSCM es la Logísitca Verde (Green Logistic) la cual se refiere a un modelo de circuito cerrado de la cadena de suministro que se enfoca en la observación de disposiciones sobre tres agentes: (a) gobierno, que formula leyes y reglamentaciones para la mitigación del impacto ambiental, (b) empresa, que formula, diseña e implementa innovaciones a partir de las disposiciones gubernamentales y (c) compradores, quienes se involucran activamente en promover el consumo verde como resultado de la demanda de sus clientes finales.

Las innovaciones verdes a las que se refiere el artículo se vinculan a la aplicación de nuevas tecnologías y enfoques de gestión que se orienten a la reducción de actividades contaminantes entre los socios de la cadena. Esos cambios tienen su principal indicador en el aumento de la productividad total de los recursos debido a un uso más eficiente. Por otro lado se generan resultados importantes en el desempeño económico, debido a que los clientes finales desean un producto o servicio más sostenible y pagan por ello, de manera que justifica la inversión hacia una producción más ecológica. Mientras las empresas más se especializan más se vuelven conscientes de que hay oportunidades crecientes para forjar interdependencia entre los socios de la cadena de suministro, en ese sentido, no se puede competir con otras firmas asilando a los proveedores sino involucrándolos (Antai & Olson, 2013). Junto a la GSCM, Wu et al (2016) propone la cadena de suministro inteligente. El uso de medios de transmisión estáticos hace que la comunicación entre los socios de la cadena sea más lenta y por tanto limitar las posibilidades de competir con otras cadenas.

La Cadena de Suministro Inteligente (SSC, por sus siglas en inglés) se refiere al conjunto de sistemas logísticos (a) instrumentados, (b) interconectados, (c) optimizadores, (d) automatizados, (e) integrados e (f) innovadores que buscan crear metodologías de trabajo entre los socios de la cadena que sean altamente modificables y proactivas a condiciones de mercado de alta variabilidad. El desarrollo de una Cadena de Suministro Inteligente no consiste en introducir por introducir mejoras tecnológicas en la transmisión y procesamiento de datos. Si se lo hace de esa forma, la innovación irá camino al fracaso pues la adopción de nueva tecnología generalmente supone el desprendimiento de recursos que tienen una menor productividad. Los autores sugieren un modelo de tres fases que comience primero en la sustitución de acciones altamente operativas y que pueden reemplazarse por aplicaciones informáticas en la firma focal (*e-sourcing*, por ejemplo). Luego en una segunda fase se aplica en procedimientos internos (*smart factory* o *smart service*, por ejemplo) y finalmente se exterioriza la experiencia con los socios estratégicos de la cadena.

DISCUSIÓN DE LA LITERATURA

La mediación de la agilidad en las metodologías de trabajo de la cadena de suministro viene dada por la armonización con eficiencia y efectividad de los esfuerzos colectivos de los socios de la cadena. Los Miembros de la cadena de suministro deben de ser capaces de alinear sus capacidades colectivas para responder a los cambios en la demanda y la oferta.   Las   estructuras   empresariales   emplean mecanismos informales como confianza y compromiso voluntario para fomentar la cooperación y colaboración global de los miembros de la cadena, al menos en el corto plazo. El poder y control son dos aspectos culturales que influyen sobre la conducta de las personas, por tanto la forma como los individuos gestionan a ambos en su vida privada es como lo harán en su vida pública. La flexibilidad es importante para lograr adaptación, alineación y agilidad en cada uno de los miembros que forman la red. Sin LCE y CSE la estrategia no conduce a mejorar la capacidad de respuesta y competitividad de una organización. La flexibilidad lleva a que las operaciones de la cadena de suministro se orienten a satisfacer las necesidades de los clientes. Las cadenas de suministro son dinámicas y están constantemente librando y atrayendo capacidad, la interacción permite detectar cuándo se generan esos procesos y lograr la maximización del beneficio relacional. La teoría de costos de transacción establece que ante un incremento súbito en el riesgo, los individuos suelen desviarse de los acuerdos. La amenaza al cambio y la ansiedad psicológica descrita en la teoría de la rigidez-amenaza, hacen que los miembros de la cadena no quieran romper su zona de comfort. La colaboración implica que las organizaciones trabajan juntas para crear ventajas competitivas y lograr mayores beneficios que si actuaran individualmente Las relaciones personales dan mayor estrechez entre los individuos que forman la cadena de suministro, generan mayor confianza y compromiso. Una cadena de suministro basada en el poder no comparte información y por tanto la colaboración es dictatorial, en el otro caso es no dictatorial. El intercambio relacional evita que los socios se desvíen por comportamientos oportunistas y egoístas de maximización individual.

CONCLUSIONES Y FUTURAS LÍNEAS DE INVESTIGACIÓN

La agilidad le permite a los miembros de la cadena de suministro trabajar de forma colectiva para alinear sus capacidades de respuesta a los cambios en la demanda y en la oferta La inclusión de aspectos culturales y de conducta de los individuos al diseñar los sistemas de cadena de suministro permitirán anticiparse de forma efectiva a los cambios del entorno. Por otro lado, es importante incluir innovaciones en lo que respecta a los sistemas de gestión de información de la cadena de suministro así como adoptar prácticas verdes que reduzcan el impacto ecológico de las actividades logísticas de la cadena. La flexibilidad es el principal atributo para lograr el desempeño apropiado de la cadena de suministro. A partir de esa capacidad se logra la adaptación, alineación y agilidad en las firmas que forman la red de la cadena de suministro.Pese a que se han hecho avances con respecto al entendimiento del comportamiento humano en la toma de decisiones de la cadena de suministro, se precisa de la construcción de un instrumento que permita generalizar las premisas encontradas en los estudios cualitativos formulados a la fecha. Por otro lado, es necesario incluir aspectos éticos con respecto a la cadena de suministro en lo que tiene que ver con temas sensibles como explotación laboral, uso de materia prima procedente de animales en peligro de extinción, etc., dado que esta información puede terminar por afectar el posicionamiento y la creación de valor dentro de la misma cadena.

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LA IMPLEMENTACIÓN DE UN SISTEMA DE EVALUACIÓN DE LA GESTIÓN DEL TALENTO HUMANO, PARA INCREMENTAR LA CALIDAD EN LOS SERVICIOS MUNICIPALES

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RESUMEN

La gestión del talento humano es de gran importancia en las organizaciones porque es la fuente principal en la que esta se encamina hacia el éxito de cualquier objetivo, sin embargo, uno de los grandes dilemas es que cuando una organización tiene el recurso humano suficiente no tiene un sistema de evaluación que haga que las personas se comprometan más con sus responsabilidades y el beneficio de un sistema de evaluación es tan indispensable, porque también se determinan las insuficiencias de cada persona, y las organizaciones tienen la obligación de reforzar cada debilidad, para que todo vaya en un orden adecuado y poder sacar ese potencial con el que cuentan pero que a veces no se descubre. Por lo que a través de la implementación de un sistema de evaluación de la gestión del talento humano, para incrementar la calidad en los servicios, se pretende que esto contribuya a la gestión municipal, desde la perspectiva de participación ciudadana de los municipios para que se tengan la confianza plena de que sus gobernantes y sus representantes van a actuar y funcionar de acuerdo a lo que se les ha encomendado: velar por el bienestar general y de esta manera cumplir con la democracia.

PALABRAS CLAVES: Gestión del Talento Humano, Gobierno, Evaluación, Recursos Humanos.

TITLE: IMPLEMENTATION OF AN EVALUATION SYSTEM OF HUMAN TALENT MANAGEMENT, TO INCREASE QUALITY IN MUNICIPAL SERVICES

ABSTRACT

The management of human talent is of great importance in organizations because it is the main source in which it is directed towards the success of any objective, nevertheless, one of the great dilemmas is that when an organization has the sufficient human resource does not have A system of evaluation that makes people more committed to their responsibilities and the benefit of an evaluation system is so indispensable, because they also determine the shortcomings of each person, and organizations have an obligation to reinforce each weakness, so that Everything goes in an adequate order and to be able to take that potential with which they count but that sometimes is not discovered. Therefore, through the implementation of a human talent management evaluation system, to increase the quality of services, it is intended that this contributes to the municipal management, from the perspective of citizen participation of the municipalities so that Have the full confidence that their rulers and their representatives will act and function according to what has been entrusted to them: to ensure the general welfare and thus to comply with democracy.

JEL: H11

KEYWORDS: Management of human talent, Government, Evaluation, Human resources.

INTRODUCCIÓN

Es un hecho que el recurso humano es mucho más que un instrumento y su administración debe considerar que es necesario prestar atención al hecho de que el "recurso humano es el más importante capital de una empresa", ya que este posee habilidades y características que le dan vida, movimiento y acción a toda organización, por lo cual de ahora en adelante se utilizará el término Talento Humano; por lo que el talento humano entonces, es el recurso más importante para el funcionamiento de cualquier organización. Si el elemento humano está dispuesto a proporcionar su esfuerzo, la organización marchará, de lo contrario se estancará.

Esto lleva a la necesidad de que las empresas observen de que los colaboradores son el elemento central de su sistema nervioso porque introducen la inteligencia en los negocios y la racionalidad en las decisiones y tratar a las personas como recursos organizacionales es desperdiciar el talento y la mente productiva, por tanto, para proporcionar esta nueva visión de las personas, hoy se habla de gestión del talento humano y no de recursos humanos, y ya no se tratan como meros empleados remunerados en función de la disponibilidad de tiempo para la organización, sino como socios y colaboradores del negocio de la empresa.

En este sentido, la dirección estratégica de gestión humana propone la existencia de un sistema de evaluación que conlleve a mejorar la satisfacción a través de los servicios otorgador ´por parte de las organizaciones o instituciones públicas, todo ello a través de una serie de etapas o procesos intermedios que influyen sobre los comportamientos y actitudes de los empleados, condicionando los resultados de los empleados , tales como productividad, satisfacción laboral, rotación voluntaria, y con ellos los resultados de la organización que además van encaminado a poder gestionar las evaluaciones de talento humano a través de competencias laborales bien definidas.

DESARROLLO

Las personas pasan gran parte de sus vidas trabajando en las organizaciones, las cuales dependen de las personas para operar y alcanzar el éxito, por una parte, el trabajo consume tiempo considerable de la vida y del esfuerzo de las personas que dependen de él para subsistir y alcanzar el éxito personal, separar el trabajo existencia de las personas es muy difícil, casi imposible, debido a la importancia el efecto que tiene en ellas, en consecuencia, las personas dependen de las organizaciones en que trabajan para alcanzar sus objetivos personales e individuales, por ejemplo crecer en la vida y tener éxito casi siempre significa crecer dentro de las organizaciones y por otra parte, las organizaciones dependen directa e irremediablemente de las personas, para operar, producir bienes y servicios, atender a los clientes, competir en los mercados y alcanzar los objetivos generales y estratégicos; es seguro que las organizaciones jamás existirían sin las personas que les dan vida, dinámica, impulso, creatividad y racionalidad, ya que las dos partes mantienen una relación de mutua dependencia que les permite obtener beneficios recíprocos.

