

Study on the Manager's perception of the current training strategies used by the service window of banking companies in Ciudad Obregón, Sonora, to improve their individual performance

Estudio sobre la percepción del gerente de las estrategias actuales de capacitación que utiliza la ventanilla de atención de las empresas bancarias de Ciudad Obregón, Sonora, para mejorar su desempeño individual

GÁMEZ-FLORES, Alba Daniela†, VASQUEZ-TORRES, María de Carmen, CANO-CARRASCO, Adolfo and FORNÉS-RIVERA, René Daniel

Instituto Tecnológico de Sonora, Mexico.

ID 1st Author: *Alba Daniela, Gámez-Flores* / ORC ID: 0000-0002-9515-1404, arXiv Author ID: MQS4FO-4G7M68

ID 1st Co-author: *María del Carmen, Vasquez-Torres* / ORC ID: 0000-0003-0938-4955, Researcher ID Thomson: X-2104-2018, CVU CONACYT ID: 286266

ID 2nd Co-author: *Adolfo, Cano-Carrasco* / ORC ID: 0000-0002-3392-3667, Researcher ID Thomson: G-5035-2018, arXiv ID Author: adolfo.cano, CVU CONACYT ID: 266064

ID 3rd Coauthor: *René Daniel, Fornés-Rivera* / ORC ID: 0000-0002-7438-0056, Researcher ID Thomson: G-3906-2018, arXiv ID Author: rene_fornes, CVU CONACYT ID: 280435

DOI: 10.35429/JAF.2022.24.5.32.39

Received January 25, 2022; Accepted June 30, 2022

Abstract

Objective. To identify, through the manager's perception, the different current training strategies used by the service window operations area in the banking service companies of Ciudad Obregón, Sonora, to improve individual performance.

Methodology. It is a non-participatory field research (Munch & Angles, 2009), descriptive, transversal and quantitative (Hernández Sampieri, Fernández Collado, & Baptista Lucio, 2006). A questionnaire was designed, with a five-point Likert scale response option; it was divided into sociodemographic characteristics, questions about training and current strategies, such as e-learning, e-training and cloud of the service window operations area. Cajeme has 23 banking institutions, so I decided to carry out a census, interviewing 21 managers, because one no longer exists and the other one did not agree to participate in the study.

Contribution. Nowadays the world is globalized; therefore, times, distances, and monetary resources can be optimized. It is evident if one works with current strategies, because through them, many people can be trained, from different places simultaneously, without the need to leave their work places.

Training, Individual performance, Banking services

Resumen

Objetivo. Identificar, a través de la percepción del gerente, las diferentes estrategias actuales de capacitación que utiliza el área de operaciones de ventanilla de servicio en las empresas de servicios bancarios de Ciudad Obregón, Sonora, para mejorar el desempeño individual.

Metodología. Es una investigación de campo no participativa (Munch & Angles, 2009), descriptiva, transversal y cuantitativa (Hernández Sampieri, Fernández Collado, & Baptista Lucio, 2006). Se diseñó un cuestionario, con opción de respuesta en escala Likert de cinco puntos; se dividió en características sociodemográficas, preguntas sobre capacitación y estrategias actuales, como e-learning, e-training y nube del área de operaciones de la ventanilla de atención. Cajeme cuenta con 23 instituciones bancarias, por lo que decidí realizar un censo, entrevistando a 21 gerentes, porque uno ya no existe y el otro no aceptó participar en el estudio.

Contribución. Hoy en día el mundo está globalizado, por lo que se pueden optimizar los tiempos, las distancias y los recursos monetarios. Esto es evidente si se trabaja con las estrategias actuales, ya que a través de ellas se puede capacitar a muchas personas, desde diferentes lugares simultáneamente, sin necesidad de abandonar sus lugares de trabajo.

