

## ORIGINAL

### Analysis of the organizational behavior of the internal customers of Banco Bancamía located in the city of Pasto

### Análisis del comportamiento organizacional de los clientes internos del Banco Bancamía ubicado en la ciudad de Pasto

Eliana Maigreth Acosta Bastidas<sup>a</sup>, Javier Ignacio Cruz Hernández<sup>a</sup>, Claudia Magali Solarte Solarte<sup>a\*</sup>  

<sup>a</sup>Universidad Cesmag, Facultad de Ciencias Administrativas y Contables. San Juan de Pasto, Nariño, Colombia.

\*Corresponding Author: Claudia Magali Solarte Solarte 

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## ABSTRACT

**Introduction:** the financial sector is catalogued as fundamental to the economy and that is why financial entities must adapt to the different needs of customers in an environment that is constantly changing. The financial institution Bancamía stands out for its financial inclusion by supporting entrepreneurs. This study focuses on analyzing the internal behavior of collaborators to identify improvements and opportunities with the objective of contributing to the sustainability of internal clients.

**Method:** paradigm: the positivist paradigm is adopted, which focuses on explaining, predicting and controlling phenomena through the verification of theories. This approach avoids subjective biases in data collection and analysis, allowing to quantify variables such as employee satisfaction and productivity. The quantitative approach seeks to test existing theories based on hypotheses and requires a representative sample. This approach provides numerical data that help Bancamía to understand and improve the behavior and satisfaction of its employees in an objective manner.

**Results:** the primary sources include all the information collected from the entity's employees through the survey. Followed by the secondary sources here is information collected by consulting monographs, articles, degree projects. And finally there are the tertiary sources here we found the information collected through electronic sources such as web pages, articles, among others.

**Conclusions:** the thesis analyzes retention and work experience in Bancamía, highlighting a good level of employee retention, especially among young employees, due to an attractive work environment with significant benefits. However, there are areas for improvement in the work environment, integration and participation in decision making, especially in branches far from the main office, which affects motivation and commitment. To improve these areas, Bancamía has designed a comprehensive action plan focused on strengthening communication, setting achievable goals and fostering collaboration, with the aim of optimizing performance and the work environment in the entity.

**Recommendations:** it is proposed to improve cohesion among collaborators through workshops and open communication. It is essential to involve employees in decision making in order to set realistic goals. In addition, management support in critical activities should be strengthened through continuous training. Finally, financial and non-financial incentives are recommended to increase motivation and reduce work pressure.

**Keywords:** organizational behavior; motivation; job satisfaction; organizational climate; incentives; labor welfare; teamwork.

## RESUMEN

**Introducción:** el sector financiero se cataloga como fundamental para la economía y es por eso que las entidades financieras se deben adaptar a las diferentes necesidades de los clientes en un entorno que está en constante

cambio. La entidad financiera Bancamía se destaca por su inclusión financiera con el apoyo a emprendedores. Este estudio se centra en analizar el comportamiento interno de los colaboradores para identificar mejoras y oportunidades con el objetivo de contribuir a la sostenibilidad de los clientes internos.

**Método:** paradigma: se adopta el paradigma positivista, que se centra en explicar, predecir y controlar fenómenos mediante la verificación de teorías. Este enfoque evita sesgos subjetivos en la recopilación y análisis de datos, permitiendo cuantificar variables como la satisfacción y productividad de los empleados. Esto asegura resultados rigurosos y generalizables. El enfoque cuantitativo busca contrastar teorías existentes a partir de hipótesis y requiere una muestra representativa. Este enfoque proporciona datos numéricos que ayudan a Bancamía a comprender y mejorar el comportamiento y satisfacción de sus empleados de manera objetiva.

**Resultados:** se encuentran las fuentes primarias en esta se encuentra toda la información que se recolectó de los empleados de la entidad mediante la encuesta. Seguido de las fuentes secundarias aquí se encuentra información recolectada mediante consultas de monografías, artículos, proyectos de grado. Y por último están las fuentes terciarias aquí se encontró la información recolectada mediante fuentes electrónicas como lo son las páginas web, artículos, entre otros.

**Conclusiones:** la tesis analiza la retención y experiencia laboral en Bancamía, destacando un buen nivel de retención de empleados, especialmente entre colaboradores jóvenes, debido a un entorno laboral atractivo con beneficios significativos. Sin embargo, existen áreas de mejora en el clima laboral, la integración y la participación en la toma de decisiones, especialmente en sucursales alejadas de la oficina principal, lo que afecta la motivación y el compromiso. Para mejorar estas áreas, Bancamía ha diseñado un plan de acción integral enfocado en fortalecer la comunicación, fijar metas alcanzables y fomentar la colaboración, con el objetivo de optimizar el rendimiento y el ambiente laboral en la entidad.

**Recomendaciones:** se propone mejorar la cohesión entre colaboradores a través de talleres y comunicación abierta. Es fundamental involucrar a los empleados en la toma de decisiones para establecer metas realistas. Además, se debe fortalecer el apoyo gerencial en actividades críticas con capacitación continua. Finalmente, se recomiendan incentivos financieros y no financieros para aumentar la motivación y reducir la presión laboral.

**Palabras clave:** comportamiento organizacional; motivación; satisfacción laboral; clima organizacional; incentivos; bienestar laboral; trabajo en equipo.

## INTRODUCTION

The banking sector has established itself as one of the most essential parts of any nation's economy and progress. Financial institutions are forced to adapt and effectively meet the needs of their customers in a constantly changing and evolving economic environment. Internal customer service, especially at Bancamía Bank in the city of Pasto, is a key factor for the success and sustainability of the organization in this context.

As a bank that stands out for its financial inclusion and support for entrepreneurs and small business owners, Bancamía faces growing demand from its internal customers. These internal customers include the bank's employees, collaborators, and other stakeholders such as suppliers and strategic partners. This comprehensive approach will allow the bank to identify areas for improvement and opportunities to strengthen the relationship with its internal customers.

The choice of Bancamía as the subject of this study is justified by its relevance in the local financial landscape and its commitment to inclusion and economic development in the region. Analyzing the behavior of Bancamía's internal customers in this context will provide valuable lessons and recommendations applicable not only to the entity in question,

but also to other organizations in similar situations.

The following pages present a relevant review of the field of organizational behavior and detail the research methodology to be used in this study.

This study aims to contribute to the understanding of organizational dynamics in the banking sector and, in particular, in the area of internal customer management. A commitment to continuous improvement and adaptation to changing demands is essential for the sustainable success of organizations today. This research aims to be a valuable guide in this process of evolution and growth for Bancamía and other financial institutions on their path toward better service for their internal customers.

What are the key factors that influence organizational behavior at Bancamía, and how do these factors impact operational efficiency?

## Objective

Analyze the organizational behavior of internal customers of Banco Bancamía located in the city of Pasto.

## METHOD

### Paradigm

The positivist paradigm, also known as the quantitative, empirical-analytical, or rationalist paradigm, seeks to explain, predict, and control phenomena, verify theories and laws that regulate phenomena, and identify real causes, whether temporal, preceding, or simultaneous (Herrera, 2018).

The positivist paradigm is related to analytical work, as it helps to avoid subjective biases in data collection and analysis and to quantify variables such as employee satisfaction, productivity, and staff turnover, among others, which allows for the collection of reliable quantitative data through systematic data collection and statistical analysis. This helps ensure that the research is rigorous and that the results are generalizable and dependable.

### Approach

According to Tamayo (2007), the quantitative approach consists of contrasting existing theories based on a series of hypotheses arising from them. It requires obtaining a sample, either randomly or discriminately, but representative of a population or phenomenon under study.

The quantitative approach to researching the organizational behavior of internal customers provides a solid foundation of numerical data that helps Bancamía understand, measure, and improve the behavior and satisfaction of its employees in an objective and evidence-based manner.

### Method

An empirical analysis or investigation is a research method or phase in which data obtained through direct observation or experimentation is used to verify the hypotheses proposed at the beginning of the research (Sarasola, 2022).

The empirical analytical method combines data collection to better understand internal customers' organizational behavior and facilitate informed decision-making at Bancamía. It helps identify challenges, opportunities, and solutions to improve internal customer relationships and performance in the business context.

### Type of Research

#### *Descriptive research*

Descriptive research works on factual realities; its fundamental characteristic is to present a correct interpretation. This can include the following types of studies: surveys, case studies, exploratory, causal, developmental, predictive, set, correlation, population, and sample (Grajales, 2000).

#### *Analytical research*

Analytical research or methods consist of breaking down a whole into its parts or elements to observe its causes, nature, and effects. Analysis is the observation and examination of a particular fact (Sampieri et al., 2008).

This research was conducted at Bancamía using descriptive-analytical research to understand the organizational reality, identify patterns and trends, make informed decisions, promote continuous improvement, and address specific issues more accurately. This comprehensive approach can provide a solid foundation for developing effective management and leadership strategies.

### Population and sample

#### *Population*

People working at Bancamía Pasto Centro.

#### *Sample*

The sample applies to the 21 employees of the company Bancamía Pasto Centro.

### Information gathering techniques

Surveys are used as the primary data collection technique based on several considerations that align with the objectives and nature of the research. First, surveys offer an efficient and scalable way to obtain data from a representative sample of the target population. Surveys use structured questionnaires, which allow information to be collected standardized, facilitating comparison and quantitative analysis of the results (Creswell, J. W. 2014).

In addition, surveys allow respondents to express their opinions and perceptions anonymously, which can be particularly relevant in research. The confidentiality of responses encourages honesty and openness, allowing for a more accurate understanding of the experiences and expectations of internal customers. Additionally, books and theses found in Pasto libraries will be consulted as secondary sources. Finally, websites, e-books, and articles found on the Internet will be consulted.