En este contexto es difícil establecer una separación entre el comportamiento de las personas y el de las organizaciones, éstas operan a través de las personas que forman parte de ellas, que deciden y actúan en su nombre; por lo que para definir a las personas que trabajan en las organizaciones se han empleado diversos términos: funcionarios, empleados, personal, trabajadores, obreros, recursos humanos, colaboradores, asociados, talentos humanos, capital humano, capital intelectual, etc. Casi siempre esos términos se utilizan de manera vaga e imprecisa para referirse a las personas que trabajan en las organizaciones y otras clasifican a los funcionarios en trabajadores mensuales (empleados) y trabajadores por horas (obreros) para referirse al personal que trabaja en las oficinas y en las fábricas, respectivamente.

La gestión del talento humano es un área muy sensible a la mentalidad que predomina en las organizaciones, es contingente y situacional, pues depende de aspectos como la cultura de cada organización, la estructura

organizacional adoptada, las características del contexto ambiental, el negocio de la organización, la tecnología utilizada, los procesos internos y otra infinidad de variables importantes.

Entonces el objetivo es que las personas constituyen el principal activo de la organización; de ahí la necesidad de que ésta sea más consciente y esté más atenta de los empleados, las organizaciones exitosas perciben que sólo pueden crecer, prosperar y mantener su continuidad si son capaces de optimizar el retorno sobre las inversiones de todos los socios, en especial la de los empleados; por lo que cuando una organización está orientada hacia las personas, su filosofía general y su cultura organizacional se reflejan en ese enfoque. La gestión del talento humano en las organizaciones es la función que permite la colaboración eficaz de las personas, empleados, funcionarios, recursos humanos o cualquier denominación utilizada para alcanzar los objetivos organizacionales e individuales; ello conlleva a tener que visualizar a los hombres como departamento de personal, relaciones industriales, recursos humanos, desarrollo de talentos, capital humano o capital intelectual, se utilizan para describir la unidad, el departamento o el equipo relacionado con la gestión de las personas y cada uno de ellos refleja una manera de tratar a las personas, esto se traduce en la expresión administración de recursos humanos todavía es la más misma.

En los procesos de gestión del talento, Chiavenato plantea que los principales procesos de la moderna gestión del talento humano se centran en 6 vertientes: en la admisión de personas relacionado directamente con el reclutamiento y selección, en la aplicación de personas (diseño y evaluación del desempeño) en la compensación laboral, en el desarrollo de las personas; en la retención del personal (capacitación, etc.) y en el monitoreo de las personas basados en sistemas de información gerencial y bases de datos; estos procesos están influenciados por las condiciones externas e internas de la organización.

Cabe resaltar que la Gestión Humana está relacionada con funciones del líder del área, pues se refiere a las políticas y prácticas necesarias para administrar el trabajo de la personas, a saber:

Análisis y descripción de cargos
Diseño de cargos
Reclutamiento y selección de personal
Contratación de candidatos seleccionados
Orientación e integración (inducción) de nuevos funcionarios
Administración de cargos y salaries
Incentivos salaries y beneficios sociales
Evaluación del desempeño de los empleados
Comunicación con los empleados
Capacitación y desarrollo del personal
Desarrollo organizacional
Higiene, seguridad y calidad de vida en el trabajo
Relaciones con los empleados y relaciones sindicales

Entonces se llega al punto en donde planeación estratégica de la gestión del talento humano dentro de una empresa, debe mostrar el camino a realizar, es decir todo el proceso que le permite a una organización establecerse dentro de un mercado y ser la mejor, sin embargo, este concepto debe estar ligado dentro del estudio del talento humano, que es el motor de toda empresa y que con el trabajo eficaz de su gente, permite el logro de las metas trazadas.
Debido a que la globalización entonces ha impuesto nuevos retos a las organizaciones, quienes tienen la necesidad de diseñar nuevos modelos de gestión que les permitan potenciar el talento del humano hoy en día, esto ha provocado entre otras cosas, la necesidad de un aprendizaje continuo, donde las personas tengan el deseo, el poder y la capacidad de desarrollar todo su potencial, ya que hoy en día se demandan nuevas competencias para los trabajadores (Avaro, 2006:pág. 28).

Posiblemente otro reto importante de hoy en día para los especialistas en gestión humana es el incorporar y mantener buenos empleados, aunque muchas de las pautas y tácticas empleadas para lograr estos objetivos serán específicas según la industria y el sector, algunas ideas básicas se aplican a la mayoría de empresas. Por lo que de esto es importante desprender que a través de la planificación, la gestión estratégica de gestión del talento humano especifica el número y el perfil del personal adecuado que está disponible para realizar las responsabilidades que resultaran de máximo aprovechamiento par a la organización, además de retener al mejor capital humano.

La función de RH es un componente fundamental de la organización actual, antes se hacía énfasis en la realización correcta de las tareas aplicando los métodos y reglas impuestos a los empleados y, en consecuencia, se obtenía eficiencia, el salto hacia la eficacia llegó con la preocupación de alcanzar objetivos y resultados. Esto significa saber emplear las habilidades y la capacidad de la fuerza laboral, la función de la ARH es lograr que los esfuerzos de las personas sean más productivos para beneficiar a los clientes, a los socios y a los empleados.

Todo ello significa que los sistemas de evaluación de la gestión del talento humano, que son utilizados con la intención de mejorar la calidad en los servicios se deben basa en modelo por competencias laborales. La Gestión por competencia se convierte en una herramienta estratégica indispensable para enfrentar los nuevos desafíos que impone el medio y que trata de impulsar el nivel de excelencia de las competencias individuales, de acuerdo a las necesidades operativas, esto garantiza el desarrollo y administración del potencial de las personas, "de lo que saben hacer" o podrían hacer, entonces la importancia del desarrollo del capital humano en la empresa.

Se sabe que la tecnología de avanzada es indispensable para lograr la productividad que hoy nos exige el mercado, pero se observa también que el éxito de cualquier emprendimiento depende principalmente de la flexibilidad y de la capacidad de innovación que tenga la gente que participa en la organización.

Además en la era actual, la tecnología y la información están al alcance de todas las empresas, por lo que la única ventaja competitiva que puede diferenciar una empresa de otra es la capacidad que tienen las personas dentro de la organización de adaptarse al cambio, esto se logra mediante el fortalecimiento de la capacitación y aprendizaje continuo en las personas a fin de que la educación y experiencias sean medibles y más aún, valorizadas conforme a un sistema de competencias.

La gestión por competencias hace la diferencia entre lo que es un curso de capacitación, con una estructura que encierre capacitación, entrenamiento y experiencia que son necesarios de definir para los requerimientos de un puesto o identificar las capacidades de un trabajador o de un profesional; sería importante entonces, validar los conocimientos o experiencias más operativa –menos mental- por llamarle de algún modo, que es una forma de "llamar" a este movimiento a un mayor número de personas, y de hacerlo también más entendible y aceptable por todos los trabajadores de la empresa.
Un tema crítico al que debe atender directamente el sistema de evaluación es el impulsar la innovación para el liderazgo tecnológico ya que los trabajadores conocerán su propio perfil de competencia y el requerido por él puesto que ocupan o aspiran, identificando y actuando sobre las acciones necesarias para conseguir el perfil requerido, entonces se incentiva así el clima innovador desde la base, fundamentalmente a través del auto desarrollo. Todo esto permite profundizar la Alianza Estratégica empresa - trabajadores al generar mejores RR.HH con desarrollo de carrera, movilidad, flexibilidad y mayor empleabilidad, con ello se ayudará a realizar proyectos empresariales de bajo costo y alto valor agregado neto a través de la utilización de los mejores RR.HH de la empresa, asignándolos según las necesidades de cada proyecto y permitiendo la capitalización de experiencias y conocimientos existentes.

A continuación se exponen las bases de un sistema de evaluación de gestión del talento humano por competencias. A partir de la descomposición de las tareas que es necesario hacer para un proceso, se identifica lo que se necesita saber hacer para ejecutar eficientemente dichas tareas.

Estructuración de conocimiento dentro de un esquema predefinido: Una vez identificadas las competencias se debe trabajar en la descripción clara de cada uno de sus niveles, para poder realizar las calificaciones en forma eficiente y objetiva.

Identificar los requerimientos de competencias para un puesto o equipo de trabajo: De esta forma, se puede individualizar el grado de adecuación y la forma de cubrir las posibles brechas, así se podrá identificar a los colaboradores que cuentan con conocimientos críticos dentro de la empresa y su potencial uso evitando que el ejecutivo en una división dependa exclusivamente de los recursos que tenga a su alcance, lo que permitirá asignar siempre a la persona más idónea para el puesto, y solo en el evento que no exista internamente se podrá recurrir a la contratación de empresas externas.

Cómo se define este sistema: Como se dijo, son los cambios en las operaciones, los que traerán los beneficios más importantes. El sistema es una herramienta imprescindible para conseguir esos cambios, ya que los nuevos estilos de trabajo requieren una forma sistemática para la identificación de los requerimientos de competencias en la operación, así como contar con ellos en tiempo y forma. Para que este modelo de gestión de RRHH sea operativo deberán definirse nuevos roles, responsabilidades y nuevos procesos, no sólo para administrar los conocimientos que hoy tienen los trabajadores y profesionales de una organización en particular, sino también para que ésta "capacidad colectiva de hacer" aumente a través de la incorporación de nuevas prácticas, nuevas tecnologías, socialización de los conocimientos.

La nueva administración publica requiere de una Gestión del Talento Humano que ayude a generar beneficios de competitividad para la ciudadanía, es por ello que los nuevos puestos administrativos dependerán de la capacidad y habilidad del individuo permitiendo así que como servidor público se atiendan de manera eficiente a cada ciudadano que busca respuestas a su problemática. La dinámica cultural de una burocracia política no ha permitido que la Gestión del Talento Humano sea desarrollada en los puestos de la administración pública, sin embargo la exigencia de los ciudadanos por encontrar en cada servidor público la capacidad de resolver sus esquemas de problemas que los afecta, hace que la gestión del talento humano tenga una nueva tendencia en la Administración Pública

CONCLUSIÓN

La gestión del talento humano ya no está basada en elementos como la tecnología y la información; sino que la clave de una gestión acertada está en la gente que en ella participa. Lo que hoy se necesita es desprenderse del temor que produce lo desconocido y adentrarse en la aventura de cambiar interiormente, innovar continuamente, entender la realidad, enfrentar el futuro, entender la empresa y nuestra misión en ella.

Sabemos que la tecnología de avanzada es indispensable para lograr la productividad que hoy nos exige el mercado, pero vemos también que el éxito de cualquier emprendimiento depende principalmente de la flexibilidad y de la capacidad de innovación que tenga la gente que participa en la organización.