Formación, Rendimiento individual, Servicios bancarios

Citation: GÁMEZ-FLORES, Alba Daniela, VASQUEZ-TORRES, María de Carmen, CANO-CARRASCO, Adolfo and FORNÉS-RIVERA, René Daniel. Study on the Manager's perception of the current training strategies used by the service window of banking companies in Ciudad Obregón, Sonora, to improve their individual performance. Journal of Administration and Finance. 2022. 9-24:32-39.

* Correspondence to Author (E-mail: laura.navarro@utpn.edu.mx)

† Researcher contributing first author.

Introduction

Nowadays in Mexico, training has been considered a factor that allows the development of companies within a plan with strategies, which purpose is to improve to be able to position within the market. To achieve the training, different strategies can be used, with the purpose of better performance of the individual within the organization.

When the industrial era arose (first half of the 18th century), there were several industrial schools whose purpose was to convey knowledge of working methods and procedures, in the shortest possible time. Already in our century, training had had a great development. In the year 1970 in Mexico, the Federal Labor Law established the obligation of companies to train their employees, and by 1977 job training became a right for the worker (Silíceo, 2006). In Mexico (from 1876 to 1911), there were day laborers who had the ability to employ other artisans, who in turn had apprentices under their command; after completing a certain period they became master craftsmen. Industrialization and development in Mexico did not evolve as fast as in other parts of the world. Slavery and exploitation of workers lasted for a long time, and the apprenticeship system, which would include parent-child apprenticeship, existed for quite some time. Later, with the development and improvement of technology, they saw the need to replace the apprenticeship system with one that would satisfy a greater demand for qualified human resources. It was then, when the training for the worker acquired a more formal and complex character (Reynoso, 2007).

With the growth of industries, training was acquiring greater importance, since it went from the period in which one secret was shared within the process, to the stage of a systematization of teaching. As a result, a new form of training is born, symbolized by industrial schools (Degrees, 2016).

Referring now to service institutions, in this case specifically to banking, a little of their history in Mexico will be described below:

In the mid-nineteenth century, the financial system was in its infancy. It went through several setbacks such as the Mexican Revolution. There was a sense of confusion during the uprising of financial groups, given the lack of legislation to regulate them. By 1888, in the city of Yucatán, in the city of Chihuahua and in Mexico City (check the article) banks could be seen. The “Ley General de Instituciones de Crédito” (General Law for Credit Institutions) was issued for three banking models in the year 1897: demonstration bills with the ability to issue them, mortgage banks and banks to issue fixed asset loans. Before the revolution, there were 24 issuing banks, 2 mortgage banks and 5 banks to issue fixed asset loans. In 1917-1920, Venustiano Carranza ordered the settlement of the banks and began to confiscate their metal stocks. He was assassinated before ending the process (Ocaranza, 2010). In August 1925, the “Banco de México” (Bank of Mexico) was founded, with the banknote issuance monopoly approved in the Constitution of 1917 (Marichal). It is extremely important to train workers, since this results in a successful operation within organizations, and for this to be possible, first of all, we have to understand training as an investment for the future thus it is essential for the staff to receive an ongoing training permanently.

Although training systems in Latin America have evolved, it has not been enough for both companies and the workforce. There is a training system with low performance and little or no innovation training. And despite the fact that training transcends in some countries, there is an insight indicating that the performance of this method is low, and that the products are not relevant or timely in terms of required skills, resulting in a low impact on wages (Reynoso , 2007).

Justo (2015) mentions "we have managers who have to retrain their staff, causing a great deal of wastage. Doing this training in person can be expensive and even ineffective" (p. 1). He warned that poor worker training can generate losses of up to 70% for companies, according to a measurement by the American Society for Quality Control. "This is seen when people are walking around without really knowing how to do their jobs or are doing reprocessing, failures, among other problems, and that is something that managers fail to realize, and usually think that people are well trained" (p. 1).

Training needs in banking agencies exist when there is a gap between the requirements of a person to develop tasks and duties, and their ideally future skills. The DNC (Training Needs Diagnosis) is the tool to determine if training is required to narrow the gap. The determination of training needs in banking agencies is essential for the improvement of the organization (López, 2014).

