

## El Licenciado en Administración y Finanzas y su desempeño profesional en las Mipymes

*The Bachelor of Administration and Finance and their professional performance in  
Mipymes*

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### Resumen

Esta investigación tuvo como objetivo determinar si los Licenciados en Administración y Finanzas de la Facultad de Contaduría y Administración de la Universidad Autónoma de Campeche, prefieren crear empresas o trabajar por cuenta ajena. Este trabajo fue exploratorio de corte cualitativo. El 39 % de los Licenciados en Administración y Finanzas trabajan en el gobierno y el 17 % en bancos, casas de préstamo y despachos. Se encontró que el 6 % de los Licenciados en Administración y Finanzas trabajan de manera independiente o tienen una empresa propia y el 94 % trabaja por cuenta ajena. Lo que indica que se tiene un nivel muy bajo

de la actividad emprendedora y por tanto del desarrollo económico empresarial del estado de Campeche. Los empresarios manifestaron como fortalezas sus conocimientos en las materias de Proyectos de Inversión y Finanzas; mientras que los trabajadores por cuenta ajena indicaron las materias del área de Administración y Finanzas. Ambos grupos manifestaron que existen algunas deficiencias por la forma en que fueron impartidas algunas materias o bien, les faltó actualización, lo que consideraron como una debilidad. En cuanto a los componentes necesarios para coadyuvar la creación de sus propias empresas consideraron importante vincular más a fondo el ambiente empresarial. Para resolver sus problemas los empresarios utilizan la planeación y la toma de decisiones, mientras que los trabajadores por cuenta ajena están en espera de una oportunidad. Además, opinaron que no tienen que ser empresarios para ser socialmente responsables y contribuir al desarrollo económico del estado de Campeche y México.

**Palabras clave:** Licenciado en Administración y Finanzas, desarrollo económico, Mipymes.

### **Abstract**

This study aimed to determine whether graduates Administration and Finance, Faculty of Accounting and Administration of the Autonomous University of Campeche, prefer to create business or work for others. This work was exploratory qualitative. 39% of graduates in administration and finance work in government and 17% by banks, loan and offices. We found that 6% of Graduates in Business Administration and Finance work independently or have a company and 94% work for others. This indicates that there is a very low level of entrepreneurial activity and economic development in both business Campeche state.

**Key words:** Degree in Business Administration and Finance, economic development, MiPYMES.

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## Introduction

The objective of this work is to investigate the Bachelors in Administration and Finance (LAF) of the Faculty of Accounting and Administration (FCA) of the Autonomous University of Campeche (UAC), in relation to their labor decisions to create their own sources of work, or, to work as an employee in a private company or in the public administration; as well as, find the main reasons for their decision. In addition, it has as specific objectives: a) Identify the reasons for their decision to work in a company, b) Identify the strengths and weaknesses of their preparation, and c) Determine the main problems they face and how they handle and solve them. The work first presents a theoretical framework, then explains the research method for data collection and analysis of results, finally exposes conclusions and recommendations of the same.

### 1. 1. Background.

On August 26, 1965, the Higher School of Commerce of the Autonomous University of Campeche was created. For the beginning of its activities, the 1964 study plans and programs of the National Autonomous University of Mexico (UNAM) were taken as a basis. In 1985, the National Study Plan was adopted, derived from the work carried out by UNAM and the National Association of Faculties and Schools of Accounting and Administration (ANFECA), passing from the annual modality to the semester modality. In 1988 it became a Faculty with the creation of the Postgraduate Division and the Master's Degree in Accounting. In 1990 specialties in Taxation and Information Technology were offered, in 1993 the Diploma in Investment Projects and the Specialty in Foreign Trade and in 1994 the Specialty in Finance. The 1994 study plan was established based on the 1993 National Plan as a product of the universities and higher education institutions that make up ANFECA. Based on various socio-economic studies carried out in the region and with the support of academics from the Faculty, businessmen and government agencies, the following changes were made: a) update of the Public Accountant Career Study Plan version 2000, b) opening of the Bachelor of Administration and Finance, c) opening of the Master of Administration with three terminals, d) the career of Public Accountant changes to that of Bachelor of Accounting, and e) flexible plans 2006 (Autonomous University of Campeche, 2011).