Además en la era actual, la tecnología y la información están al alcance de todas las empresas, por lo que la única ventaja competitiva que puede diferenciar una empresa de otra es la capacidad que tienen las personas dentro de la organización de adaptarse al cambio. Esto se logra mediante el fortalecimiento de la capacitación y aprendizaje continuo en las personas a fin de que la educación y experiencias sean medibles y más aún, valorizadas conforme a un sistema de competencias.

La tendencia de la nueva administración pública, permite que la Gestión del Talento Humano sea hoy en día una la calidad en los servicios que ofrece un Ayuntamiento, como parte integral de la atención ciudadana.

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CRÉDITO EDUCATIVO DE SONORA, UNA ALTERNATIVA PARA EL FINANCIAMIENTO EDUCATIVO DE NIVEL SUPERIOR

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RESUMEN

La educación es un derecho irrenunciable de las personas y un deber inexcusable del estado, requisito del desarrollo nacional y garantía de la equidad social, por lo tanto la inversión que haga un país en la educación tiene importantes efectos en su desarrollo. La educación superior (ES) es costosa y se enfrenta a desafíos tales como la distribución del gasto público que se destina para este rubro. El crédito educativo, es una alternativa de financiamiento para complementar la inversión en la educación ya que contribuye al acceso y permanencia de los estudiantes en un proyecto educativo y su propósito deberá ser facilitar a los estudiantes elegir los mejores programas de formación profesional académico. El Instituto de Financiamiento e información para la Educación (EDUCAFIN, 2001) define el concepto de lo que es un crédito educativo es un préstamo personal que el estudiante adquiere y el cual tiene que pagar, al hacerlo, se genera la posibilidad de que otro estudiante emprenda su proyecto educativo"Algunos de los países que otorgan financiamiento a la educación superior en la región panamericana son: Bolivia, Brasil, Canadá, Colombia, Costa Rica, Ecuador, EE.UU, México, Paraguay, Perú, República Dominicana, Venezuela.En este trabajo se describe la experiencia del Instituto de Crédito Educativo en Sonora, inicia con una breve introducción, antecedentes del Instituto de Crédito Educativo en México; justificación, objetivos.

PALABRAS CLAVES: Inversión, Financiamiento, Educación.

SONORA EDUCATION CREDIT: AN ALTERNATIVE TO THE HIGHER EDUCATION FUNDING

ABSTRACT

A comparative analysis of funding higher education in multiple countries

JEL: M00

KEYWORDS: Funding Education

ANTECEDENTES

El concepto de crédito educativo nace en Colombia, ante la persistencia y el deseo de superación del Doctor Gabriel Betancourt Mejía, para poder realizar sus estudios en el exterior lo llevaron a solicitar ayuda a una de las empresas de mayor empuje en aquel entonces, la compañía Colombiana de Tabaco. Ayuda que le fue concedida con el compromiso de reembolsar los dineros a su regreso al país. De esta manera surgió el modelo de financiación para estudiantes de escasos recursos, una entidad modelo para el mundo en la que anualmente misiones extranjeras llegan a Colombia para a hacer sus pasantías y así conocer y adaptar el sistema en sus países de origen. (ICETEX, 2016).

El Instituto de Crédito Educativo y Estudios Técnicos en el exterior (ICETEX), tiene más de 62 años de servicio a la educación cuyo propósito ha sido facilitar a los estudiantes el acceso a los mejores programas

de formación en Colombia y a un número cada vez mayor de oportunidades de estudio en el exterior, en instituciones de reconocido prestigio internacional, lo cual lo convierte en un modelo para el mundo. (ICETEX, 2016). 70 instituciones en el ámbito mundial siguen la experiencia Colombiana y la reproducen con el fin de formar estudiantes capaces de fortalecer el crecimiento humano, social y económico de las naciones (APICE, 2016).

A continuación, de acuerdo a los registros de APICE, menciono algunas opciones de instituciones y programas que ofrecen financiación de la educación superior en la región panamericana:

Tabla No.1: Instituciones financieras para la educación superior.

Regiones y países panamericanos		
Bolivia	Colombia	Canadá
Costa Rica	Venezuela	Estados Unidos
Brasil	República Dominicana	México
Ecuador	Paraguay	Perú

Fuente: APICE (2016)

El Autor Alejandro Márquez Jiménez menciona en su artículo "La calidad de la educación superior en México " (Marquez,2015), los estudios sobre el financiamiento de la educación tienen una existencia relativamente breve; señala que los primeros trabajos serios tenían un fin practico, estaban ligados a la planeación del sistema y fueron elaborados por instancias oficiales, así mismo , comenta que el desarrollo de los estudios que han abordado el análisis de financiamiento a la educación superior permiten apreciar que se han diversificado, incluyendo análisis y ensayos que se han orientado al análisis de las tendencias que han seguido los principales indicadores del gasto educativo a través del tiempo. Menciona en este mismo artículo el papel que actores más importantes como el Observatorio Ciudadano de la Educación (OCE), han estado realizando un seguimiento de las tendencias del financiamiento educativo, en general y de la educación superior en particular; esto con la intención de convertirse en un interlocutor más en la orientación de las políticas de financiamiento.

En la década de los sesenta, a los esfuerzos oficiales se añadieron las primeras investigaciones que desde una perspectiva académica abordaron el análisis de esta temática (Noriega 1998). Las investigaciones pioneras así como las posteriores, tal como señala la misma autora, han variado su centro de interés en función tanto de las teorías como de las metodologías que han predominado a través del tiempo.

Otros trabajos han resaltado en sus análisis la participación de los particulares en el financiamiento de la educación superior (Salas, 1976; Bracho 1995; Márquez, 1999). Los resultados de éstos han mostrado que las familias tienen un importante papel en el financiamiento de la educación, pues incluso cuando se cursa en instituciones públicas, tienen que afrontar una serie de gastos directos e indirectos para mantener a sus hijos en las instituciones educativas. (Marquez,2015).
Es importante explorar y analizar las diferentes fuentes de financiamiento para la educación superior que permitan realizar una mejor planeación estratégica; un mejor manejo de los recursos.

Lourdes Contreras, en la sección de Economía y Finanzas de la Revista Forbes, México, publicada en julio 2014, nos dice que en México se dan y se piden créditos para comprar automóviles, casas, etc. Pero para estudiar pocos universitarios lo solicitan. Los prestamistas dicen que por desconocimiento; los estudiantes aseguran que tener un crédito para estudiar es caro y complicado. En este mismo artículo menciona que de los 11 millones de jóvenes en edad de estudiar la universidad que hay en México, solo tres millones ingresan a la educación superior. De los ocho millones que no ingresan, 40% no terminaron la preparatoria, siendo este el principal obstáculo. De los 4.8 millones de jóvenes restantes que sí podrían ir, pero no obtienen un lugar en alguna universidad pública. De esta manera, el mercado potencial para las financieras actualmente es de 4.8millones de jóvenes, cifra que cada año se incrementa en 500,000 nuevos rechazados, para el caso

de Sonora, revisare las características educativas de la población. De acuerdo a la revista Forbes de México, publicada en julio 2014, en México existen cinco principales firmas que otorgan créditos educativos, especialmente referidos a universitarios. Sofom, Laudex (Sofom), Santander (banco) y HSBC (banco), menciona también de acuerdo a información proporcionada por Enrique Prieto, CFO de Finae, que entre estas cinco firmas se han otorgado solo 12,000 créditos en los últimos cinco años.

De acuerdo a información estadística de los archivos del Instituto de Crédito Educativo del Estado de Sonora, se han otorgado más de 116,200 créditos desde su fecha de creación (1980) a agosto de 2015, como se muestra en el de este trabajo.

Crédito Educativo del Estado de Sonora

En Sonora, también se presentaba la necesidad de financiamiento de la educación, iniciando en Navojoa, Sonora, donde se ofreció por primera vez un posgrado; en la campaña para Gobernador del Doctor Samuel Ocaña García, se le comentó lo que se estaba haciendo en el Instituto Tecnológico de Sonora (ITSON), para entonces (1972) ya se contaba con la línea de crédito del Banco de México en donde se descontaban los pagarés suscritos por los estudiantes prestatarios, avalados por socios de los Clubes Rotario y Leones.

El Lic. Eduardo Estrella Acedo, en su libro "La Herencia Cultural y Educativa del Samuel Ocaña García", escribió lo siguiente:

"Me hizo el honor don Samuel de invitarme…en los primeros acuerdos que tuve con el Gobernador platicamos del crédito educativo… se ofreciera en todo Sonora. Eso hice y en el Boletín Oficial del Estado del 12 de junio de 1980… se publicó la Ley 23 que crea el "Fondo de Crédito del Estado de Sonora"…"

Nace en Sonora el Fondo de Crédito Educativo del Estado de Sonora (Gobierno del Estado de Sonora 1980) mismo que a los cinco años de su creación, se considera necesario replantear la estructura administrativa original del Organismo, a fin de correlativamente a sus programas financieros, la Institución coadyuve en la tarea de vincular los objetivos académicos del sistema educativo, con los requerimientos cuantitativos y cualitativos del desarrollo regional en materia de recursos humanos.
Como menciona el Ingeniero José Rómulo Félix Gastelum, en su libro "El Instituto de Crédito Educativo un esfuerzo responsable y visionario de los Sonorenses", (Félix, 2003) la historia del Instituto, la agrupa de la siguiente manera:

"La visionaria voluntad al crearlo -1980-,
su férrea estructuración 1980-1986;
la esforzada y difícil consolidación 1986-1992;
el sólido despegue 1993-1998 y
sobre todo el reconocimiento financiero internacional 1998-2003".

El Instituto de Crédito Educativo del Estado de Sonora, desde su creación ha beneficiado a más de 116,220 estudiantes. Lo cual lo convierte en pionero en nuestro país, este modelo de operación ha sido replicado en seis estados más de la República Mexicana: Guanajuato (2001); Quintana Roo (2002); Hidalgo (2005); Yucatán (2006); Baja California (2008) y en Tamaulipas (2011). A continuación se presenta el Gráfico 1, que ilustra las diferentes instituciones de crédito educativo en México.
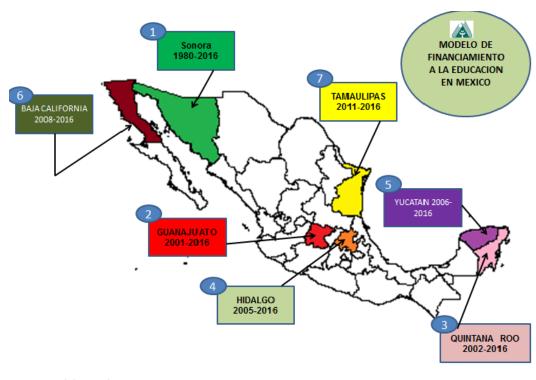
Figura 1: Localización de las Instituciones de crédito educativo en México.

Fuente: Elaboración propia

La educación superior genera una serie de problemas en todo el mundo ya que generalmente las Universidades tienen un bajo nivel de financiamiento, lo cual genera preocupación con respecto a su calidad; la ayuda a los estudiantes es inadecuada; la proporción de estudiantes procedentes de entornos menos favorecidos es lamentablemente pequeña, y el financiamiento de las universidades es en muchos países, regresivo, dado que los recursos proceden de la recaudación tributaria de la población, pero los principales beneficiarios de la educación provienen de entornos favorecidos.