## RESULTS

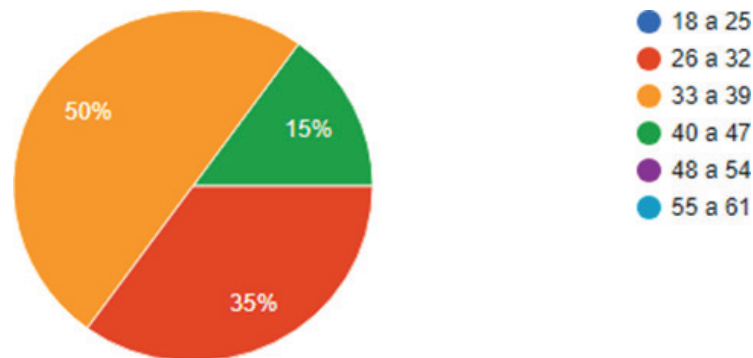
Diagnosis of the organizational behavior of the Bancamía company located in the city of Pasto.

The following are the results obtained from the survey conducted among employees of the Bancamía company

located in the city of Pasto.

**Figure 1.**

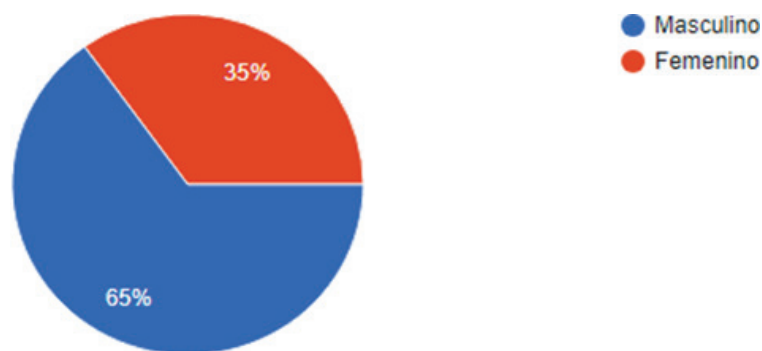
*The age of Bancamía workers ranges from*



It can be inferred from the highest percentage obtained, corresponding to 50%, that the age of the workers is between 33 and 39 years old, making them young people who are considered key to the company due to their extensive experience in the financial sector. This is very important for the bank, as having staff with great qualities and skills is essential for the company's performance.

**Figure 2.**

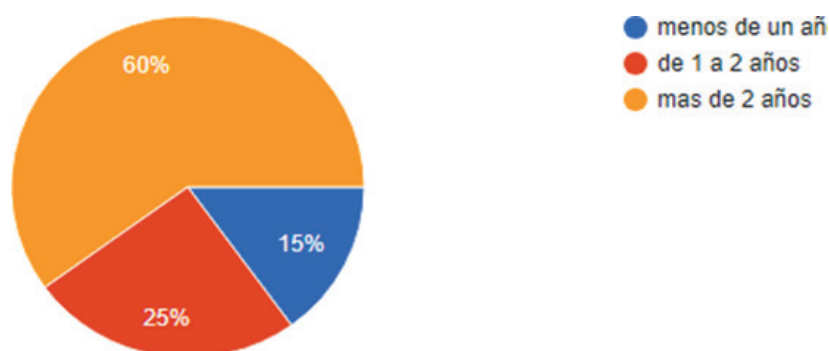
*Gender in Bancamía*



According to the predominant percentage of 65%, it is clear that men predominate in Bancamía's workforce. Although this situation is not negative, it highlights the importance of promoting greater gender diversity in the company by retaining women in the different roles it offers.

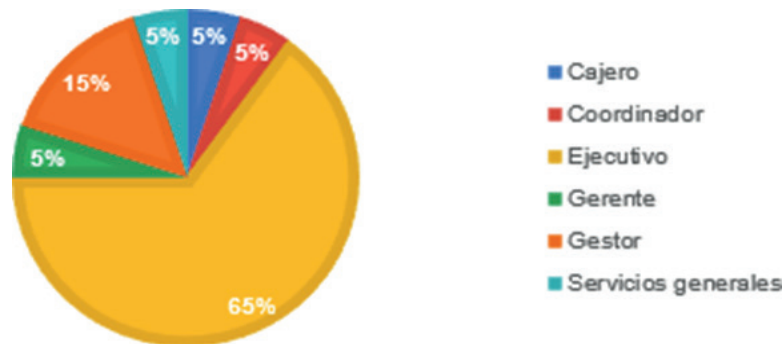
**Figure 3.**

*Length of time Bancamía employees have been working*



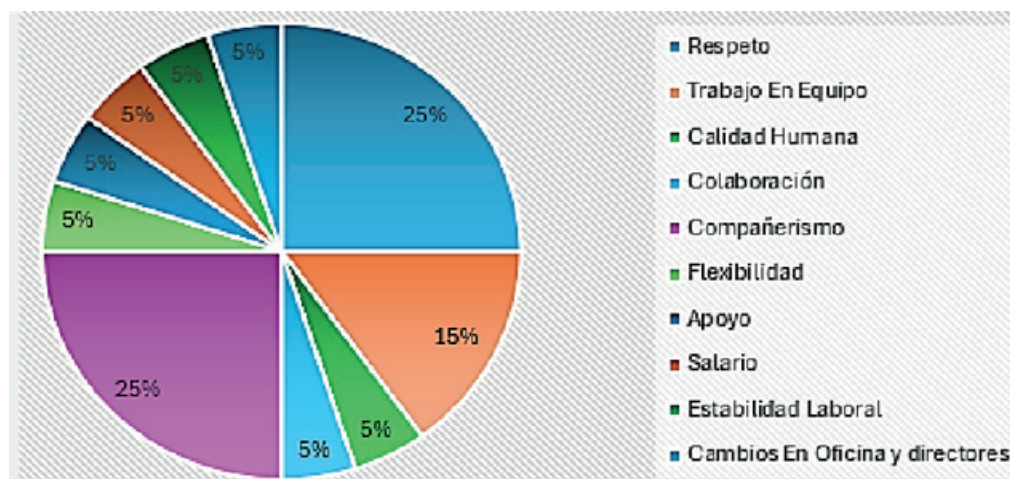
After conducting the survey, 60% of respondents had been with the bank for more than two years, indicating that the bank has good employee retention. However, 25% had been with the bank for one to two years, and 15% had been with the bank for less than one year.

**Figure 4.**  
*Positions in the company*



With the highest percentage obtained at 65%, it can be inferred that the largest number of employees at the bank correspond to the position of executive responsible for granting loans to microentrepreneurs and collecting late payments, 15% comprise the position of manager, and 5% hold positions such as teller, coordinator, and general services, which are fundamental parts of the bank.

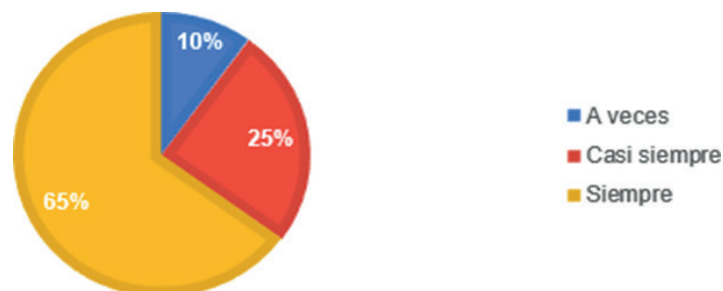
**Figure 5.**  
*The most positive aspects of the working environment at Bancamía*



At Bancamía, 25% of respondents confirmed that camaraderie and respect are the most positive aspects, allowing the group to work more comfortably and thus achieve results and staff integration. However, 15% chose teamwork as another important aspect for creating a good working environment.

### Planning processes

**Figure 6.**  
*The company keeps a record of the activities to be carried out*

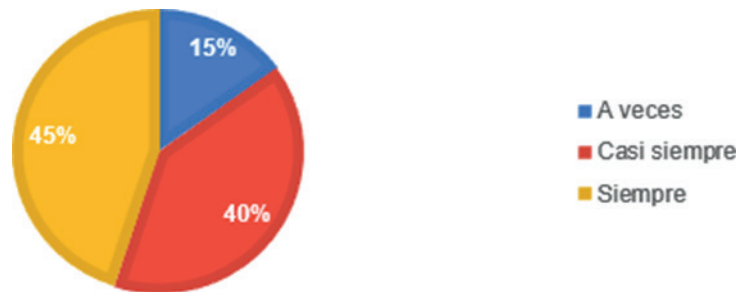


By having a record of the activities that need to be done, employees always feel well supported and clear about the

steps to follow for each role and responsibility, facilitating their work in planning and time management. This has led to a 65% satisfaction rate, which has reduced uncertainty among employees about what to do during their working day. I have thus increased efficiency in the tasks to be carried out, minimizing errors and confusion.

**Figure 7.**

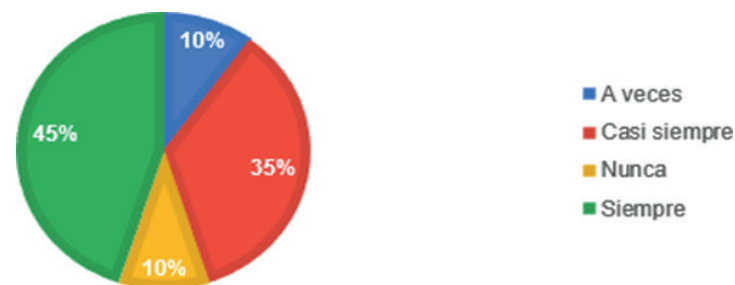
*Employees have in-depth knowledge of the company and its information*



At Bancamía, 45% of employees have in-depth knowledge of the company and its operations, but a significant 40% do not have a thorough understanding of the company, which can lead to misinformation being provided to customers.