On the other hand, Online Training has had its own peculiarities (Gamelearn), allowing to limit the success of training in organizations. A series of problems that this type of training has dealt with are described below:

Online training is boring; Has technical difficulties; The staff is not aware that the course exists; There is no time for training; Workers need to talk to people; They cannot practice; The quality of the courses can be mediocre; The online course does not impact my organization: there are some projects that have failed for the reason that they have failed to impact the organization.

Due to the above, the following question arises:

According to the manager's perception, what are the current training strategies used by the service window operations area of a service company in Ciudad Obregón, Sonora to improve individual performance?

Nowadays, no matter how changing training is, it has become for many companies a fundamental tool, to carry out improvement and streamline the productivity process, but also to place itself in an increasingly competitive market.

All the activities for which the training is currently made up, range from the acquisition of a motor skill, to technical knowledge, for which it is very important that the worker finds in the training process the means to be able to carry out its execution with freedom and responsibility for the good of their own fulfillment, and, consequently, the possibility of being promoted to a higher position based on their ability, demonstrating their qualifications in terms of efficiency and competence (Reynoso, 2007).

In this way, the training processes make it possible to establish and recognize future requirements, incorporate qualified workers and guarantee high-level human resources. Training has proven to be a very effective method to make people productive, its effectiveness has been demonstrated in all training programs. Programs designed to convey information and content specifically related to the job or to mimic procedural patterns should be taught. The avant-garde claim that staff will require training many times throughout their working lives. Most people enjoy the training and find it useful for their career (Souza, 2012).

The training of the personnel guarantees the updating of new knowledge in the workplace, and there are advantages related to the affective training of the organizations and how the results tend to increase the sustainability of the organizations over time. Permanent training becomes a factor that directly affects the development of companies. Although compliance with training plans requires a budget, which in most cases creates an imbalance in the organization's economy, it is of great importance and above all necessary in order to remain current in the market, since it is the only path to be able to meet the demands of customers (Jamaica, 2015).

Training must be continuous, since the financial market is constantly growing and requires professionals prepared to face the challenges it presents. If the employee does not adapt to changes, their knowledge and skills are differentiated, and this in turn can harm the profitability and credibility of the organization (Tecoloco Nicaragua, 2013).

Chiavenato (2007) mentions that according to the National Industrial Conference Board of the United States, the purpose of training is to help employees achieve the objectives of the company, by facilitating the possibility of acquiring the knowledge, practice and conduct required by the organization. In this way, the workers of the organizations in the future will have the desire to continue acquiring knowledge, in addition to not only benefit the organization to which they belong, but also their personal life.

For this reason, the training and study to be conducted is very important, since it has a direct impact on the strengthening of organizations in the region. Since it gives us different work tools and helps meet goals, competitiveness, performance, and innovation among others; all of this generates satisfaction for the worker that motivates him to strive for constant growth.

If the study is not carried out, it will not be possible to identify or carry out knowledge of the current strategies that exist today, negatively impacting the service institutions of the region.

Based on professional practical experience, it is concluded that training has a variety of purposes that must be pursued within organizations, through the personnel who are providing their services.

Therefore, the objective of the study is to identify, through the manager's perception, the different current training strategies used by the service window operations area in one of the service companies in Ciudad Obregón, Sonora for the improvement of individual performance.

Method

A statistical census was carried out that consists on obtaining the total number of individuals through the most diverse reunion techniques (Porojmartinez, 2011). The total population of the banking institutions was 23 (information obtained from INEGI), among them one no longer exists, since it closed, and the other did not accept to participate, therefore, a total of 21 institutions remain under study.

To collect the necessary information, the task of designing a questionnaire-type instrument was undertaken, with response options on a five-point Likert scale, with a Cronbach's alpha reliability of 0.850, which was validated by three experts on the subject.