Como menciona Nicholas Barr en su artículo "Financiar la Educación Superior" (Finanzas & Desarrollo, junio 2005) La educación superior ha dejado de ser únicamente un bien de consumo del que disfruta un sector o elite, y se ha convertido en un importante elemento del desarrollo económico de un país, así como un factor determinante de las opciones vitales de una persona. El crecimiento que la educación superior está experimentando a escala internacional no solo es necesario sino deseable. Sin embargo, la educación superior es costosa y se enfrenta a desafíos tales como la distribución del gasto público que se destina para este rubro. Su financiamiento es, por lo tanto, muy importante, ya que de ello depende el acceso y permanencia de los estudiantes en un proyecto educativo.

Justificación

El Instituto de Crédito Educativo del Estado de Sonora, es la primera institución en México que amplia vía crédito educativo las oportunidades de educación a los jóvenes sonorenses, que teniendo capacidad académica para estudiar, no cuentan con los recursos económicos suficientes para ello. Contribuye a elevar el acceso y permanencia de los jóvenes que conforman el sistema educativo apoyando cualquier proyecto o iniciativa en materia educativa, que redunde en beneficio del desarrollo social y económico del Estado, así como la ayuda a la economía familiar; por lo que es relevante que se conozcan los beneficios que ha

otorgado este Instituto a las familias, su contribución a elevar la eficiencia terminal, evitar la deserción escolar y el apoyo a las universidades.

Objetivos generales Integrar la información sobre la experiencia del Instituto de Crédito Educativo en Sonora. Contar con un documento para consulta de los interesados en la ES. Contribuir a la planeación estratégica de la Institución y su sustentabilidad futura.

Objetivos específicos Analizar las fuentes de financiamiento y recursos con que se cubre el programa de otorgamiento de Crédito educativo. Analizar la distribución de los recursos del programa de crédito por: género, área de la ciencia, nivel educativo, sistema educativo (pública, privada) y estrato socioeconómico. Analizar los rubros de ingreso-gasto de las familias sonorenses en el rubro de educación. Analizar la población escolar que puede ser sujeta de crédito del nivel superior y la tendencia que esta lleva. Comparar las tasas de interés cobradas a los estudiantes con los principales indicadores económicos como lo es la inflación.

MARCO TEORICO

Crédito educativo: El Crédito Educativo es un préstamo personal que el estudiante adquiere y el cual tiene que pagar, dando la posibilidad de que otro joven emprenda su proyecto educativo. (Instituto de Becas y Crédito Educativo de Yucatán, 2016)

Deserción (indicador educativo): este indicador expresa el número o porcentaje de alumnos que abandonan las actividades escolares antes de terminar algún grado o nivel educativo. La deserción se clasifica en tres ver-tientes: deserción intracurricular, deserción intercurricular y deserción total. El abandono que ocurre durante el ciclo escolar se denomina deserción extracurricular; al abandono que se efectúa al finalizar el ciclo escolar, independientemente de que el alumno haya aprobado o no, se le llama deserción intercurricular. Por último, la deserción total es la combinación de ambas deserciones.(Glosario educación superior, SEP)

Educación superior: tipo educativo en el que se forman profesionales en todas las ramas del conocimiento. Requiere estudios previos de bachillerato o sus equivalentes. Comprende los niveles de técnico superior, profesional asociado, licencia profesional, licenciatura, especialidad, maestría y doctorado. Tipo educativo que se imparte después del bachillerato o de equivalente. Comprende la educación normal, la tecnológica y la universitaria e incluye carreras profesionales cortas y estudios encaminados a obtener los grados de licenciatura, maestría y doctorado, así como cursos de actualización y especialización (Glosario educación superior, SEP)

Financiamiento: Se conoce como financiamiento o financiación el mecanismo por medio del cual se aporta dinero o se concede un crédito a una persona, empresa u organización para que esta lleve a cabo un proyecto, adquiera bienes o servicios, cubra los gastos de una actividad u obra, o cumpla sus compromisos con sus proveedores.

En junio de 1980 se crea el Fondo de Crédito Educativo del Estado de Sonora, con la misión de ampliar oportunidades de educación de los jóvenes sonorenses, a través de un financiamiento educativo. Un lustro después, se convierte en el Instituto de Crédito Educativo del Estado de Sonora. En estos años de labor, el Instituto se ha logrado consolidar atendiendo a miles de beneficiarios de crédito educativo.
La estructura orgánica con la cuenta el Instituto se muestra en el siguiente organigrama.
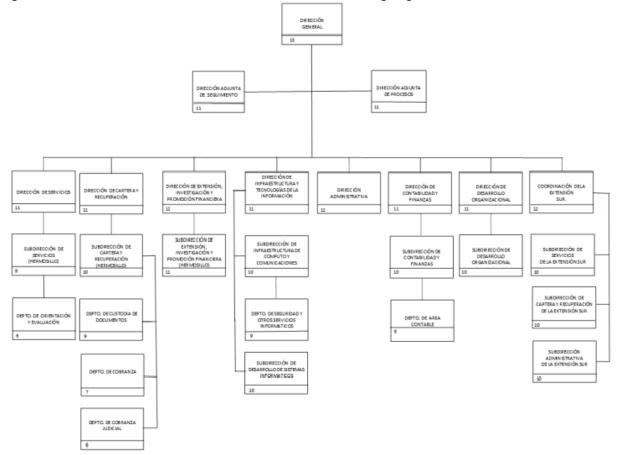
Figura 2: Instituto de Crédito Educativo del Estado de Sonora Organigrama

Fuente: Manual de organización del Instituto de Crédito Educativo del Estado de Sonora.

Para cubrir el programa de otorgamiento de Crédito Educativo y gasto de operación, el Instituto ha recibido recursos de diferentes fuentes, desde 1980 y se estima que para el cierre del ejercicio 2016, se tenga un total de $4'007, 981,112.00 como se detalla en la siguiente tabla:

Tabla No. 2: fuente de recursos

FUENTE DEL RECURSO (1980-2016*)	IMPORTE	
	PESOS	%
Gobierno del Estado	1´383,049,547.15	34.5%
Recuperación de crédito	2´269,662,283.63	56.6%
Banco Mundial	298,279,279.66	7.4%
Banco de México	11,611,000.00	0.3%
Fondos en Administración	19,276,579.36	0.5%
Donativos	2,964,422.22	0.1%
SEDESOL	20,120,000.00	0.5%
Gobierno Federal	18,000.00	0.0%
PRONABES	3,000,000.00	0.1%
Total	$4´007,981,112.02	100.0%

Fuente: Elaboración propia con información obtenida del Instituto de Crédito Educativo del Estado de Sonora.

Información sobre la situación de Deuda Pública avalada.

El Instituto de Crédito Educativo fue autorizado por el Congreso del Estado de Sonora mediante Decreto núm. 101, publicado el 14 de junio de 1999, y mediante acuerdo que modifica el enunciado del decreto número 101 expedido el 10 de junio de 1999 por el Congreso del Estado, así como su artículo primero de dicho decreto:

Tabla 3: Créditos Educativos Otorgados 1980-2015

AÑO	BENEFICIARIOS CON CRÉDITO	IMPORTE OTORGADO
1980	285	$ 6,983.66
1981	930	$ 19,784.00
1982	1256	$ 31,761.98
1983	1680	$ 46,835.49
1984	2667	$ 141,105.83
1985	3113	$ 179,645.82
1986	3335	$ 354,441.24
1987	2436	$ 390,717.62
1988	2326	$ 1,125,058.78
1989	2986	$ 2,971,578.74
1990	4000	$ 5,086,802.92
1991	3709	$ 5,820,446.55
1992	6608	$ 10,467,881.13
1993	9390	$ 17,743,790.68
1994	12085	$ 26,625,952.64
1995	11549	$ 29,666,719.28
1996	10806	$ 26,820,620.84
1997	10890	$ 37,393,590.38
1998	10591	$ 51,808,556.71
1999	11530	$ 71,793,953.85
2000	12375	$ 95,448,091.92
2001	13079	$ 114,088,614.97
2002	14141	$ 136,965,946.70
2003	14698	$ 151,464,647.03
2004	12878	$ 130,800,803.65
2005	11637	$ 130,937,508.38
2006	11303	$ 134,521,686.99
2007	11866	$ 154,575,403.27
2008	11522	$ 163,299,084.08
2009	9496	$ 148,124,389.96
2010	10780	$ 141,011,989.68
2011	11387	$ 145,262,322.65
2012	11570	$ 157,475,072.28
2013	10400	$ 152,180,866.58
2014	10779	$ 157,855,532.48
2015	10508	$ 157,325,308.00

La viabilidad de este instrumento se comprueba en los niveles de recuperación de los créditos otorgados, donde un alto porcentaje de jóvenes acreditados culminaron ya su etapa académica y han cubierto en forma oportuna el pago de su crédito. Más de la mitad de los recursos que se otorgan provienen actualmente de la recuperación de quienes ya cristalizaron su proyecto de formación, con lo cual se multiplican los recursos financieros y se fomentan actitudes responsables y solidarias.

Tabla 4: 1980-215

AÑO	BENEFICIARIOS CON CRÉDITO	IMPORTE OTORGADO	RECUPERACIÓN EFECTIVA
1980	285	$ 6,983.66	
1981	930	$ 19,784.00	
1982	1256	$ 31,761.98	
1983	1680	$ 46,835.49	
1984	2667	$ 141,105.83	
1985	3113	$ 179,645.82	
1986	3335	$ 354,441.24	
1987	2436	$ 390,717.62	
1988	2326	$ 1,125,058.78	
1989	2986	$ 2,971,578.74	$ 458,856
1990	4000	$ 5,086,802.92	$ 1,039,618
1991	3709	$ 5,820,446.55	$ 2,009,175
1992	6608	$ 10,467,881.13	$ 3,527,759
1993	9390	$ 17,743,790.68	$ 5,510,655
1994	12085	$ 26,625,952.64	$ 8,013,228
1995	11549	$ 29,666,719.28	$ 10,423,650
1996	10806	$ 26,820,620.84	$ 14,819,830
1997	10890	$ 37,393,590.38	$ 21,992,994
1998	10591	$ 51,808,556.71	$ 28,277,725
1999	11530	$ 71,793,953.85	$ 34,711,518
2000	12375	$ 95,448,091.92	$ 50,283,360
2001	13079	$ 114,088,614.97	$ 55,735,677
2002	14141	$ 136,965,946.70	$ 58,824,425
2003	14698	$ 151,464,647.03	$ 66,221,181
2004	12878	$ 130,800,803.65	$ 89,953,950
2005	11637	$ 130,937,508.38	$ 110,865,022
2006	11303	$ 134,521,686.99	$ 135,252,771
2007	11866	$ 154,575,403.27	$ 148,427,822
2008	11522	$ 163,299,084.08	$ 152,090,184
2009	9496	$ 148,124,389.96	$ 138,290,529
2010	10780	$ 141,011,989.68	$ 156,368,189
2011	11387	$ 145,262,322.65	$ 171,758,776
2012	11570	$ 157,475,072.28	$ 176,375,737
2013	10400	$ 152,180,866.58	$ 172,137,032
2014	10779	$ 157,855,532.48	$ 172,064,924
2015	10508	$ 157,325,308.00	$ 166,215,786

METODOLOGÍA

Esta trabajo es documental y descriptiva; ya que se hace un análisis de la información objeto de este estudio, misma que se obtuvo de diversas fuentes documentales como libros, revistas, boletines oficiales, etc.