**Figure 8.**

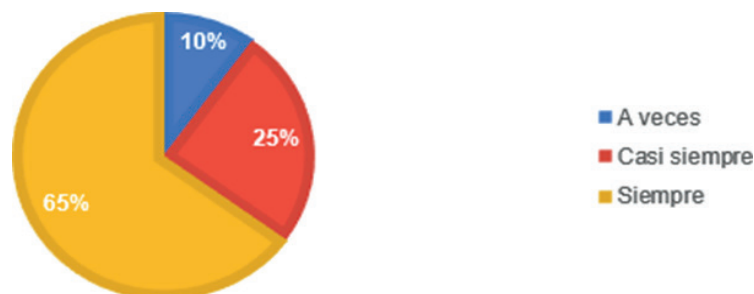
*There is competition in the area where the company is located*



45% of staff deduced that there has always been competition in the area where the company is located. This has made it more difficult to achieve objectives, as there is a highly competitive environment that requires the company to continuously improve its products, services, and customer service processes in order to attract and retain customers.

**Figure 9.**

*The company has a good image among customers and the general public*

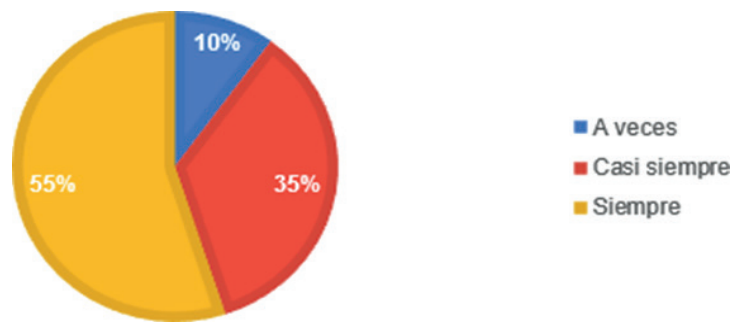
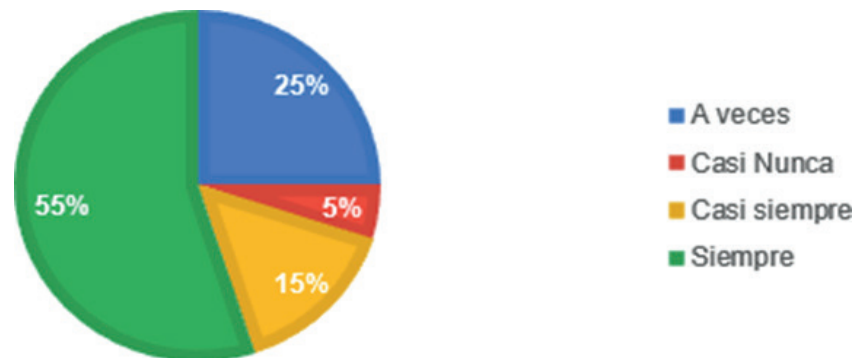


Its good image in the market has allowed Bancamía to be recognized and 65% of its employees to always feel proud to belong to this company, which also allows it to be competitive in the financial sector.

### Personnel Selection

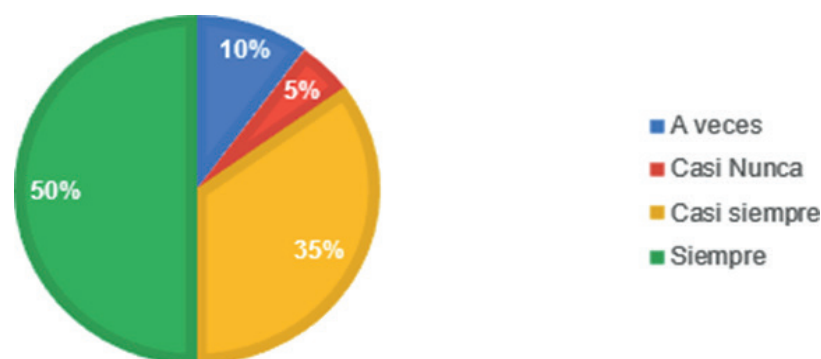
At Bancamía, the highest percentage obtained is 55%, indicating that the entity always carries out selection processes for the recruitment of personnel, but 35% and 10% think that this happens almost always and sometimes, because it is possible that candidates may be recommended by an employee, facilitating their entry into the entity.



**Figure 10.***Staff selection processes are appropriate***Figure 11.***Bancamía takes into account the work experience of its employees*

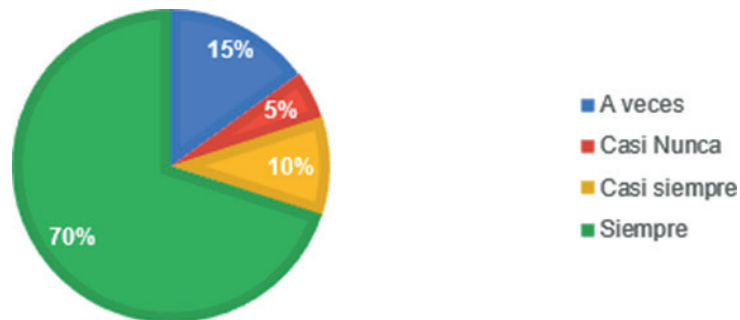
Given the high percentage obtained (55%), it can be concluded that Bancamía always takes work experience into account when hiring staff. However, responses with percentages of 25%, 15%, and 5% suggest that the company does not always hire experienced staff, making it an organization that allows new employees to gain experience and train according to their needs.

### Training

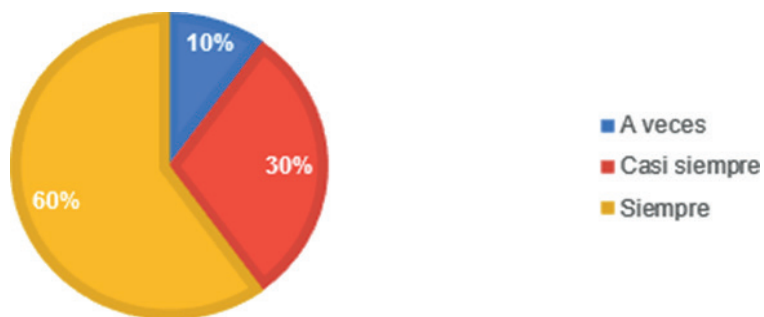
**Figure 12.***Training time is sufficient*

50% of employees feel that the company always gives its employees enough time to complete training, as it uses videos, animated images, and games to train its employees on new operating processes, new lines of credit, and system updates, allowing employees to complete the training during working hours with the time necessary for learning.

Based on the highest percentage obtained (70%), it can be concluded that the training received by Bancamía employees is always important for their performance in the company. This is considered positive, as staff are well prepared and aware of changes in processes and improvements in products and services that are being incorporated into the company, enabling them to carry out their daily activities more efficiently.

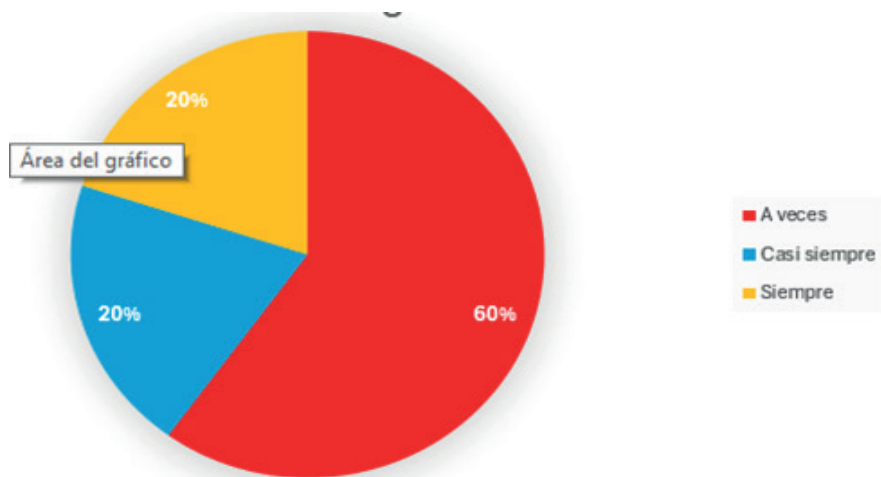
**Figure 13.***The training received is considered important*

### Capacity assessment

**Figure 14.***Staff are evaluated at the end of training sessions*

After conducting the survey, it was found that 60% of staff are always evaluated at the end of training courses in order to ascertain the level of knowledge acquired on the subject covered. This also makes it possible to measure the effectiveness of the training program, as it seeks to ensure that workers have acquired the necessary learning and that knowledge and attention have been captured in a fun way.

### Working Conditions

**Figure 15.***The atmosphere among workers is positive*

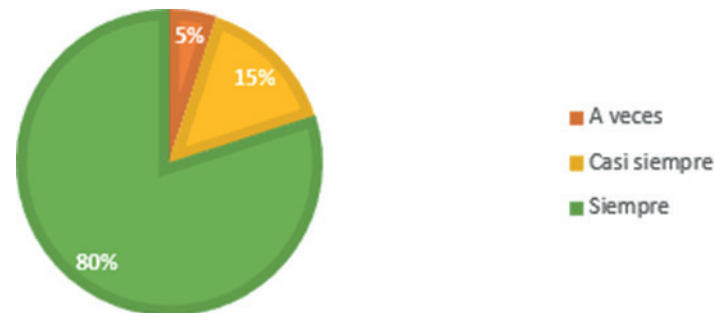
The analysis shows that 60% of employees feel that the work environment is sometimes positive. The company does not achieve 100% employee satisfaction, with 20% not considering the work environment to be positive, which would



lead us to conclude that there is no positive work environment.