The instrument is divided into 3 sections directed to the manager:

1. Sociodemographic characteristics: through this section we can obtain personal, familiar, economic, and educational information about each of the managers.
2. Question about the training.
3. Questions regarding three current training strategies; E-Learning, E-Training and the Cloud.

The steps followed for the development of the research are described below: choosing the study subject, delimiting the subject to be studied, approval of the subject, research on the background to provide support for the investigation, elaboration of the problem statement, justification to carry out the research and objective, research on the object of study to establish the theoretical framework, search of information to design the instrument to be used, definition of characteristics and number of research subjects, implementation of the pilot test, the instrument was modified, obtaining an alpha of .850, the instrument was applied only to the managers of the institutions, obtaining results, the information obtained was integrated into a database designed in the statistical package SPSS Statistic 25 (Statistical Package for the Social Sciences), the results were analyzed and interpreted for the elaboration of the discussion; finally, the results and a series of proposals have been described for the identified problems.

Results

The results obtained from the four sections of the investigation are presented below:

The results show that all the companies provide training to their employees in 95.24% always and almost always in 4.8%, which indicates the importance of training in customer service strategies, this fact is confirmed in the opinion of 53% of the Managers when expressing that the employees have received training in the last 6 months, however, 19% comment that only some times and 28% never received it, which highlights an area of opportunity for companies that provide these types of services.

Regarding e-learning as a training strategy, it was stated by the Managers about the virtual interaction with trainers and colleagues, expressing 57% and 4.8% of them that the interaction is always and almost always respectively achieved, however a total is achieved while 28% and 10% stated that such interaction is almost never and sometimes achieved, therefore it is undeniable that the technological resources have not been exploited to the maximum to carry out the training strategies, aspect that has been had reformulated in the current scheme derived from the protocols imposed by the health sector as a result of the COVID-19 pandemic. Additionally, the group of Managers declares 90% to be governed by rules and protocols.

Another researched aspect is the periodic evaluation of trainers that in the opinion of the Managers 62% and 5% always and almost always evaluate the trainers, while 33% do it sometimes, revealing an area of opportunity in the performance of the training process.

As for the flexibility of the training regarding the time, or place in which it is carried out, according to the opinion of the Managers, 52.4% believe that it is always adapted to the conditions of the employees while the remaining percentage (47.6 %) thinks it is carried out with the guidelines that the company manages.

Another analyzed aspect is the application of e-training to support training, they were questioned about the use of videos and educational games within the training, expressing a result more inclined to the lack of this practice, with 14% and 5% in always and almost always, the rest 81% affirm only some or almost never and never having used games to train.

Regarding the use of the Cloud as a technological resource, the Managers expressed 67% that they have never and almost never used it, while 29% and 4% use it always and sometimes. Of the companies that were evaluated, 81% of the Managers commented that they do not pay any type of license to carry out the training of their employees, while 4.8% mentioned that, on some occasions, and 14.3% always (Question 12).

The vast majority of service institutions do not train their employees through some software (67%), and for this reason 81% of banks do not pay any license to carry out their training.

After having analyzed each of the responses and observing the results, it can be concluded that the banking service institutions of Ciudad Obregón, Sonora, do not train their personnel in the service window operations area through current strategies, some of them, handle one of these characteristics, to enrich the information that is conveyed to the staff.

In the current research, we worked with three strategies to carry out the training known as E-Learning, E-Training, and the Cloud. From my point of view, and according to the research carried out, I think that the most convenient pathway for banking institutions is E-Learning, because it is practical, it can be used inside or outside the institution, at the time that best suits the needs of the staff members and it can be carried out through a PC, laptop, tablet, cell phone among others; in turn, you can be in contact with the person who is offering the topic of your interest and with the other participants who are taking it. Monetarily speaking, is the most economical method, therefore, it may be available for more institutions.

Discussion

Jamaico (2015) mentions that the use of resources in training is one of the most profitable investments that an organization can make. Looking at it from an economical perspective, it is a very good investment that keeps on yielding results over the years; unfortunately, the institutions do not see it as such, that is the reason why this priority is only seen as one more expense.