Se realizó recopilando diferente información relativa a la historia del Instituto de Crédito Educativo del Estado de Sonora, así como del origen del concepto de crédito educativo en América Latina. Se describe el impacto que ha tenido este modelo de financiamiento a la educación para jóvenes que no cuentan con los recursos suficientes para el acceso y permanencia en el sistema educativo, principalmente en el nivel académico superior.

El Fondo de crédito Educativo se constituyó en un valioso e importante soporte de estudiantes de escasos recursos, quienes en un número cada vez mayor decidieron utilizar este mecanismo de apoyo financiero.

Dada la relevancia de esta trascendental misión, el Fondo vio incrementada su demanda, acumulo experiencias y conocimientos en cuanto al servicio de crédito educativo y, lo más importante, ha contribuido en el cumplimiento de los programas académicos de estudiantes y de las instituciones de educación media y superior en la Entidad. Lo anterior llevo a revisar su estructura administrativa y su funcionamiento, de manera que se pudiera propiciar un cambio institucional que le permitieran estar a tono con los requerimientos del desarrollo regional en materia de recursos humanos calificados.
El Instituto de Crédito Educativo ha sido considerado como modelo de financiamiento y ha permitido que otros Estados del país repliquen el modelo beneficiando a un mayor número de estudiantes e Instituciones educativas.

CONCLUSIONES

En América Latina el financiamiento de la educación superior es aportado principalmente por los estados, aunque empieza a ser importante la participación privada en la educación, principalmente en: Brasil, Chile y México. El financiamiento de las universidades públicas debe incluir criterios de asignación, que beneficie la calidad, equidad y cobertura de la educación, por encima de inercias, costumbres, intereses personales o de grupos, ya sean políticos o sociales. El monto del financiamiento de la educación y la distribución equitativa del recurso es muy importante, pero aún más relevante es poner especial atención en la aplicación de los recursos, para que estos se realicen en forma clara y trasparente. Así como la implementación de nuevas formas de financiamiento provenientes del sector privado, haciendo propuestas que incentiven la inversión y legislando en este sentido. Con respecto a la equidad en la educación superior, se deberá contemplar en la planeación educativa, programas que apoyen a la clase social más desprotegida y se evite que el sector más rico sea el más beneficiado. La matrícula es parte del compromiso social del gobierno con la educación superior, en América Latina, se deberán implementar programas de apoyo patrocinados por organismos internacionales como OCDE y Banco Mundial, tales como: vales, créditos, préstamos estudiantiles, que incluyan al sector privado anteriormente mencionado. Los compromisos que han contraído los gobiernos con la educación, así como las leyes que los rigen, tienen que cumplirse. En este sentido se deben respetar acuerdos, leyes y montos presupuestales que se han establecido en beneficio de la educación superior, haciendo énfasis en la inversión que se hace a la investigación. La rendición de cuentas es un tema importante para el buen funcionamiento de las IES, es difícil que el estado pueda sostener la pesada carga de la educación, sin una adecuada rendición de cuentas, conservando la autonomía de las universidades y sin dejarse presionar por factores políticos o sociales. La educación en México necesita pasar a otro nivel educativo; para lograr esto tarde o temprano se tendrán que establecer reglas de operación con estructuras sindicales, sobre todo a nivel básico. En este nivel es asignado el mayor financiamiento que hacen los estados con los resultados ya conocidos, en este sentido y respetando los derechos reales de los trabajadores, se tendrá que reconocer el rezago educativo existente, empezando por la necesidad de un sistema que compense el esfuerzo de los trabajadores acordes a las condiciones de trabajo e incentive su carrera de manera justa y relacionada con el esfuerzo realizado en su trabajo.

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LAS TIC´S COMO HERRAMIENTA PARA LA EFICIENCIA DEL PROCESO DE ESCRITURACIÓN

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RESUMEN

Para las organizaciones uno de los elementos más importantes es su documentación, a lo largo de la historia el papel ha sido un compañero indiscutible en todas las organizaciones. La documentación ha estado presente en facturas, notas, cartas, contratos, comprobantes, convenios, folletos y oficios. En la actualidad las empresas requieren un rápido acceso a su documentación, sin embargo debido al alto volumen de documentos que manejan, esta tarea resulta difícil. Gracias a las TIC´s, se ha ido reduciendo sustancialmente el uso del papel y en su lugar han proliferado los documentos digitales, que son más fáciles de ver, ordenar, compartir, clasificar, imprimir con tan solo unos clicks. El presente trabajo se desarrolló con la finalidad de automatizar el proceso de escrituración en una notaría. El nuevo sistema pretende que todos los documentos sean digitalizados y que cuando el cliente inicie un trámite se genere un número de expediente, el cual permita a éste conocer en qué etapa se encuentra su trámite. Además de un tener un mejor control del proceso, habrá una reducción del uso del papel, ahorro de espacio físico para almacenar la documentación, evitará el maltrato de la misma y generará una ventaja competitiva para la empresa.

PALABRAS CLAVE: TIC´S, Notaría, Sistematización, Competitividad.

JEL: M15, Q55

IT IS A TOOL FOR EFFICIENT FORMALIZATION PROCESS

ABSTRACT

For organizations one of the most important elements is a documentation. Throughout history, the paper has been an indisputable partner in all organizations. This fellow has been in bills, notes, letters, contracts, receipts, agreements, brochures and crafts. Today companies need quick access to their documentation, however due to the high volume of documents handled, this task is difficult. Thanks to IT, has been substantially reducing the use of paper and instead have proliferated digital documents that are easier to view, sort, share, print with just a few clicks. The present work was developed in order to automate the formailization process in a notary. The new system is intended that all documents are digitized and when the customer initiates a process a file number, which allows it to know at what stage the process is generated. In addition to a better control of the process, there will be a reduction in the use of paper, saving physical space to store documents, avoid the abuse of it and generate a competitive advantage for the company

JEL: M15, Q55

KEYWORDS: IT, Notary, Systematization, Competitiveness.

INTRODUCCIÓN

El presente trabajo aborda la problemática de una Notaria y la falta de organización en los procesos de seguimientos a los trámites de los clientes. Debido su carácter de Notaria, la documentación que se maneja es el actor principal de este negocio, los encargados de recibir esta documentación, no contaban con un proceso establecido que les indicara que hacer con ese documento, y lograr que llegara a la persona adecuada para continuar con el trámite. Esta mala organización generaba problemas como extravió de documentos importantes, copias innecesarias de los documentos, retraso en los trámites y por supuesto molestias entre los propios empleados y los clientes. Es por ello que se vio la oportunidad de adoptar las Tecnologías de la Información y la Comunicación TIC´s, para el seguimiento y control de los documentos, por medio de la digitalización de los mismos, pero antes fue necesario implementar un proceso de negocio de buenas prácticas, para ello seleccionó la metodología BPM (Business Process Management), esta metodología tiene como propósito establecer un modelado y control de los procesos de negocios en una organización, por medio de una serie discreta de actividades pasos o tareas que incluyen un enfoque integral entre procesos, personas y tecnologías de la información, para dar rumbo, dirección y flujo al proceso de escrituración y disminuir el tiempo de entrega al cliente. Con la ayuda de un sistema de digitalización se busca poder medir el trabajo que se realiza en la notaria, que ayude con la creación de reportes para saber el estatus actual de los trámites, cuántos trámites hay por trabajar y cuántos entregados, entre otros más. Logrando medir el proceso de negocio, a través de la utilización de esta metodología de mejora continua, lo que mantendrá siempre actualizada y a la vanguardia la forma en que la Notaria lleva acabo sus procesos. Entre los muchos beneficios esta la reducción de papel, ubicación rápida de los expedientes, la capacidad de compartir información, y contar con todo tipo de reportes que permita medir la eficacia de la Notaria través del tiempo y con ello lograr que esta sea más competitiva y mejore la percepción de los clientes.

REVISIÓN DE LITERATURA

Actualmente las Tecnologías de la información y comunicación (TICs) están sufriendo un desarrollo acelerado, esto está afectando a prácticamente a todos los campos de nuestra sociedad, y en la empresarial no es una excepción. Estas tecnologías se presentan cada vez más como una necesidad en el contexto de sociedad donde los rápidos cambios, el aumento de los conocimientos y las demandas de un servicio o producto de alto nivel constantemente actualizado se convierten en una exigencia permanente. (Tapscott D.,2009). Interactividad, instantaneidad, interconexión, digitalización, diversidad, colaboración, por todas esas características las TICs penetran en todos los sectores sociales, sean los culturales, económicos o industriales. (Valdés Buratti, 2004)

Según un estudio desarrollado por el Instituto de Investigaciones en Tecnoeconomía (Techno Economy Research - TRI), las empresas que no utilizan las Tecnologías de la Información como herramientas competitivas en sus negocios, limitan su crecimiento empresarial y perderían hasta un 30% de sus ingresos. Rolando Liendo, presidente del TRI, señala que estás pérdidas se deben a varios factores. "Las empresas que no usan las TICs ven limitado su crecimiento por las mermas de
inventarios, pérdidas de dinero por falta de control, pérdida de clientes por carecer de información e incertidumbre en la toma de decisiones, entre otros.

El experto añade que los beneficios de la utilización de las TICs se pueden apreciar gradualmente. "Empiezan a los 3 meses en promedio. Nunca acaban porque los procesos entran en un mejoramiento continuo". (Seoane Balado, 2005)

La estandarización de procesos de negocio, hoy en día es una herramienta o "meta" a alcanzar, por muchas organizaciones. Entre múltiples motivos, las exigencias que nos impone un mercado globalizado, nos ha hecho cambiar la visión del mundo y de los negocios.