**Figure 16.**

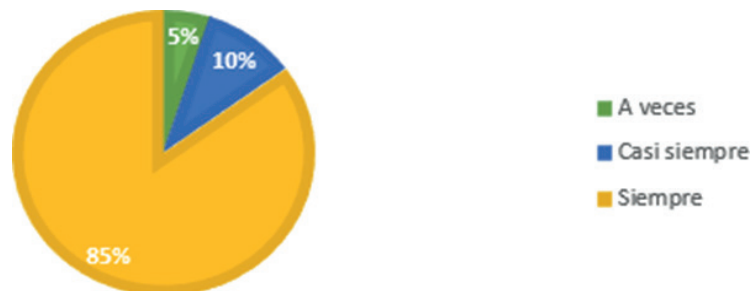
*Bancamía's facilities are adequate*



Bancamía's office facilities have always been adequate for both internal and external customers, achieving an 80% satisfaction rating. This shows that the company has made an effort to ensure that employees feel comfortable with both the facilities and the equipment, and that customers feel at ease with the place where they are going to purchase a service.

**Figure 17.**

*The company complies with ensuring its workers' safety*

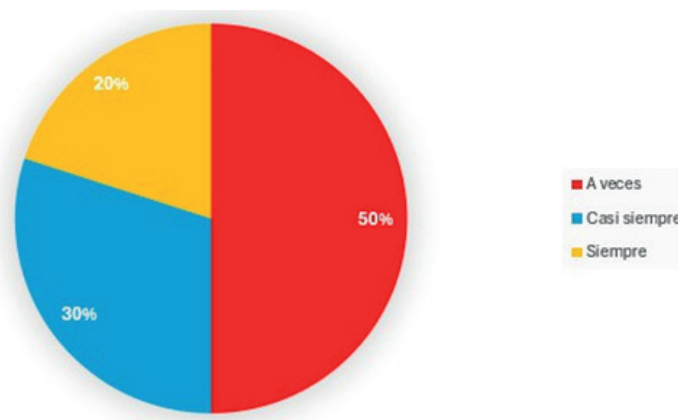


It can be deduced that 85% of employees believe that Bancamía complies with all mandatory and legal employee benefits, which makes them feel secure working for this company.

## Decision-making

**Figure 18.**

*Decision-making is adequate*

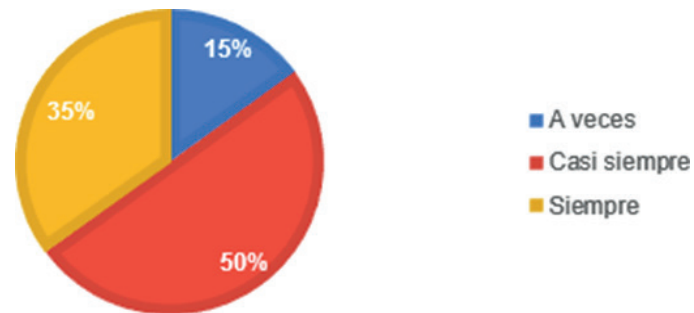


We conclude with 50% of staff observing that the company sometimes makes decisions appropriately, since decisions are made by the head office without taking into account its branches. This creates dissatisfaction and discontent among workers because the difficulties that an office may be experiencing, such as strikes, road closures,

and weather changes that affect a specific location, are not taken into account, and despite this, the same goals are demanded.

**Figure 19.**

*Decision-making is carried out by a responsible person*

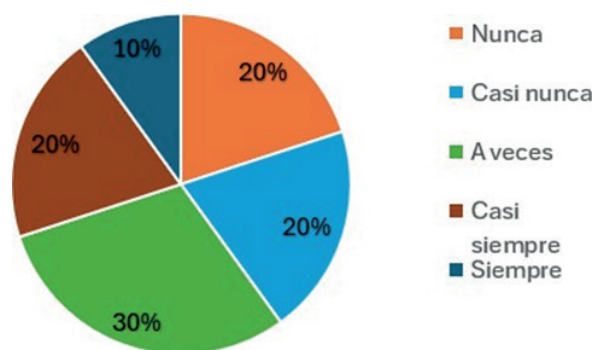


It can be deduced from the highest percentage obtained, which is 50%, that decisions are almost always made by a responsible person, since this person is familiar with the processes and policies that ensure the growth and well-being of the bank, which in this case is the manager of the Pasto office.

### Organizational Control

**Figure 20.**

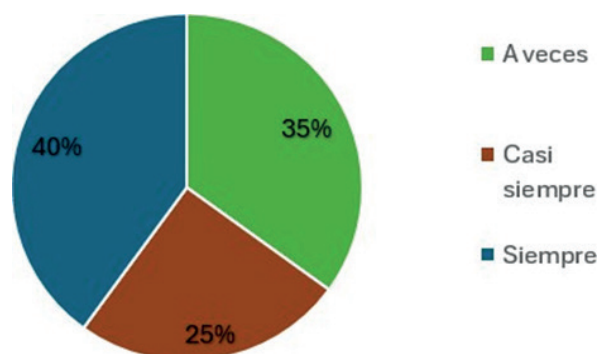
*They have the necessary support from their superiors*



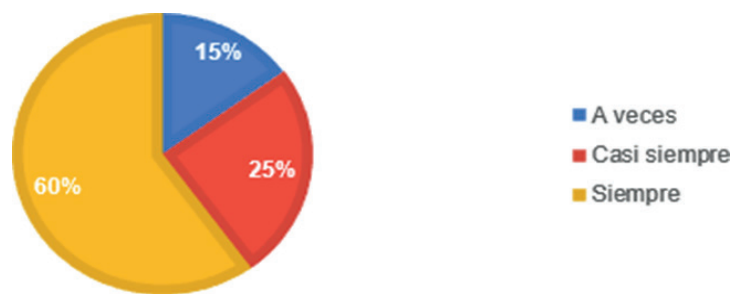
According to the highest percentage obtained, 30% of employees believe that they sometimes have the necessary support to carry out activities and achieve goals through the necessary assistance.

**Figure 21.**

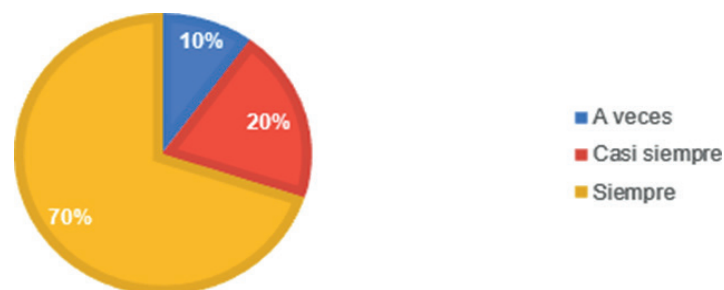
*The relationship with the area manager is good*



40% of workers believe that they have always had a good relationship with their boss, allowing them to have a good working environment and achieve their goals, but 25% and 35% almost always and sometimes feel an affinity with their superior.

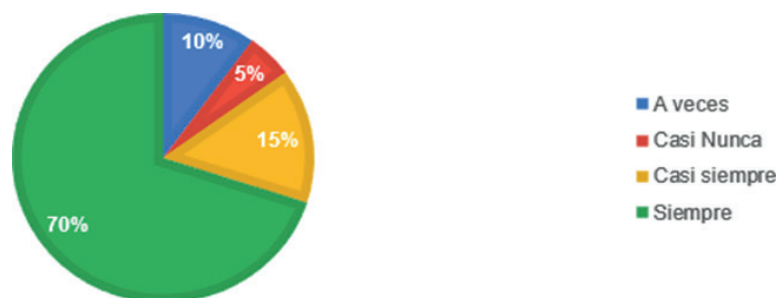
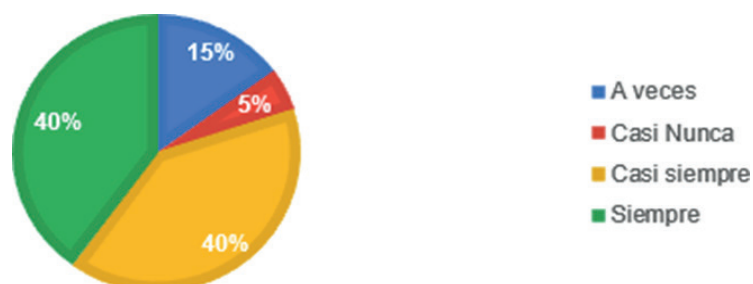
**Figure 22.***The objectives to be achieved are clear*

It can be inferred from the higher percentage obtained that 60% of employees state that the work team always has clear objectives that must be carried out and met in order to achieve goals. This is done through meetings where goals are discussed and questions about them are clarified.

**Figure 23.***His work allows him to socialize*

It appears that 70% of employees responded that the activities they carry out in their daily work always allow them to interact as individuals, enabling them to be more professional and achieve good working relationships.

## Communication

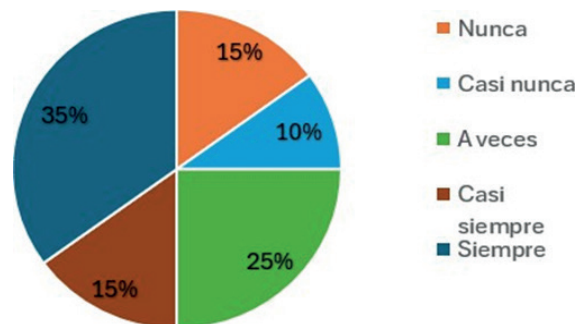
**Figure 24.***The manager establishes good communication with employees***Figure 25.***There is good communication between employees*

When the survey was conducted, 70% of employees reported having good communication with their manager, as they see him as a good leader who gives them the confidence and support they need to carry out their activities. It concludes with 40% stating that Bancamía employees almost always and always have good communication, as they respect each other's ideologies, thus creating a good working environment.