Chiavenato (2007) mentions that according to the National Industrial Conference Board of the United States, the purpose of training is to help employees achieve the objectives of the company, by facilitating the possibility of acquiring the knowledge, practice and conduct required by the organization. In this way, the workers of the organizations in the future will have the desire to continue acquiring knowledge, in addition to not only benefit the organization to which they belong, but also their personal life.

The results obtained in this research are, to a certain extent, compatible with those of Reynoso (2007) who describes that in Latin America, training systems have evolved, but they have not been sufficient for the company. Despite the fact that in some countries training transcends, there is a perspective that the performance of the method is poor. Current training strategies are means that facilitate the training of employees within organizations and is not yet seen in its entirety as a resource.

Justo (2015) mentions "we have managers who have to retrain their staff, causing a great deal of wastage. Doing this training in person can be expensive and even ineffective. On the other hand, if any of the current strategies were used, these problems could be prevented and the trainer would not have to be constantly training his staff, since the employee could self-train the necessary times, at the time, or in the place he wishes.

Souza (2012) mentions that training allows the establishment and recognition of future requirements, the incorporation of qualified workers and the guarantee of high-level human resources. Training has proven to be a very effective method to make people more productive, its effectiveness has been demonstrated in all training programs. The avant-garde claim that staff will require training many times throughout their working lives. Most people enjoy the training and find it useful for their career. Training is an important factor for individual performance to develop in a responsible manner, and in turn, contribute to greater productivity within the organization. Training must be a constant process that seeks the efficiency of the worker aiming to reach high levels of productivity.

Conclusions

The objective of this study was to identify if the service window operations area uses the current training strategies in Ciudad Obregón, Sonora, to improve individual performance, which can be mentioned that the study was achieved, and the conclusion is that banking institutions do not train their counter operations staff through current strategies, according to the perception of managers, personnel are trained upon entering the institution, and only 52.4% had received training in their last 6 months.

Having defined the meaning of training and current training strategies, so that institutions in general are open to the knowledge and importance of these issues, it becomes known how important it is for the training to be carried out, and how it will eventually be modified in order to implement the strategy.

Current strategies provide us with a variety of benefits. Nowadays the world is globalized, which is why times, distances, and monetary resources can be optimized. It becomes evident if one works with current strategies such as E-Learning, E-Training or the Cloud, among others, because through them, many people can be trained, from different places and at the same time without the need to leave their workplaces.

It is concluded that in general the employees of the service window operations area of the banking institutions of Cd. Obregón, Sonora do not receive training with the current strategies that exist today.

Without a doubt, training improves the performance of the individual within the institution, that is why it is important to carry them out.

Recommendations

Training should not be seen as a useless expense, but as a good investment that over time will be reflected within the company and towards the workers who work within it.

Here are some recommendations, with the purpose of improving training strategies in institutions:

1. Make senior managers aware that training is one more investment for the institution, from which it will obtain long-term results.
2. Implement current strategies that best suit the needs of the company and individual performance, since these will help you keep your staff constantly growing, both at work and in their personal life.
3. Organizational project, based on self-training through e-learning and e-training, and as the main topic, lean first on the values, where they can obtain traits as motivation, to obtain a benefit (possibly economic, salary improvement, employee of the month, among others...), in order to motivate themselves.
4. Execute the proposed training steps, which are based on individual performance models.
5. Carry out a systematic process of evaluating individual performance to monitor the performance of employees and in this way create training plans appropriate for the specific needs of the staff.

Publication funded with resources from the Research Promotion and Support Program (PROFAPI)

References

Barragán, J. (2002). *Administración de las pequeñas y medianas empresas, retos y problemas ante la nueva economía global*, México, Trillas, UANL, 2002, pp.134 -135.

Chiavenato, I. (2007). *Administración de recursos humanos. El capital humano de las organizaciones*. Octava edición. México: McGRAN-HILL.