Involucrar al personal, investigar y determinar la mejor forma para alcanzar el objetivo del proceso, capacitar y adiestrar al personal y si el resultado se apega al estándar, continuar la implementación, si no, analizar la brecha y tomar acción correctiva. (Ahoy, 2010)

Un DSS busca facilitar el proceso de toma de decisiones al poner a disposición de usuario la capacidad de aplicar con rapidez técnicas cuantitativas sobre la información disponible, y contribuye a que se tomen decisiones más rápidas con el apoyo de modelos y métodos cuantitativos. Es conveniente mencionar que la tecnología actual permite desarrollar un DSS con herramientas muy populares, como son las hojas de cálculo (Negrón, 2009)

La incorporación de BPM en la estrategia empresarial y en el control de sus procesos de negocios de una organización puede representar grandes beneficios como mejorar visibilidad y comprensión de los procesos empresariales, flexibilidad y agilidad para adaptación al cambio. Permite adquirir una ruta de eficiencia continua al convertir actividades ineficientes en procesos producticos a través del uso de tecnología enfocada a procesos. La digitalización documental consiste en convertir un documento físico o papel en un archivo digital o imagen electrónica, mediante equipos especializados para ello, llamados escáneres. (herramientasempresariales.com.mx)

Notaria es la oficina del Notario y es una entidad de creación legal, carece de personalidad jurídica y su identidad se ejerce a través del Notario, como persona natural. Los funcionarios de la Notaría son nombrados por el Notario y el régimen aplicable es el previsto en el Código Laboral, para las relaciones entre particulares. La función principal de un Notario es dar fe de que los acuerdos y documentos que le son encargados se cumplimentan de forma legal, esto es cumpliendo la legalidad vigente en el momento de la redacción del documento. En Mexicali hay 14 notarios, en Tijuana 19, Ensenada hay 7, Tecate 2 y en Rosarito hay 1 notario.

METODOLOGÍA

Para llevar a cabo esta investigación se tomó como base la metodología BPM (Business Process Management), siguiendo los pasos de esta metodología se logró establecer un plan de trabajo eficiente para migrar los procesos actuales a procesos estándares validados por los propios usuarios. Se identificaron los puestos y la descripción de actividades en la Notaría como los del puesto del coordinador de créditos INFONAVIT o el de la coordinadora del área de créditos hipotecarios así como la identificación de los formatos y su descripción como Formato Inventario de Procesos Actuales, y Reglas de Negocio, Inventario Personal, Inventario de Herramientas, Inventario de Área, entre otros. Identificación del modelo de reuniones, Identificación de malas prácticas: La técnica de recolección de datos de la entrevista fue utilizada con el fin de obtener información u opinión de los dueños del proceso ya que permite un mejor análisis y comprensión de los datos.

Se realizó una práctica de sensibilización al personal explicando el objetivo de nuestra participación logrando un análisis del proceso actual, identificando puestos, funciones, herramientas de trabajo, flujo, reportes (a quién, cuándo, cómo). Se identificaron los procesos estratégicos y operativos existentes. Se desarrollaron y probaron los nuevos procesos que brindan valor a la organización.

En el análisis del proceso se identificaron la Misión, Visión y Valores, inventario de áreas, personal, puestos y funciones, se identificaron de los productos que se ofertan y sus precios de venta. En las distintas áreas se identificó el flujo de procesos actuales, reglas de negocio, focos rojos y políticas definidas (tiempos y movimientos) así como la identificación de flujo de documentos, ubicación física y regla de negocio, se valoraron las operaciones en línea. Se realizó un inventario de herramientas para cada puesto y función. En el área de infraestructura informática se realizaron la política de conservación de información, la propuesta de servicios en línea, la propuesta de herramientas, la propuesta de estandarización, el catálogo de formatos,

los reportes y tablero de control, propuesta de modelo de reuniones, evaluaciones, definición de metas, y más. Así como la recomendación de realizar auditorías de los procesos estandarizados. La descripción del diagrama actual de escrituración:

Inicio del flujo de escrituración, cliente solicita a recepción hablar con personal, Cliente entrega documentación a personal del área correspondiente, Responsable de área revisa que la documentación está completa, ¿Documentación completa?, Responsable del área o pasante contactan a cliente para solicitar documentación faltante, Responsable del área asigna al azar a pasante para elaborar proyecto, Se realiza el alta del expediente en sistemas Eclypse, Pasante elabora proyecto de escritura en Microsoft office, Pasante genera número de escritura y folio, Pasante pega el proyecto de escritura en una carpeta compartida con el nombre de FOLIOS., Responsable de folio imprime proyecto de escritura en folios, Encargado de folios imprime escritura y la entrega a pasante o encargado de área., Firma de clientes en folios., una vez firmado el proyecto de escritura se CIERRA el expediente con toda la documentación completa. Y se crea TESTIMONIO., Notario firma escritura, Secretario de notario llama a las diferentes áreas para entregar sus escrituras correspondientes, Responsable de área entrega a gestor escrituras para llevarlas a RPPyC que es el Registro Público dela Propiedad y de Comercio del Municipio de Mexicali, Gestor deja escrituras en RPPyC para inscribir, Gestor va a RPPyC por escrituras, Gestor entrega escrituras a responsable de área, Inscrita o rechazada, Responsable de área o pasante corrigen el error, Responsable de área entrega a cliente, Responsable de área entrega testimonio a cliente.

Además se realizó un inventario de equipos de cómputo y herramientas, se utiliza Microsoft Excel para realizar reportes y apoyo en la contabilidad.

El Eclypse sistema utilizado para realizar el alta de los expedientes; KALEMAT es el Sistema para realizar proyectos de escritura, área de créditos hipotecarios e Infonavit.

En base a las entrevistas y observaciones realizadas en esta investigación, se detectó que básicamente el cliente cuenta con 4 necesidades básicas a cubrir para lograr sus objetivos las cuales son: 1) Controlar, 2) Medir, 3) Cero documentos perdidos 4) Procesos Estandarizados.

En la Tabla 1se muestra la evaluación de los softwares disponibles para ser utilizados en la digitalización de los documentos. Con este análisis se determinó que LaserFiche era la herramienta que cuenta con las características de seguridad, facilidad y soporte y es capaz de generar los reportes que se requieren además de contener las herramientas administrativas adecuadas para este fin. El software seleccionado fue LaserFiche Avante ya que esta herramienta cumple con todas las características que busca la organización. Los motivos por los que se adquirió el Software son por la cercanía de la Matriz ya que se encuentra instalada en Long Beach, California, el soporte Técnico inmediato vía web o telefónica y hay un proveedor local.

Para sistematizar los procesos de la notaría se seleccionó un Gestor de contenido empresarial el cual tiene como función apoyar a las empresas a capturar, almacenar, gestionar, visualizar y presentar distintos tipos de contenido donde y cuando los usuarios lo necesiten de acuerdo a las necesidades de la empresa. En este caso se seleccionó Avante, el cual es un sistema ECM (Enterprise Content Management) ágil que se puede configurar rápida y fácilmente para satisfacer las necesidades de cualquier organización. Avante incluye herramientas de flujo de trabajo sofisticadas para automatizar procesos empresariales centrados en los contenidos. Avante faculta a su empresa a operar de manera más eficiente, con más eficacia y mayores beneficios mediante la mejora de las operaciones atreves de la automatización de procesos manuales y repetitivos.

Tabla 1: Evaluación de los softwares de acuerdo a sus características

Software	Seguridad	Amigable	Reportes	Soporte Técnico local e instantáneo	Fácil Administración	Expandible
Diamond Visión	X	X	√	X	X	X
Content Cental	X	√	√	X	√	X
ZAP Servicios Digitales	√	√	X	X	√	X
Aquarius	X	X	X	X	X	X
LaserFiche	√	√	√	√	√	√

***En esta tabla se muestra los puntos que se tomaron en consideración para seleccionar LaserFiche

La metodología Business Process Management puede ser aplicada a cualquier procesos que se desea mejorar en este caso se aplicó en la Notaria Pública Número Nueve para medir y comprender la situación actual de los procesos de la notaria.

Se describe paso a paso lo que se realizó durante la implementación de la metodología BPM empleada en combinación del sistema de solución digital LaserFiche con el fin de lograr los objetivos planteados.

Descripción de la metodología implementada (Deber Ser).

En este apartado se describe detalladamente el diagrama de flujo del deber ser que se implementó para estandarizar los procesos.

Descripción de los ejecutantes del proceso, Diagrama de flujo, Descripción de los elementos del proceso, Implementación del sistema LaserFiche.

Para llevar a cabo la implementación de un sistema de documentación digital como LaserFiche se debe realizar una correcta estructuración del repositorio que sea acorde al nuevo proceso de negocio.

Requerimientos mínimos LaserFiche Server

Processor Type (CPU) (Pentium 4, AMD Opteron, AMD Athlon 64, or faster), Memory: 128 MB RAM, Operating system: Windows XP (Service Pack 3), Windows Server 2003 (Service Pack 2), Windows Server 2003 R2, Windows Vista (Service Pack 2), Windows Server 2008 (Service Pack 2), Windows 7, Windows Server 2008 R2, Windows 8, Windows Server 2012,Web browser Internet Explorer 6.0.

Requerimientos Mínimos para LaserFiche Scanning y LaserFiche PhotoDocs CPU: 1 GHz or faster processor, Memory: 256 MB RAM

Requerimientos mínimos para OCR

CPU: 2.4 GHz or faster processor, Memory: 1 GB RAM Requerimientos Recomendados

CPU: 1 GHz or faster processor, Memory: 256 MB RAM or more Requerimientos recomendados para

LaserFiche Scaning y LaserFiche PhotoDocs

CPU: 2.4 GHz or faster processor

Debido a lo robusto del sistema se optó por adquirir un nuevo servidor con las características suficientes para poder tener un óptimo funcionamiento de la herramienta de LaserFiche. Dos procesadores de secuencia

de doble núcleo Intel R. Xeon R. 5000 con 3.0 GHz de frecuencia de reloj. Módulos DIMM de 4 GB con memoria intermedia completa (FBD). Sistema operativo Microsoft R. Windows R. server 2003 R2, Estándar. Se realizaron pruebas al sistema.

Antes de iniciar con las pruebas al sistema, primero se realizó una capacitación al personal   durante 5 días. Una vez sensibilizado el personal con el nuevo flujo se les capacitó para utilizar la herramienta LaserFiche siguiendo los pasos de la metodología implementada. Esta capacitación llevo 10 Días.

Una vez implementado el proceso de negocio tomado de la mano con el sistema LaserFiche como gestor de documentación digital, se puso a prueba en las áreas de Créditos Infonavit y Créditos Hipotecarios durante 3 Meses. Con el paso de las semanas fueron apareciendo ajustes y se fueron puliendo hasta encontrar el flujo correcto de la solución al par de la metodología sugerida. Cuando se afinaron los procesos necesarios para optimizar el flujo del deber ser implementado se implementó también la solución para el área de jurídico en donde se llevan a cabo los trámites. También se llevó a cabo un plan de mejora continua, en donde los procesos son sometidos a evaluaciones periódicas para seguir mejorando día con día.

RESULTADOS

El impacto de la implementación de la metodología y la herramienta de digitalización fue de gran consideración ya que el flujo de la información todos lo conocen por lo cual se agiliza más los tiempos, logrando obtener el proceso de negocio basado en la metodología Business Process Management (BPM) para mejorar el flujo de escrituración. Implementando un sistema de gestión y digitalización de documentos (LaserFiche). Se cuenta con las herramientas necesarias para mejorar los procesos y lograr un menor tiempo de respuesta al cliente. Ahora ya se cuenta con los expedientes físicos y digitales debidamente clasificados, facilitando su localización .Teniendo un acceso rápido al repositorio digital desde cualquier parte con acceso a internet.