### Teamwork

**Figure 26.**

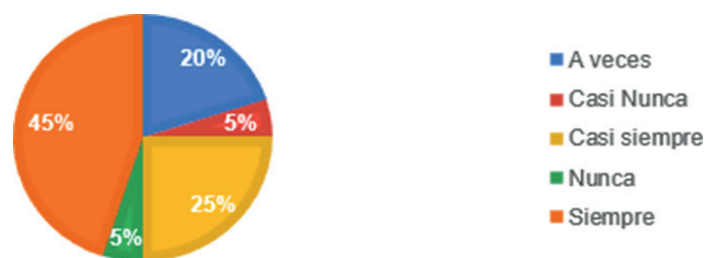
*Enjoy teamwork at Bancamía*



Respondents always enjoy teamwork, with 35% reporting the highest percentage, and this is perceived because there is a good working environment and good interpersonal relationships. However, the company has 15% of employees who almost always enjoy this, 25% who sometimes enjoy it, and 10% who almost never enjoy teamwork. This means that the company needs methods that allow it to achieve 100% staff satisfaction.

**Figure 27.**

*At Bancamía, there is an atmosphere of mutual camaraderie*

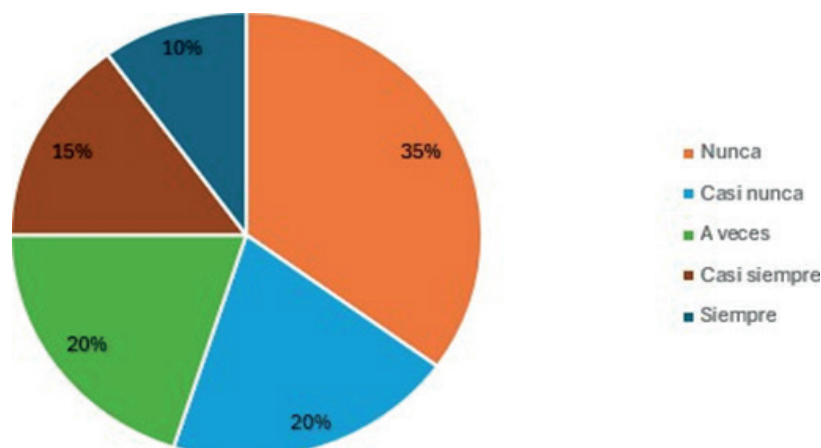


It can be inferred from the higher percentage obtained (45%) that there is a good atmosphere of camaraderie at Bancamía, given that relationships with colleagues are based on respect and tolerance.

### Motivation

**Figure 28.**

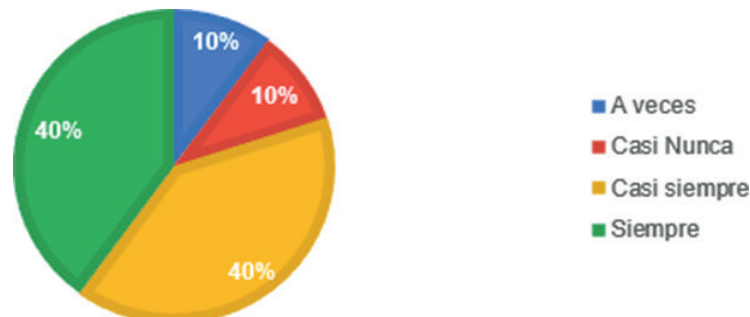
*The company recognizes the achievements of its employees*



This is indicated by 35% of employees, who believe that Bancamía never recognizes their achievements. They attribute this to the treatment they receive from regional management, who do not empathize with the results in the different portfolios and always demand much higher performance than previously achieved by employees.

**Figure 29.**

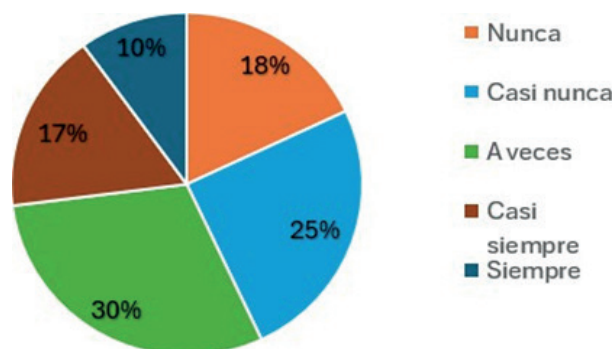
*The entity's incentives recognize employee performance*



At Bancamía, two groups of 40% believe that the institution always or almost always recognizes employees with incentives based on the achievement of goals in lending, reduction of delinquency, CDT deposits, savings accounts, and microinsurance sales during the month, and two groups of 10% believe that the institution sometimes or almost always recognizes performance with incentives, since in CDT deposits, savings accounts, and microinsurance, it is not the managers who earn incentives for meeting these targets, but rather the office manager, and for meeting loan placement and delinquency collection targets. If they do not meet both targets, they do not receive incentives.

**Figure 30.**

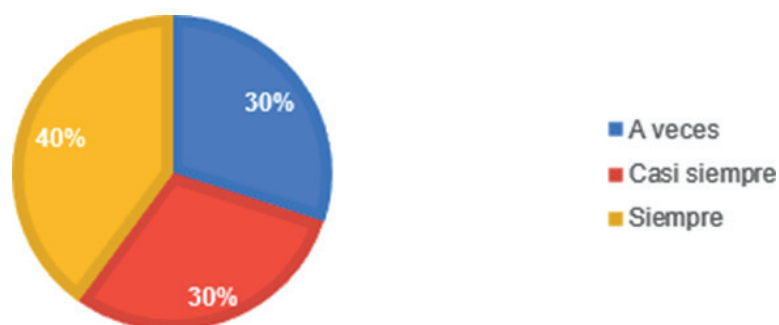
*The employee feels calm and secure in their work area*



The analysis shows that 30% think that sometimes employees feel calm and secure in their work area, allowing them to perform their work optimally. Likewise, a group of 25% was found that almost never feels comfortable in their work environment, which leads to poor performance, as staff turnover is constant.

**Figure 31.**

*The employee feels enthusiastic about the goals*



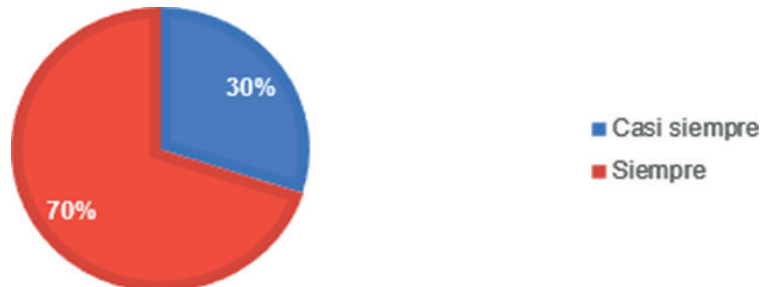
It is concluded that 40% perceive that the employee is always enthusiastic about achieving their goals and that this

allows them to perform effectively, but two results of 30% were obtained, which indicate that they almost always and sometimes feel pleased with the goals.

### Feedback

**Figure 32.**

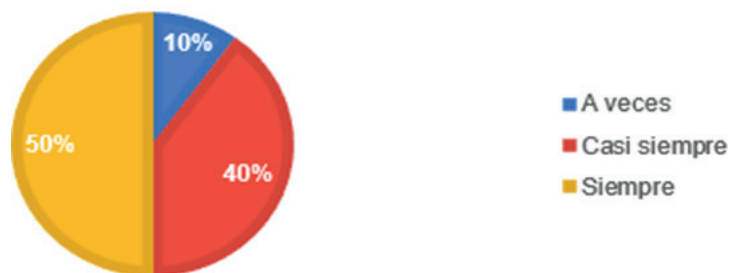
*Employees have access to the information necessary to perform their work*



70% of respondents believe they have sufficient access to the information they need to carry out their activities and perform their daily tasks.

**Figure 33.**

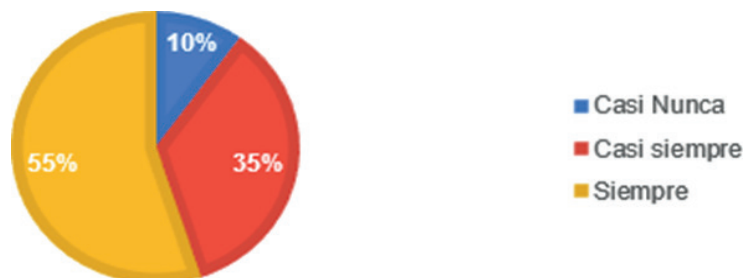
*Employees receive constructive criticism from their area manager*



A significant percentage of workers believe that they always or almost always receive constructive criticism from their immediate supervisor that leads to improvement in their work. This corresponds to 50% and 40%.

**Figure 34.**

*At Bancamía, there is empathy between managers and colleagues*



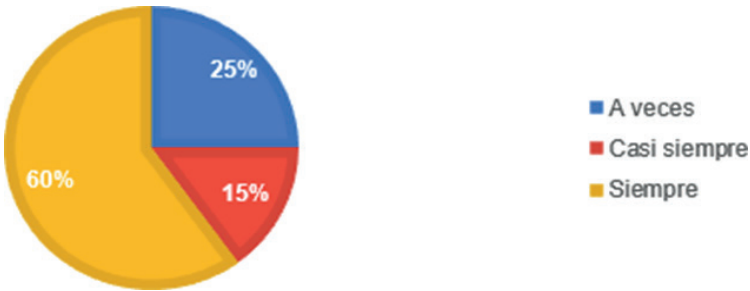
The percentage of empathy within the office stands at 55%, which is a favorable percentage, but it should not be overlooked and much more attention should be paid to it.