The current 2009 study plan for the Bachelor of Administration and Finance is flexible, based on skills, focused on learning, and is structured in 8 semesters with a minimum of 48 learning units. The academic load has a total of 194 academic credits including professional practice. The sequence of learning units intends an orderly transmission of information, the gradual generation of analytical and methodological capacities, and the opportunity for the student to generate his own synthesis of what he has learned, considering the Educational Model of the University 2009. The integral nucleus complements and guides training by allowing options for professional practice in two lines of emphasis: Administration and Finance. In extracurricular form the student must

accredit competencies in Microsoft: Word, Excel and Power Point. Comply with the Social Service in accordance with the provisions of the University Legislation. This is a quality educational program that has been evaluated at level 1 by the Interinstitutional Committees for the Evaluation of Higher Education, A.C. (CIEES) and Accredited by the Accreditation Council for Teaching in Accounting and Administration, A.C. (CACECA) (Autonomous University of Campeche, 2012).

## 1.2. The Bachelor of Administration.

According to Soto (1999), the current job market demands highly competitive Administration graduates, since they face a unique situation in which they compete not only with their own professional colleagues, but also with professionals from all fields of knowledge; an administrator cannot replace a doctor or an engineer, but they can act as administrators, to name a few examples. The administration has become an indispensable tool for good professional performance, regardless of the discipline, career or profession that is exercised. The current Bachelor of Administration must respond to the needs of society and the labor market

Mora (2008) points out that he has been following the administrator who works in the management of some companies in Venezuela, especially in Mipymes, and has found many gaps in the exercise of his profession, due in large part to the absence of modern knowledge

that administrative science has generated, product of the commercial and economic dynamics of the scenarios where companies act. The Bachelor of Administration is committed to solving

confusing situations when their organizations face uncertainty, change and competition. In difficult situations such as those facing the country, workers require managers with leadership so that they transmit

trust and impose order. Leaders not only control and direct their followers, but in a very real sense, they also embody the most significant characteristics of their groups.

The current training programs for Bachelors in Administration at the national level have received strong criticism, mainly due to the lack of relevance to the demands of productive and service organizations that require skills and knowledge from their future employees that are sometimes far removed from those that they learn in the classroom. Likewise, the Bachelor of Administration must adapt to the new information and telecommunications technologies, since it has led to the generation of new concepts and administrative currents based on the administration of information and work in networks, in environments different from the traditional ones in which organizations carry out their routine tasks (Pariente, 2006).

Administration graduates must perform as a true agent of change, even when working for someone else, since they must influence organizations, from positions of little power, without sacrificing their professional values in the process. He must be individualistic and creative in the face of strong socialization pressures from the companies where he works. He must plan his career and find the right kind of job. Many well-educated graduates learn to be complacent and play the organization game. It is necessary that when they show progress and a position of influence, they magically return to the life of their formation and put it into practice. On the other hand, while learning the business of today, the concept of the executive of the future should not be abandoned (Schein, 1982).

### 1.3. Problem Statement.

Entrepreneurial capacity is one of the 15 generic competences of the university profile for the undergraduate level that the UAC has defined. Of the 10 professional competencies defined for the Bachelor's Degree in Administration and Finance, six refer to the Administrative area, three

to the Financial area and the last indicates detecting opportunities for

undertake new businesses and/or new products. Due to the fact that there are no studies on the

way in which new Bachelors in Administration and Finance are participating in the development of Micro, Small and Medium-sized enterprises (MSMEs), it was decided to carry out this study in accordance with the following objectives.

#### 1.4. General objective.

To determine if the Bachelors in Administration and Finance of the FCA of the UAC preferred to create their own sources of work, or to work as an employee in a private company or in public administration.