En este caso donde la tecnología que se implementó es la digitalización, se implementó acompañada de la Metodología BPM (Business Process Management), sin esa base la digitalización de documentos no tendría el éxito que hoy tiene la notaria en cuestión de sus procesos de digitalización. Las principales aportaciones que dejó el realizar este trabajo, es que ahora los empleados conocen su proceso, lo dominan, gracias a que cuentan con un Deber Ser establecido un flujo y diagrama a seguir, esto se ve reflejado en los tiempos de respuesta a los clientes.

El aplicar esta metodología y esta herramienta con éxito en la notaria publica, deja abierta la posibilidad de poder implementar estas tecnologías y metodologías en las notarías de todo el Estado dejando un gran nicho de mercado que no está siendo explotado. Se puede concluir que los resultados esperados se alcanzaron.

Estableciendo un esquema de evaluación de los procesos, fomentando la comunicación interna y externa y la participación dentro de la notaria, Integrando   los diferentes elementos de los procesos estandarizados y de digitalización, se comprendió desde la base las relaciones de causa y efecto de los problemas, se identificaron las actividades que no aportan valor y ayuda a su rediseño, se evitó la pérdida de documentos valiosos e importantes, se normalizaron los métodos de información interna y externa, se controlaron y eliminaron los tiempos muertos, se individualizaron las responsabilidades de un modo sencillo y directo, se actualizó y simplificó la documentación de forma permanente.

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PREDICCIÓN DEL RIESGO DE MOROSIDAD EN MICROCREDITOS, MEDIANTE TECNICAS DE SIMULACIÓN

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ABSTRACT

The purpose of this paper is to analyze the problem of high levels of delinquency in the microfinance sector in Mexico. Although the traditional financial system has extensive and adequate risk analysis systems for non-compliance with its clients' obligations, in the microfinance sector the picture is not the same, that is, these institutions are not exempt To face high delinquency rates, for this reason, the present document makes a proposal aimed at calculating the possibility of a particular client incurring non-payment. The model is based on data generated by a simulation process and treated using a logistic regression model considered as a suitable and reliable statistical technique to calculate the risk of non-payment of a particular customer, in addition to identifying the main characteristics Of the users of these services, later the predictive model is obtained. Originally 13 variables are used, of which only four are significant; Number of delays in payment of credit; the amount of credit; the term in which it has to be paid and the interest rate prevailing in the microfinance market. The results obtained show a statistically parsimonious model with robust predictive power.

JEL: C15, C53, C58

KEY WORDS: Risk, Microcredit, Delinquency, Simulation, Logistic Regression

INTRODUCCIÓN

La aplicación de la regresión logística en microfinancieras no son comunes, principalmente por la falta de información y por qué las instituciones operando en regiones rurales no tienen la cultura de sistematizar ni analizar sus bases de datos, ello les impide construir y aplicar modelos con cierta bondad de ajuste en las cuales se permitan auxiliarse para mejorar su función en la toma de decisiones, esta problemática de estas instituciones también se ve reflejada a la escasa literatura y trabajos empíricos aplicados al sector de microfinanzas En general, las actividades bancarias y financieras, históricamente subsiste el riesgo de recuperar los montos financiados, las microfinanzas no son la excepción, ya el problema de morosidad tiene en mismo nivel de importancia que en cualquier otra institución financiera o bancaria, así, tanto las grandes instituciones financieras como las microfinancieras requieren de eficientes mecanismos que les permitan reducir sus índices de No pago, por lo que el método de la regresión logística aparece como una alternativa aceptable para servir de auxiliar al criterio humano en la difícil tarea de filtrar solicitudes de crédito.La morosidad en si ya es un riesgo para cualquier institución financiera, por ello se requieren de analizar y estudiar la manera de cómo minimizar los riesgos de presentar altos índices de carteras vencida, por ello, este tipo de estudios se justifican dado que estas empresas financieras deben tener bajo control el problema de la morosidad de sus clientes.

En la revisión bibliográfica se encuentran diferentes técnicas, métodos y herramientas que abordan el riesgo de incumplimiento de los clientes, el presente documento se propone un modelo de regresión logística aplicado a datos de una institución microfinanciera (IMF) el cual tenga como función calcular la posibilidad de incumplimiento de un cliente con un perfil determinado. Los estudios de riesgo y *credit scoring* en el ámbito de las microfinancieras no es nada común, ya que existen poca o nula información con fines de análisis de riesgos, y todavía es mucho más escaso estos ejercicios en instituciones microfinacieras rurales

o regionales. El documento se fija como objetivo construir un modelo empleando la regresión logística, incorporando variables y características de sus clientes, pretendiendo mostrar como dichos modelos se convierten en una herramienta auxiliar en ña toma de decisiones. La regresión logística se concibe como una técnica de estadística multivariada basada en los principios de regresión lineal, pero a diferencia de ésta, la regresión logística utiliza una variable dependiente categórica binaria o dicotómica (la cual puede adquirir dos posibles valores Sí-No, 0-1, Verdadero-Falso, etc.); específicamente para el caso que nos ocupa, se asigna 1 si el cliente incurre en mora y 0 en caso contrario, bajo este planteamiento es factible aplicar la regresión logística como modelo clasificador. La fortaleza de emplear estas técnicas para el estudio de riesgos crediticios, radica fundamentalmente en que a través de ellos se logra calcular la probabilidad de que un cliente bajo determinadas características no devuelva el crédito (Esta probabilidad se le conoce como riesgo de morosidad); con ello una institución puede disponer de información adicional que le permita disminuir sus niveles de morosidad del conjunto de clientes activos y potenciales.

METODOLOGÍA

Como ya quedo claro, la regresión logística es un tipo de análisis de regresión utilizado para predecir el resultado de una variable categórica (una variable que puede adoptar un número limitado de categorías) en función de las variables independientes o predictoras, así, las probabilidades que describen el posible resultado de un ejercicio se modelan en términos de un conjunto de variables explicativas utilizando una función logística. Un modelo de regresión logística surge ante la necesidad de estimar la probabilidad de ocurrencia un evento binario, en términos de un conjunto de factores de riesgo, los cuales pueden ser variables discretas o continuas, categóricas (nominales u ordinales), cualitativas o cuantitativas. Si bien existen los modelos de regresión logística multinomial, es este ejercicio práctico se utiliza la regresión logística binaria. La ecuación general para la regresión logística es:

$$Prob(Y) = \alpha + \beta_1 X_1 \beta_2 X_2 + .. + \beta_k X_k + \varepsilon$$

Los coeficientes de regresión logística ($B_1, B_2, \ldots, B_k$) expresan cuanto varia la probabilidad de ocurrencia de Y ante un cambio unitario de la variable independiente correspondiente, manteniéndose las demás variables explicativas constantes. El término ε representa el término de perturbación o error de estimación. Si se escribe el modelo logístico en términos de *Log Odds* (también llamado logit [y]) —el logaritmo natural de la razón de probabilidad de que ocurra un evento respecto a la probabilidad de que no ocurra— la relación entre la variable independiente con Y se concierte en lineal. Así el *odds ratio(*Se entiende como la razón de probabilidades*)* se representa de la siguiente manera:

$$Odds \ (ocurrencia \ de \ evento) = \frac{Probabilidad \ de \ ocurrencia \ de \ Y}{Probabiidad \ de \ no \ ocurrencia \ de \ Y}$$
$$= \frac{P(Y=1)}{1 - P(Y=1)} = \frac{P(Y=1)}{P(Y=0)}$$

Si se realiza la transformación logarítmica de odds (o razón de probabilidades), denominada log-odds-ratio, se obtiene Logit (Y):

$$Logit \ (Y) = ln\left[\frac{P(Y=1)}{1 - P(Y=1)}\right] = \alpha + \beta 1 X 1 + \beta 2 X 2 + \cdots + \beta k X k$$

Esta transformación de odds en logaritmo natural de odds produce una variable que va de "-∞ (cuando P[Y=1]=0) hasta +∞ (si P[Y=1]=1). El modelo aso expresado lleva a los modelos logit. Su interpretación es relativamente mucho más accesible. Los coeficientes (Betas) se interpretan como cambios en el log-odds asociado con un cambio de una unidad en la variable independiente correspondiente. Realizando la

transformación exponencial del Logit(Y) (Con la finalidad de facilitar la comprensión en términos de odds que de log-odds)

$$P(Y=1) = \frac{e^{\alpha + \beta_1 X_1 + \beta_2 X_2 + \cdots + \beta_K X_K}}{1 + e^{\alpha + \beta_1 X_1 + \beta_2 X_2 + \cdots + \beta_K X_K}}$$

Esta ecuación representa la probabilidad de que en un evento concreto ocurra. Dicha probabilidad está condicionada por el conjunto de valores que adopte la serie de "k" variables predatorias. La probabilidad de que "no ocurra" P (Y = 0) =1- P (Y=1) se obtiene de la siguiente ecuación.

$$P(Y=1) = \frac{1}{1 + e^{\alpha + \beta_1 X_1 + \beta_2 X_2 + \cdots + \beta_K X_K}}$$

En estas ecuaciones los coeficientes de pendientes de regresión logística se interpretan de forma similar a los coeficientes de regresión lineal. Muestran el cambio en la variable dependiente (Y), asociado a un cambio de una unidad en la variable independiente, manteniendo el resto de las variables explicativas constantes.
Modelo originalmente empleado:

$$P(Y)= \alpha + \beta_1 X_1 \beta_2 X_2 + .. + \beta_k X_k + \varepsilon$$

Dónde:

Y= Estatus de la morosidad (Y = 1 moroso, Y = 0, no moroso)

X_1=Número de dependientes económicos
X_2=Genero
X_3= Número de retrasos en sus pagos
X_4= Originario de la Región
X5= Ocupación
X6= Escolaridad
X7= Numero de créditos solicitados al año
X8=Monto del crédito solicitado
X9= Monto otorgado
X10= Plazo a pagar
X11= Tasas de interés
X12= Costo Anual Total (CAT)
X13 =Destino del crédito otorgado

RESULTADOS

Se observa como la variable X1 que hace referencia al nnumero de retrasos por parte del cliente en sus obligaciones se ha codificado como una variable discreta. Su coeficiente de regresión logística es de 2.516. Manteniéndose constante el resto de los predictores, significa que un cambio unitario produce un aumento de 2.516, (según el coeficiente unidades) unidades logit en la variable dependiente. (Los coeficientes estandarizados, se interpretan de forma similar en regresión logística y en regresión lineal. Así un aumento o disminución (depende de si el signo es positivo o negativo) de las desviaciones típicas en Logit (Y),

asociado con un aumento o disminución en la variable independiente, igual a la cuantía correspondiente al coeficiente estandarizado)

| | B | Error estándar | Wald | gl | Sig. | Exp(B) | 95% C.I. para EXP(B) | |
							Inferior	Superior
X1	.923	.330	7.812	1	.005	2.516	1.317	4.804
X7	-.954	.573	2.775	1	.096	.385	.125	1.184
X8	.000	.000	2.417	1	.120	1.000	.999	1.000
X10	.384	.380	1.018	1	.013	1.468	.696	3.093
X11	-.006	.046	.020	1	.008	.994	.908	1.087
x5			3.060	4	.548			
x5(1)	2.487	220.722	.000	1	.999	566.091	.000	.
x5(2)	.858	1.289	.443	1	.506	2.358	.189	29.466
x5(3)	1.944	1.282	2.301	1	.129	6.988	.567	86.134
x5(4)	-20.036	28420.722	.000	1	.999	.000	.000	.
Constante	-.576	1.798	.103	1	.748	.562		

El exponente de dicho coeficiente es de $e^{(2.526)}$ = e $^{(2..516)}$ = 12.3789 indica que cuando X1 cambia en una unidad la variable dependiente (Y) varia por un factor de 12.3789, suponiendo contante el resto de los predictores. Esta interpretación puede hacerse en términos porcentuales, donde $100x$ ($e^{2.516}$ -1) expresa el porcentaje de cambio en la variable dependiente para un incremento de una unidad en el i-esimo predictor. Así el cambio porcentual que se producen la variable dependiente al cambia X1 en una unidad es igual a "100 X(12.3789 -1)=1,137%. Esta cantidad refleja, en términos porcentuales, la importancia del salario la probabilidad de no pago de un crédito.