### Performance Evaluation

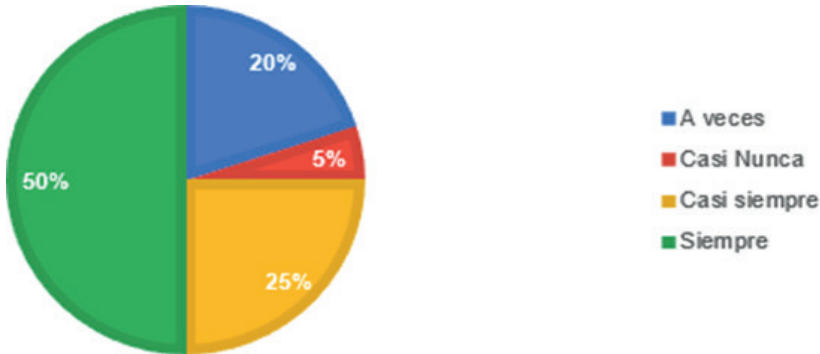
It can be deduced from the highest percentage obtained, which is 60%, that Bancamía always evaluates the performance of its employees, measuring the fulfillment of monthly goals for each semester of the year, with comparative indicators for loan placement, CDTs, savings accounts, and the weight of the delinquent portfolio. In addition, the manager evaluates the work and behavior of the employee based on what he or she observes on a daily basis.



**Figure 35.**  
*Performance evaluation is conducted*



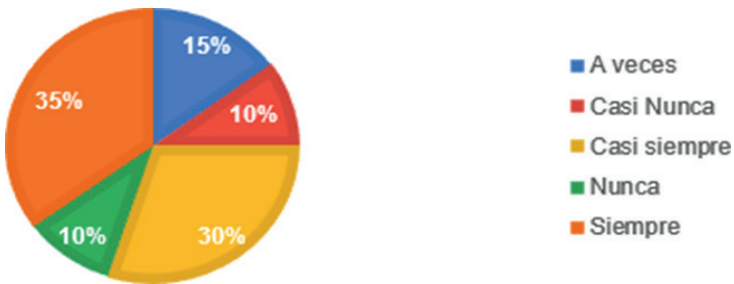
**Figure 36.**  
*The human resources department evaluates the performance of Bancamía employees*



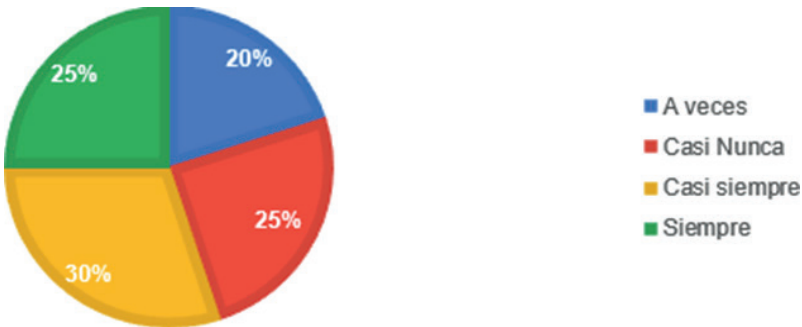
Fifty percent of the staff surveyed feel that human resources always evaluates performance, but 25% feel that it almost always does so, and 20% feel that it sometimes evaluates the performance of Bancamía employees, indicating that a significant percentage are not satisfied with this.

**Employee Satisfaction Measures**

**Figure 37.**  
*Bancamía uses indicators to measure employee satisfaction*



**Figure 38.**  
*Employee satisfaction surveys are conducted on an ongoing basis*

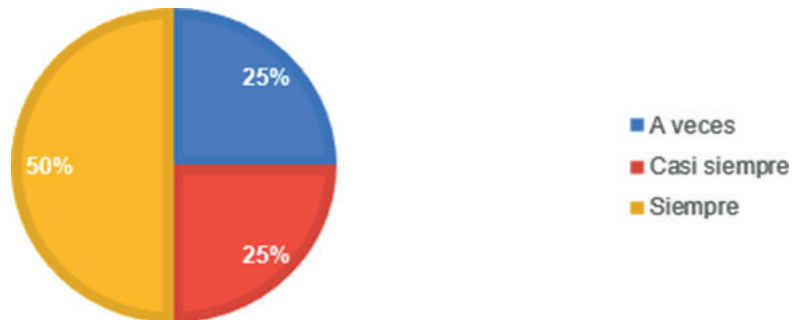


The highest percentage obtained, 35%, shows that Bancamía always uses indicators to measure employee satisfaction in the company. Given that this percentage is low, we can see that the remaining percentage adds up to 35% between never, sometimes, and almost never, so we can conclude that there is dissatisfaction with the measurement method, as it is carried out by the office manager.

After completing the survey, 30% of employees voted that the company almost always conducts satisfaction surveys, but 50% said that this activity is almost always or almost never carried out.

**Figure 39.**

*The organization meets expectations with training*

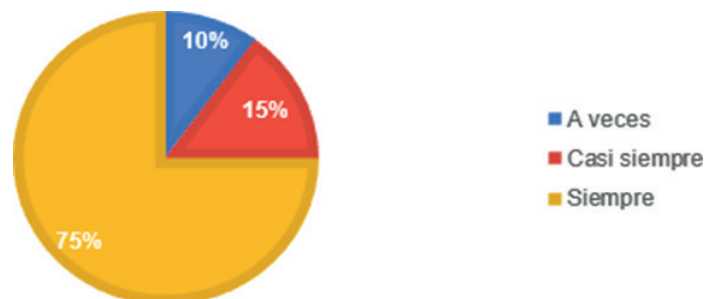


It can be deduced that 50% of employees feel that the company always meets employee expectations with the training provided, but two groups, each representing 25%, believe that training almost always or sometimes meets expectations, as the new topics implemented at the bank are not entirely clear from the material provided.

### Effort

**Figure 40.**

*Employees are proud to belong to the company*

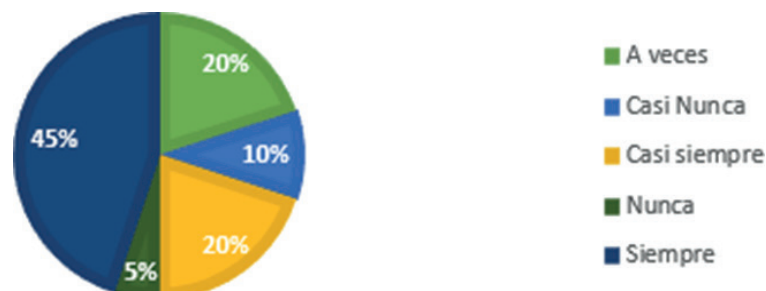


It can be inferred from the percentages obtained that 75% of Bancamía employees have always felt proud to belong to this company, as it has allowed them to grow personally and professionally.

### Autonomy

**Figure 41.**

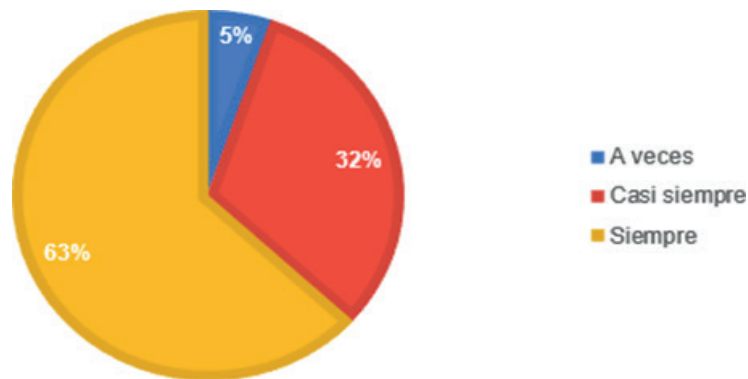
*At Bancamía, workers have the opportunity to make decisions about tasks within their area of responsibility*



The response that decisions are almost never made (45%) is due to centralized procedures and a strict hierarchical structure. These structures prevent employees from being innovative and independent and force them to follow specific procedures and policies, affecting motivation, commitment, and adaptability within the bank. The response that there is no communication between departments (35%) is due to the lack of a formal communication system within the bank, which makes it difficult for employees to share information and ideas, affecting the quality of the services provided to customers.

**Figure 42.**

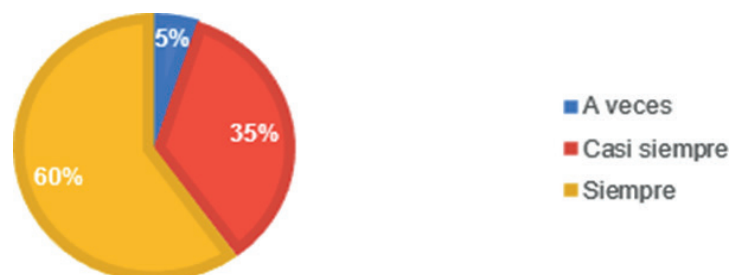
*Bancamía collaborators carry out their tasks as a priority*



Although the result is favorable at 63%, it is clear that a significant percentage of employees are not fulfilling their daily activities. Non-compliance is due to the excessive workload imposed on employees by the organization.