##### 1.4.1 Specific objectives.

- a). Identify the reasons for your decision to work in a company.
- b). Identify the strengths and weaknesses of your preparation.
- c). Determine the main problems they face and how they manage and solve them.

#### 1.5. General research question.

¿What were the labor decisions and the main reasons that the Bachelors in Administration and Finance of the FCA of the UAC took in terms of creating their own sources of work, or working as an employee in a private company or in public administration? ?

##### 1.5.1 Specific research questions.

¿What are the reasons for your decision to work in a company?

¿What are the strengths and weaknesses of your preparation?

¿What are the problems they face and how do they manage and solve them?

#### 1.6. Hypothesis

The Bachelors in Administration and Finance of the FCA of the UAC are not creating companies because their objectives are basically to support and advise on the economic development of the state of Campeche.

#### 1.7. Justification.

The research contributes to the literature about entrepreneurial behavior and to find the

reasons why the Bachelors in Administration and Finance of the FCA of the UAC prefer to dedicate themselves to a certain work activity, with the purpose of proposing improvements tending to encourage the creation of new companies that contribute to the economic and sustainable development of the state of Campeche and Mexico.

#### 1.8. Study limitations.

This study only included Bachelors in Administration and Finance who graduated in 2010.

### 2. Method.

#### 2.1. Type of study.

This study was exploratory qualitative.

#### 2.2. Participants.

70 Graduates in Administration and Finance participated who graduated in 2010 from the FCA of the UAC. 50% are women and the other 50% are men, with ages set between 21 y 35, el 11 % se encontraba estudiando un posgrado.

#### 2.3. Instrument.

A questionnaire with semi-structured questions was designed and an analysis of the documentary information was elaborated. The initial instrument was subjected to a pilot test, allowing unclear or ambiguous questions to be eliminated and its approach to be improved. The questionnaire was finally integrated into six sections: three for employers and three for employed workers. Likewise, an interview guide was prepared in order to deepen and find explanations for the results obtained. The qualitative study made it possible to "reinforce theories and identify critical issues for future research" (Stake, 1994, p. 245).

#### 2.4. Process.

For the application of the questionnaires, the support of the FCA of the UAC was requested, obtaining the list of Bachelors in Administration and Finance who graduated in 2010 and the support of the students in data collection. The questionnaires were administered via email, in addition, personalized interviews were carried out and visits to the different work centers of the study subjects were carried out. The information was organized through categories and frequency tables, allowing the study objectives to be identified and analyzed.

### 3. Results and Discussion.

In relation to the general objective of the study, it was found that 4 (6%) of the Bachelors in

Administration and Finance work independently or have their own company and 66 (94%) work as employees. The general characteristics of the study subjects are shown in Table 1.

Table 1  
*General data of the LAF of the FCA of the UAC*

Categoría	Empresario	%	Cuenta ajena	%
<b>Sexo</b>				
Masculino	3	75	32	48
Femenino	1	25	34	52
<b>Empresa</b>				
Servicios			45	68
Comercial	1	25	14	21
Producción	3	75	7	11

Table 1 shows that 35 (50%) of the respondents are male, which means that the profession of Bachelor of Administration and Finance has a balanced acceptance by men and women. Of the four who identified themselves as entrepreneurs, the following classification is made: a) one is dedicated to the sale of clothing, b) two are located in the sale of food, and c) one has a construction company. Of the 66 professionals who work for others, we have that: a) 45 (68%) work in the service sector (27 in the government, 7 in banks and loan houses, 5 in offices, 3 in civil associations, and 3 in hotels); b) 14 (21%) work in the commercial sector (8 in the sale of shoes and clothing, 4 in the sale of hardware, 4 in the sale of spare parts and motor oils); and c) 7 (11%) in the productive sector (3 in maquiladoras, 2 in biscuits and 2 in the shrimp industry). This indicates that there is a very low level of entrepreneurial activity and therefore of business economic development in the state of Campeche.