Evaluación general del modelo

Mediante la prueba −*2Log de la Verosimilitud*, la cual se utiliza para decidir si es el modelo es confiable estadísticamente hablando para predecir la variable de respuesta.
Planteamiento de la hipótesis:

Ho: El modelo es estadísticamente significativo vs H₁: El modelo NO es estadísticamente significativo

Estadístico de prueba: Como -2Log ~ χ^2_{k-2} gl

Criterio de decisión:
Si p-value < 0.05 => RHo
Si p-value > 0.05 => NRHo

Decisión

Como -2Log= 39.921 con 62 gl y un α =0.246 => NRHo

Interpretación: El modelo logístico en general es significativo como modelo predictor de la probabilidad de que un cliente determinado incumpla en sus obligaciones al contraer un crédito en una IMF.

Prueba de ajuste Hosmer Lemeshow

En la tabla 1, se puede apreciar que el p-value > a 0.05. Así bajo la Ho: de que el modelo se ajusta a la realidad. Por lo tanto, como el p-value es superior a 0.05, se concluye que los resultados observados se ajustan suficientemente a lo que esperado bajo el modelo.

Tabla 1: Prueba de Hosmer y Lemeshow

		Tabla de Contingencia Para La Prueba de Hosmer y Lemeshow				
		Y = SI PAGA		Y = NO PAGA		
		Observado	Esperado	Observado	Esperado	Total
Paso 1	1	7	7.000	0	.000	7
	2	6	6.000	0	.000	6
	3	6	5.964	0	.036	6
	4	6	5.728	0	.272	6
	5	5	5.547	2	1.453	7
	6	5	3.632	1	2.368	6
	7	3	3.069	3	2.931	6
	8	1	1.819	5	4.181	6
	9	0	1.018	7	5.982	7
	10	1	.224	6	6.776	7

En la tabla de contingencia de la prueba de H-L (se calculan los intervalos de los valores observados y esperados) se observa la proximidad entre estos valores reales y teóricos. Lo que permite argumentar que usar el modelo obtenido para realizar las predicciones es correcto, por lo que, esta tabla también puede ser un mecanismo de calibración de del modelo propuesto. Finalmente el nivel de significancia de 0.603, nos indica el grado y bondad de ajuste del modelo, particularmente el ejercicio reporta una significancia alta del 60%, lo que se corrobora con la tabla 3 (agrupa los valores de probabilidad estimada en 10 clases percentiles) que muestra la diferencia entre las frecuencias observadas y esperadas que son muy aproximadas. Por otra parte, al observar en la tabla 2 la clasificación de los casos observados contra los casos pronosticados, se muestra que el modelo tiene una tasa total de pronósticos correctos del 87.5%, es decir, los pronósticos tanto de morosos como no morosos clasificados de manera correcta con respecto a su clase observada.

Tabla 2: Tabla de clasificación

			Pronosticado Y		
	Observado		SI PAGA	NO PAGA	Porcentaje correcto
Paso 1	Y	SI PAGA	37	3	92.5
		NO PAGA	5	13	79.2
	Porcentaje global				87.5
a. El valor de corte es .500					

La tasa de clasificación entre los cliente que no son morosos (pronosticados) como los realmente que no son morosos, es del 92.5**%**; mientras que el modelo clasifica en un 79.2% correctamente a los clientes morosos (verdaderos positivos) – cliente pronosticado como moroso y que finalmente fue moroso, es porcentaje global es de 87.5% en cuanto a la capacidad predictiva del modelo que se juzga como muy bueno.

En la tabla 3 se muestra los coeficientes betas (βs) del modelo, así como el estadístico de significancia (Sig) de Wald, que permite saber si estadísticamente las variables predictoras del modelo contribuyen a pronosticar si un cliente determinado puede ser moroso o no. Empleando un α=05, se apreciar que las variables significativas son: fueronX1= El número de retrasos por parte del cliente en su pago, X10= El

plazo otorgado para liquidar la deuda, X11= La tasa de interés en el mercado de microcréditos y al 90% de confianza la variable Monto solicitado resultaría significativa.

Tabla 3: Variables en la Ecuación

	B	Error estándar	Wald	gl	Sig.	Exp(B)	95% C.I. para EXP(B)	
							Inferior	Superior
X1	.923	.330	7.812	1	.005	2.516	1.317	4.804
X7	-.954	.573	2.775	1	.096	.385	.125	1.184
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x5(4)	-20.036	28420.722	.000	1	.999	.000	.000	.
Constante	-.576	1.798	.103	1	.748	.562		

Si usamos los coeficientes estimados de la tabla 3, columna B, y los valores de las variables para cada caso en la base de datos simulada, podemos estimar la probabilidad o riesgo de morosidad de cada cliente mediante el modelo de regresión logística. Por ejemplo, los cálculos para el caso 1 muestran el valor de predicción de riesgo de morosidad en la tabla 4:

Tabla 4: Ejemplo de casos

Y= (No Paga/Si Paga)	X1=Num_Retrasos	X2=Edad	X3=Ocupación	X4=Escolaridad	X5=Monto_solicitado	X6=plazo_meses	X7=Ti mensual	X7=Uso del crédito
1	2	47	1	1	1,500	4	15.7	1
0	0	29	2	2	2,500	4	10.0	1

Predicción de riesgo de morosidad para el primer expediente:

$$P(X1) = \frac{1}{1 + exp[-(0.562 - 2.516 \ x \ Num \ de \ retrasos \ (1) - 0.385 \ x \ Monto \ solicitado \ - 1.468 \ x \ Plazo - 9.94 \ x \ Tinteres]}$$

$$P(X1) = \frac{1}{1 + exp[-(0.562 - 2.516 \ x \ (2) - 0.385 \ x \ (15) \ - 1.468 \ x \ (4) - 9.94 \ x \ (15.7)]} = 0.0213$$

El caso que se ilustra es para un expediente que representa un cliente el cual no cumple con sus compromisos de pago (No paga), el cual presenta dos incumplimientos y con una cantidad solicitada a de 15 mil pesos a pagar en 4 meses y pagando una tasa de interés del 15.7 por ciento al mes, bajo este perfil no podría vislumbrarse un perfil de un cliente pagador. Cabe mencionar que los exponenciales de b (Exp(B)) son *odd ratios*, pueden comparase entre sí para saber qué variable tienen más influencia o está asociada de manera más fuerte, cuando el Exp(b) > 1 indica que un aumento de la variable independiente, aumenta los *odds* que ocurra el evento (Y=1, No paga). Cuando el Exp(b) < 1; indica que un aumento de la variable independiente, reduce los *odds* que ocurra el evento (variable dependiente). Cuanto más se aleja de 1, más fuerte es la relación entre las dos variables. Cuando el valor del *odd ratio* (o Exp(b)) es menor de 1 se recomienda calcular su inversa para no equivocarnos y poder comparar todos los Exp(b). En el cuadro anterior del modelo se resume los indicadores de bondad del ajuste en la 1 iteración de solución del modelo. Como se puede apreciar los tres parámetros muestran una buena bondad de ajuste desde la primera

iteración. El valor del logaritmo de la verosimilitud se reduce hasta 39.921, indicando que la misma esta maximizada.

Tabla 5: Resumen del modelo

Paso	Logaritmo de la verosimilitud -2	R cuadrado de Cox y Snell	R cuadrado de Nagelkerke
1	39.921[a]	.503	.686

CONCLUSIONES

El modelo obtenido permitió estimar el riesgo de morosidad en una institución microfinanciera, por su bondad de ajuste el modelo clasifica adecuadamente los datos. Así se considera adecuado el modelo en estudios empíricos. El estadístico $-2Log\ de\ Verosimilitud$ muestra en lo general que las predicciones son aceptables ya que frecuencias observadas son muy similares a las esperadas. El poder de predicción es del 87,5%, se juzga como bueno para predecir probabilísticamente la posibilidad de que un cliente determinado incurra en el No Pago. De las 13 variables consideradas en el modelo original, solo se seleccionó las mejores variables explicativas y sólo 4 tienen poder de predicción suficiente para diagnosticar a las microfonancieras en la identificación de clientes morosos.

El modelo obtuvo un 87.5% de precisión en las predicción del estatus de las microfinancieras con relación a los datos observados, es decir, sólo hubo un error de 3 casos donde las MF con estatus 1, el modelo le asigno estatus 1 (no paga), y de 5 casos con estatus 1, el modelo asigno erróneamente con estatus 0 (si paga). El proceso de simulación se detuvo en una muestra relativamente menor al realizado en los estudios empíricos, ya que si bien se procedió a realizar simulaciones con distintos tamaños de muestra (n=1000, n=500, n=153), los cuales no mostraron consistencia con los datos empíricos. Muestras que la muestra simulada finalmente empleada fue la que consistentemente se alineo a los resultados de los resultados en el estudio de campo. Finalmente, es importante mencionar que el estudio del riesgo de No pago en las entidades microfinancieras es complicado por la estructura y carencia de información, esto se complica aún más cuando estamos nos referimos a instituciones dedicadas a las microfinanzas en regiones rurales, donde el perfil del cliente es totalmente distinto al que se encuentra para las instituciones bancarias y financieras en ciudades o regiones urbanas.

Es importante recalcar que el modelo fue contrastado con los datos simulados, la metodología aquí presentada se puede ver como referencia para un trabajo futuro más realista, en tal caso, se debe tener cuidado en validar primero la base de datos mediante el estudio de las distribuciones adecuadas, así como validación final del modelo, o mejor aún, usar una base de datos reales.

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