**Figure 43.**

*Bancamía manages resources well*

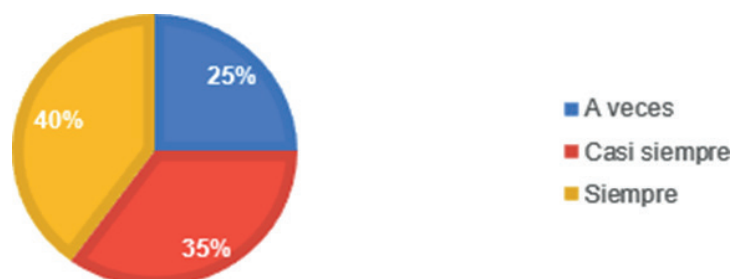


There are good results, as 60% of employees believe that the company always manages its resources well, enabling it to be competitive and innovative.

## Teamwork

**Figure 44.**

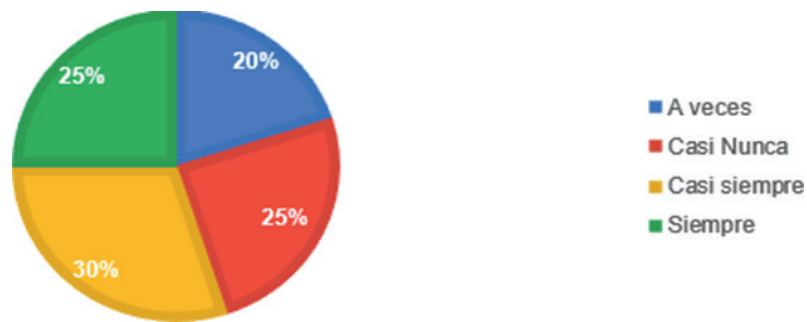
*At Bancamía, coworkers cooperate with each other*



Cooperation from Bancamía employees only reached 40%, demonstrating a lack of integration within the work team and a lack of interest in maintaining good working relationships.

**Figure 45.**

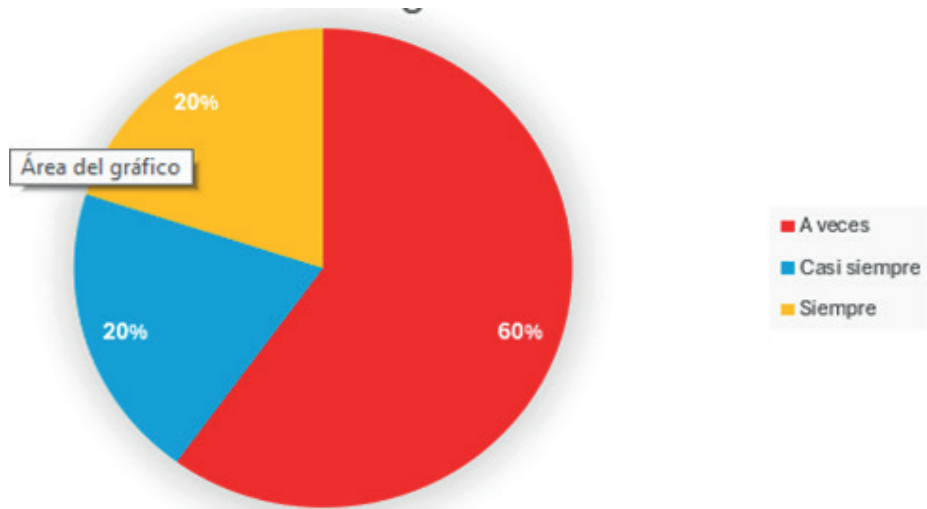
*The Bancamía group works as a well-integrated team*



Team integration at Bancamía stands at 45%, demonstrating a lack of working relationships among employees. This is evident in the office, where there is a clear lack of solid relationships that foster collaboration, trust, and good communication among the work group, negatively affecting productivity and the organizational climate.

**Figure 46.**

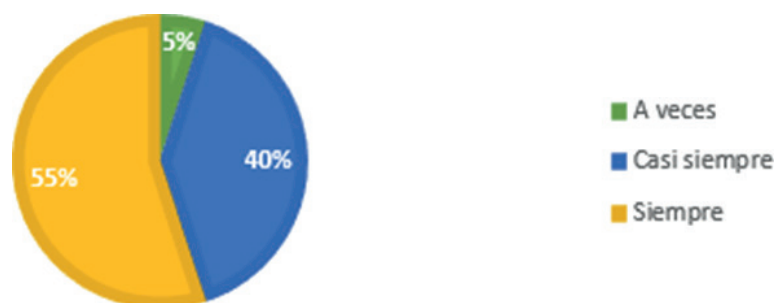
*Bancamía employees enjoy harmonious working relationships*



Bancamía's harmonious relationship has a 50% approval rating, with the remaining percentage disagreeing due to a lack of understanding and sharing of feelings among the various employees that make up the group.

**Figure 47.**

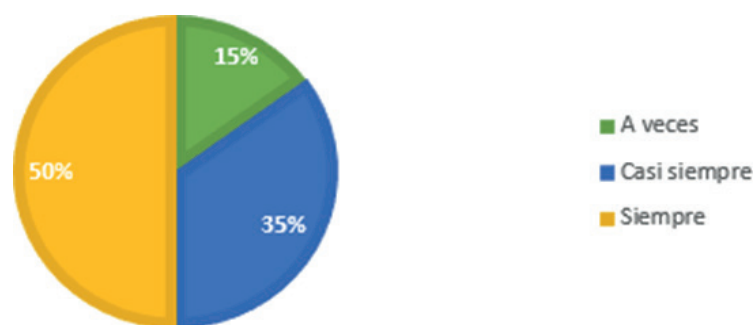
*Bancamía employees practice respect and have good values as individuals*



A key factor for a good working environment is respect and that employees practice good values as individuals. Fifty-five percent believe that these values are practiced, but 40% think that people in the office do not have good values, which creates an unhealthy and uncomfortable working environment.

**Figure 48.**

*At Bancamía, there is solidarity among colleagues*



This result is very important given that only 50% of employees agree that there is a good working environment. This low percentage is due to personal and work-related arguments and conflicts between employees. Effective strategies to improve organizational behavior and promote a healthier and more productive work environment.

Based on the survey conducted, which addressed all items related to organizational behavior, weaknesses were identified that require management attention:

### **Working conditions**

#### *Work environment is not positive*

There are isolated groups that generate a negative atmosphere during the workday. As a strategy, open and transparent communication between the different groups is proposed, with collaboration tactics and teamwork workshops organized with a different colleague each time. This improves the work environment for all employees, highlighting the importance of a culture of collaboration and positive relationships between the different work groups for the bank's overall success.

As the author Goleman (2023) mentioned, especially in his work on emotional intelligence and leadership, Goleman emphasizes the importance of social skills and empathy for leaders to create an inclusive and harmonious work environment. He proposes that leaders should promote an organizational culture where diversity of opinion is valued and open and respectful communication is encouraged. This strengthens the sense of belonging and reduces the tendency for closed or exclusive groups to form within the organization.

### **Decision-making**

#### *Decision-making is inadequate*

It was evident that employees were dissatisfied, given that decisions were made at headquarters without taking into account branch staff, who are the ones who know the reality of both the customers and the environment in which daily activities take place. This is confirmed by the author (March 2024), known for his studies on organizational behavior and organizational theory. He argues that employee participation in decision-making improves the quality of decisions by integrating diverse perspectives, strengthens organizational commitment, and fosters a collaborative work environment. His approach promotes the idea that decisions jointly by leaders and employees result in more effective and better-accepted organizational solutions this is essential to improve this aspect.

As a strategy, we propose promoting a decision-making system for commercial credit placement goals that implements and improves the participation of employees in all Bancamía branches, taking into account situations that may arise in these areas, such as strikes, road closures, and weather conditions, which affect the achievement of the goals that are set.

### **Organizational control**

#### *There is no necessary support from superiors in collection activities*

The lack of support for Bancamía employees from the manager on collection issues can have multiple negative implications for employees and the organization. The literature on management and leadership highlights the importance of managerial support in employee performance and well-being. For example, according to author Stephen P.

In his book *Organizational Behavior*, Robbins argues that managerial support is crucial for developing a positive and productive work environment. He points out that a lack of support from superiors can lead to decreased morale, increased job stress, and reduced worker efficiency and effectiveness.

In the specific context of collections, lack of support can manifest in various ways, such as the absence of adequate resources, lack of training, and lack of backing on difficult decisions. This affects employees' ability to fulfill their responsibilities and can result in higher staff turnover and a decline in the quality of service offered to customers.

Robbins (2020) “Effective leaders provide the necessary support to their subordinates, including resources, training, and emotional and motivational support.”

In the case of Bancamía, the lack of this support may indicate a deficiency in organizational control, which could require a reassessment of management strategies to improve the work environment and, ultimately, the organization’s results.

A mentoring and ongoing training strategy could be implemented to address this issue. This strategy provides employees with the necessary support through an ongoing training program that includes workshops, seminars, and training sessions on collection techniques, stress management, and communication skills. This training should be practical and focused on real situations that employees may face daily.

This will foster an organizational culture of support and collaboration in which employees feel valued and listened to. Policies that promote performance recognition and open communication between all levels of the organization can achieve this.

## **Motivation**

### *Lack of motivation*

It was noted that a large part of Bancamía’s work team does not have sufficient motivation to achieve the company’s goals, as the bank’s regulations and structure often limit employees’ creativity. In addition, performance demands and pressure to meet short-term or daily targets can lead to a stressful work environment, which lowers the motivation of company members.