Table 2  
UAC FCA LAF Monthly Income

Categoría	Empresario	%	Cuenta ajena	%
\$ 1,000-\$ 5,000	1	25	33	50
\$ 6,000-\$ 10,000	2	50	28	42
\$ 11,000-\$ 15,000	1	25	4	6
\$ 16,000-\$ 20,000			1	2
\$ 20,000-más				

Note: Own elaboration.

Table 2 shows that the monthly income of the entrepreneurs fluctuates from \$3,000.00 to

\$15,000.00, of which only one reported income greater than \$10,000.00. Employed workers commented that their monthly income varies from \$3,000.00 to \$20,000.00, of which only one reported income greater than \$15,000.00. It is observed that 64 (91%) study subjects have incomes of up to \$10,000.00 and only six have incomes above this amount.

The points of view of the interviewees in relation to the reasons why many Bachelors in Administration and Finance prefer to look for work and not create their own company are detailed in table 3.

Table 3.  
Reasons why many LAF prefer to look for work.

Categoría	Empresario	No.	%	Cuenta ajena	No.	%
Preferencia	Recurso económico	3	75	Recurso económico	42	63
	Experiencia	1	25	Miedo	13	20
				Comodidad	7	11
				Experiencia	4	6

Note: Own elaboration.

Table 3 shows that 3 (75%) of those who identified themselves as entrepreneurs indicated that

the main reason why Bachelors in Administration and Finance seek work is the lack of economic resources. As well as, 42 (63%) of those who work for others identified the same reason why they prefer to look for work. There are other causes that were mentioned such as fear, comfort and lack of experience.

Regarding the first specific objective, the Administration and Finance graduates indicated specific and personal reasons that led them to create their own companies, or to work as an employee, as detailed in table 4.

Table

4.

*Reasons for the decision of the LAF to create their sources of work or work as an employee.*

Categoría	Empresario	No.	%	Cuenta ajena	No.	%
Motivos	Tiempo	2	50	Condiciones Trabajo	21	32
	Prosperar	1	25	Oportunidad	20	30
	Familia	1	25	Experiencia	13	20
				Relación estudio	12	18

Note: Own elaboration.

Table 4 shows that despite the fact that in general terms the economic resource is the main reason that prevents creating a company, 2 (50%) of the entrepreneurs indicated that having their time makes them independent and become autonomous. Other reasons indicated were their desire to prosper and family support. On the other hand, 21 (32%) of the respondents who work for others stated that they preferred to be employed due to the working conditions, since they prefer to have the security of a fixed salary, vacations and benefits in activities according to their profile to apply their knowledge and gain experience. They also indicated that the opportunity to perform activities according to their profile, gain experience, and the relationship between the work they perform and their studies had an influence.

In relation to the second specific objective concerning the strengths and weaknesses of their preparation, the Bachelors in Administration and Finance surveyed expressed the results indicated in table 5.

Table 5.  
LAF Strengths and Weaknesses.

Categoría	Empresario	No.	%	Cuenta ajena	No.	%
Fortalezas	Proyectos	2	50	Administración	22	34
	Finanzas	2	50	Finanzas	20	30
				Contabilidad	12	18
				H. Gerenciales	6	9
				Taller emprendedores	6	9
Debilidades	Estadística	2	50	Materias diversas	28	42
	E. Bursátil	1	25	Práctica	10	15
	Visitas emp.	1	25	Desconocer mercado	10	15
				Lectura y redacción	8	12
				Estadística	5	8
				Ninguno	5	8
				Componentes	T. emprendedor	2
Práctica	2	50	Materias diversas	13	19	
			Conocer mercado	9	14	
			Liderazgo	8	12	
			Práctica	8	12	
			Fortalecer Fiscal	6	9	

Note: Own elaboration.

En la tabla 5 se percibe que 2 (50 %) de los egresados que tienen sus propias empresas indicaron como fortalezas la elaboración de Proyectos, y 2 (50 %) la materia de Finanzas. Es importante notar que 22 (34 %) de los que trabajan por cuenta ajena identificaron las materias e Administración y 20 (30 %) las materias de Finanzas como fortalezas, debido a que son

of their training and use them in the organization where they work. It is worth mentioning that they also pointed out accounting aspects, managerial skills and entrepreneurs' workshop as strengths.