Gamelearn. Retrieved (June 3, 2019) <https://www.game-learn.com/8-problemas-de-la-capacitación-online-y-como-solucionarlos/>

Grados Espinosa J. A. (2016). *capacitación y Desarrollo de personal*. Fifth edition. México, D.F.: Trillas. <https://hbancaria.org/es/pagina-tematica-mexico/>

Jamaica Gonzales, Fabián Miguel (2015). *Los Beneficios de la Capacitación y el Desarrollo del Personal de las pequeñas empresas*. Universidad Militar Nueva Grande. Retrieved on August 31, 2022 from: [https://repository.unimilitar.edu.co/bitstream/handle/10654/7168/Trabajo%20final%20Fabian%20Jamaica%20\(1\).pdf;jsessionid=9F2572CB1C9D332D079AE0AC39666391?sequence=1](https://repository.unimilitar.edu.co/bitstream/handle/10654/7168/Trabajo%20final%20Fabian%20Jamaica%20(1).pdf;jsessionid=9F2572CB1C9D332D079AE0AC39666391?sequence=1)

Justo, R. (2015). Mala capacitación de trabajadores genera pérdidas de hasta 70% a empresas. *GESTIÓN*. Recuperado el día 22 de Marzo de 2019 de <https://gestion.pe/tendencias/management-empleo/mala-capacitacion-trabajadores-genera-perdidas-70-empresas-97032-noticia/>

López C. J. (2014). *Diagnóstico de necesidades de capacitación en agencias bancarias de la ciudad de Huehuetenango (Tesis de licenciatura)*. Universidad Rafael Landívar. Quetzaltenango. Retrieved on August 4, 2019 from: <http://biblio3.url.edu.gt/Tesario/2014/01/01/Lopez-Jose.pdf>

Marichal C. *Historia de la Banca de México 1821-1915. Historia bancaria de America latina y España*. Retrieved on August 20 2019 from: codexvirtual.com/hbancaria/pagina-tematica-mexico/#1455061377979-a06f61e9-c5f1

Nicaragua. (2013). *TalentWise.Desempeño individual*. Retrieved on May 13, 2019 from: www.twmexico.com/desempeno-individual.htm

Ocaranza C. (2010). *Sistema Financiero Mexicano: historia, evolución y retos*. 1st part Retrieved on August 13, 2019, from THE VISIONARY Website: <http://thevisionary.finamex.com.mx/the-visionary/sistema-financiero-mexicano-historia-evolucion-y-retos-1a-parte>

POROJMARTINEZ. (2011). *Técnicas de Investigación*. De Just another WordPress.com site Sitio web: Retrieved on July 1st 2019: <https://porojmartinez.wordpress.com/2011/06/12/tecnicas-de-investigacion/>

Reynoso Castillo, C. (2007). Notes on training in Mexico. *Latin American Journal of Social Law*, (5), 165-190. Retrieved March 18, 2019: <https://www.redalyc.org/articulo.oa?id=429640260009>.

Silíceo, A. (2006). Capacitación y Desarrollo de personal. Editorial Limusa. Retrieved on April 6 from:

<https://books.google.com.mx/books?hl=es&lr=&id=CJhlsrSuIMUC&oi=fnd&pg=PA5&dq=capacitacion&ots=ISiWgHbD8P&sig=XmZsqp3rvyPqpSRWafJYsxoJOnU#v=onepage&q=capacitacion&f=false>

Souza, Patricia. (S/F). Importance of training. Extracted: August 14, 2012. <http://www.mitecnologico.com/Main/ConceptoImportanciaCapacitacion>
<http://oteciberoamericana.cl/importancia-de-la-capacitacion>.

Tecoloco Nicaragua (2013). Capacitaciones para sector bancario y financiero. Retrieved on August 5, 2019 from: <https://www.tecoloco.com.ni/blog/capacitaciones-para-sector-bancario-y-financiero.aspx>.