As mentioned in “The Surprising Truth About What Motivates Us” Pink (2024), motivating a team in a bank is achieved through traditional financial incentives and three key elements: autonomy, mastery, and purpose. Providing employees with the autonomy to make decisions within clear boundaries, encouraging the constant pursuit of mastery in their skills, and connecting their work to a meaningful purpose, such as improving the customer experience or contributing to the bank’s sustainable growth, can significantly increase team motivation and commitment.

It is suggested that Bancamía adopt a strategy that not only provides financial incentives but also more publicly recognizes individual and team achievements, in addition to motivating them with days off to enjoy with their families and thus devote more time to themselves and not be absorbed by strenuous and demanding workdays, or giving them vouchers to go out to eat or enjoy recreational activities. This would be more meaningful and valuable to employees, as they would not feel so much pressure to meet goals and would improve their focus on success with a more productive team. It is also proposed that there be greater support and guidance from immediate supervisors in situations involving the collection of late payments, as this task generates much stress for production development executives.

## **Employee satisfaction measures**

### *The employee satisfaction measures applied through indicators are not entirely satisfactory*

There is dissatisfaction with the satisfaction indicators used for employees, as they do not adequately reflect their experiences or important aspects of their daily work, such as effort, dedication, commitment, and time spent on achieving credit placement goals. This leads to a lack of motivation among the work team because professional and personal growth is not recognized.

Herzberg (2019) is known for his two-factor theory, which directly addresses how to make employees feel satisfied with job satisfaction indicators. According to Herzberg, job satisfaction is influenced by two sets of factors: motivators and hygiene factors. Motivators include aspects such as recognition, professional growth, responsibility, and personal achievement that are intrinsic to the job itself.

Conversely, hygiene factors, such as salary, working conditions, and company policies, are external to the job but influence the work environment.

As a strategy, it is suggested that the company focus on motivators to increase satisfaction and commitment among the work team, recognizing the growth and support that each employee provides to the company in their role.

## **Teamwork**

### *Poor teamwork*

Poor teamwork performance within Bancamía can be attributed to several factors, including a lack of effective communication, the absence of inspiring leadership, and an organizational culture that does not encourage collaboration. Rodríguez states, “rigid procedures and a lack of incentives for collaborative work lead to employee demotivation.” In the context of Bancamía, these elements may negatively affect team dynamics and the enjoyment of working together (Rodríguez, 2019).

An effective strategy to address this problem is transformational leadership. This type of leadership focuses on inspiring and motivating employees, promoting a shared vision, and creating an environment of support and recognition. A transformational leader can foster a culture of collaboration and open communication, increasing employee commitment and satisfaction with teamwork. Implementing this approach could significantly improve team cohesion and enjoyment at Bancamía.



**Table 1.***Action plan with the implementation of strategies at Bancamía***BANCAMIA SA**

Strategy	Activities	Responsible	Weather	Resources Financial	Indicators
Design tactics that enable improvement in the work environment so that it can be positive toward Bancamía's internal customers.	Establish clear and open channels of communication between the hierarchical levels of the Bancamía financial institution, promoting respect, transparency, tolerance, and teamwork through digital platforms with chats or forums that allow for the sharing of emotions, meetings with the leader or human resources, thus fostering trust, and services offered by the company with professionals such as psychologists who provide support to employees. Conduct monthly surveys to identify areas for improvement within the organization to achieve a better working environment. Conduct monthly surveys to identify areas for improvement within the entity in order to achieve a better environment work and obtain feedback from the bank's internal customers.	Human Resources Department.	2 Months	4 000 000	Reduction in turnover rate. Percentage of internal customer satisfaction.
Create achievable goals for employees that motivate them and stipulate a reasonable time frame for completion.	Involve employees in setting goals so that they are more realistic and aligned with their capabilities and responsibilities. Schedule weekly reviews of goals to monitor employees' progress during the week and provide the necessary support to help them achieve their goals. Implement better recognition or bonuses for meeting goals to motivate the team, and make it unnecessary to achieve 100% to receive the bonus.	Office manager, commercial area in conjunction with human resources.	3 Months	1 500 000	High productivity rate. Percentage of internal customer satisfaction.
Achieve good group relations to meet company objectives.	Organize training sessions, team building activities, recreational activities, games, or workshops with the entire team to improve active listening, empathy, conflict resolution, and teamwork. Implement programs where more experienced or senior employees mentor new employees to create a network of support and continuous learning among all Bancamia employees. Celebrate successes as a group and appreciate the efforts of each employee so that they feel valued. Organize recreational activities with the work team outside the work environment in order to get to know each other better and improve personal ties within the team.	Human resources and office manager.	1 month	1 000 000	Internal customer satisfaction percentage.

Implement activities where employees feel satisfied with the decisions that are made, allowing them to visualize the reality of each office.	Conduct anonymous surveys to determine the level of employee satisfaction with decisions that have been made and obtain suggestions on how to improve processes for future decisions. Hold meetings where employees can express their opinions and contribute ideas to improve activities, enabling the best decisions to be made in line with the office situation. Establish committees in which all decision-making is shared, ensuring that everyone is heard.	Human Resources Department	2 months	700 000	Greater participation in decision-making meetings  Percentage of internal customer satisfaction.
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## CONCLUSIONS

The thesis shows that Bancamía has good employee retention and a highly experienced workforce, as evidenced by the fact that 60% of employees have worked for more than two years. In addition, it is noteworthy that 50% of employees are between the ages of 33 and 39, indicating that the company has a young workforce, which is of great importance to the bank, as these workers contribute to good performance and stability.

Bancamía is also classified as a company with good employee retention because it has achieved a good working environment, which, although not 100% perfect, is attractive enough to retain its internal customers for long periods due to the many benefits they can access. To name a few, these benefits include access to housing loans, education at an excellent rate, days off for birthdays, family day, seniority bonus, assistance with notary fees, optical care, and educational assistance for children in primary and secondary school, all of which are considered important for personal and professional growth.

The work environment is positive, but there is room for improvement, as 60% of employees consider it “sometimes” positive, while only 20% perceive it as positive. This leads to the conclusion that many employees are unsatisfied with their work activities, although the company has maintained a good working environment. It was also observed that areas for improvement include a lack of integration and cooperation with some parts of the work team, as this affects the organizational climate and productivity.

With regard to decision-making, employees at the Pasto branch are dissatisfied because they are not involved. Decisions are made centrally from the head office in Bogotá without taking into account the particularities that may arise, generating discontent and a lack of commitment.

There was a noticeable lack of support from immediate supervisors in key tasks such as collecting late payments, which affected not only job performance but also emotional well-being and motivation. Additionally, the lack of support led to a stressful environment, reducing service quality. There was also evidence of low motivation among the work team caused by daily pressure to meet goals and a lack of autonomy in daily activities.

The action plan implemented at Bancamía is designed to take a comprehensive approach to improving the work environment and employee motivation, positively impacting staff and their performance. Strategies include opening effective communication channels, setting achievable goals, involving employees in decision-making, and organizing group activities to foster a better work environment where collaboration, respect, and satisfaction are observed, leading the company to success.

## RECOMMENDATIONS

Improve integration and teamwork, which, although positive, lacks integration and cooperation. Implement teamwork workshops, integration dynamics, and open and transparent communication channels with the entire work team, fostering greater cohesion among employees.

Involve employees from different branches in decision-making, as centralized decision-making has generated discontent. Therefore, strategic and commercial decisions should take into account the reality and challenges of each region where Bancamía operates, adjusting goals to be more realistic and achievable.

Strengthen management support to reduce work stress in specific activities such as debt collection by offering greater support with ongoing training and assistance in situations classified as difficult to improve performance and reduce stress.

Improve the motivation of Bancamía’s work team, which is affected by the pressure of meeting strict daily goals without autonomy. Financial incentives should be implemented, such as more free time, public recognition, or vouchers for restaurants, stores, or recreational centers that allow employees more time for themselves.

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## CONFLICT OF INTEREST

The authors declare that there is no conflict of interest.

**AUTHORSHIP CONTRIBUTION**

Conceptualization: Eliana Maigreth Acosta Bastidas, Javier Ignacio Cruz Hernández, Claudia Magali Solarte Solarte.

Data curation: Eliana Maigreth Acosta Bastidas, Javier Ignacio Cruz Hernández, Claudia Magali Solarte Solarte.

Formal analysis: Eliana Maigreth Acosta Bastidas, Javier Ignacio Cruz Hernández, Claudia Magali Solarte Solarte.

Research: Eliana Maigreth Acosta Bastidas, Javier Ignacio Cruz Hernández, Claudia Magali Solarte Solarte.

Methodology: Eliana Maigreth Acosta Bastidas, Javier Ignacio Cruz Hernández, Claudia Magali Solarte Solarte.

Project management: Eliana Maigreth Acosta Bastidas, Javier Ignacio Cruz Hernández, Claudia Magali Solarte Solarte.

Resources: Eliana Maigreth Acosta Bastidas, Javier Ignacio Cruz Hernández, Claudia Magali Solarte Solarte.

Software: Eliana Maigreth Acosta Bastidas, Javier Ignacio Cruz Hernández, Claudia Magali Solarte Solarte.

Supervision: Eliana Maigreth Acosta Bastidas, Javier Ignacio Cruz Hernández, Claudia Magali Solarte Solarte.

Validation: Eliana Maigreth Acosta Bastidas, Javier Ignacio Cruz Hernández, Claudia Magali Solarte Solarte.

Visualization: Eliana Maigreth Acosta Bastidas, Javier Ignacio Cruz Hernández, Claudia Magali Solarte Solarte.

Writing – original draft: Eliana Maigreth Acosta Bastidas, Javier Ignacio Cruz Hernández, Claudia Magali Solarte Solarte.

Writing – review and editing: Eliana Maigreth Acosta Bastidas, Javier Ignacio Cruz Hernández, Claudia Magali Solarte Solarte.