On the other hand, 2 (50%) of the entrepreneurs expressed the statistics as weaknesses, 1 (25 %) stock strategies and 1 (25%) the lack of visits to companies; while 28 (42%) of the graduates who work as employees indicated various deficiencies in subjects they studied as weaknesses, 10 (15%) indicated a lack of practice, and 10 (15%) were unaware of the market.

Likewise, 2 (50%) of the entrepreneurs agreed with 22 (34%) of the employed workers, in including the Entrepreneurs Workshop subject. Another component in which 2 (50%) of the entrepreneurs agreed with 8 (12%) of the employed workers was to increase more practice in undergraduate study programs so that graduates can create or start their own companies. Employed workers also commented that it is important to strengthen various matters, mainly knowing the market, leadership and the fiscal aspect.

Regarding the third objective of the study, related to the problems to start a company and how they solve or handle them, the results are indicated in table 6.

Table 6.  
*Problems and how LAFs solve them.*

Categoría	Empresario	No.	%	Cuenta ajena	No.	%
Problemas	Recurso económico	1	25	Recurso económico	42	64
	Burocracia	1	25	Burocracia	9	14
	Posicionamiento	1	25	Experiencia	6	9
	Cobro clientes	1	25	Miedo	5	7
				F. interés	4	6
Resuelven	Planeación	2	50	Experiencia	25	38
	T. decisiones	1	25	Oportunidad	20	30
	Nuevos mercados	1	25	No ha intentado	14	21

Note: Own elaboration.

Table 6 shows that the problems expressed by the 4 entrepreneurs were a) economic resources, b) bureaucracy, c) market positioning, and d) charging clients. It is also observed that 42 (64%) of the employed workers agreed with the employers when stating that their main problem is the economic resource and 9 (14%) the bureaucracy in the procedures. In addition, lack of experience, fear and lack of interest were pointed out.

Likewise, entrepreneurs solve their problems by: a) planning their activities, b) making decisions, and c) searching for new markets. While 52 (79%) of the employed workers are: a) gaining experience, b) waiting for an opportunity and c) saving; 14 (21%) of employed workers have not attempted to start a business.

Finally, the recommendations of the respondents based on their experiences were taken into consideration, obtaining the results of the table 7.

Table 7.  
*LAF recommendations.*

Categoría	Empresario	No.	%	Cuenta ajena	No.	%
Recomendaciones	Práctica	2	50	Emprendedores	22	33
	Vinculación	2	50	Motivación	13	20
				Convenios Institución	12	18
				Proyectos	10	15
				Casos prácticos	9	14

Note: Own elaboration.

In table 7, it is distinguished that the recommendations of the entrepreneurs consist of promoting practice and business linkage, while the employed workers recommended promoting the entrepreneurial culture, motivation, institutional agreements, projects and practical cases.

#### 4. Conclusions.

There is little activity to create companies by Administration and Finance graduates, since only

6% have created them and 94% work as employees. In addition, it is observed that 68% work in the service sector, of which 39% work in the Government.

for others were the lack of economic resources, the lack of experience, the fear and the comfort. However, the factors that influenced the decision to start their own business were: a) their desire for independence, b) their desire for prosperity, and c) family support. While the factors that influenced them to work

employed were: a) the comfort offered by working conditions such as fixed salary, benefits and seniority bonus, b) the opportunity presented to them, c) the lack of experience, and d) the activity related to their studies , among others.

The Bachelors in Administration and Finance considered that the subjects in the area of Administration, Finance and Projects constitute a strength, but that there are also some deficiencies due to the way in which some subjects were taught or they lacked updating, which they considered as a weakness. . Regarding the necessary components to help the creation of their own companies, they considered it important to further link the business environment through workshops for entrepreneurs, as well as to strengthen various subjects that are currently taught in terms of updating and practice.

To solve their money, bureaucracy, positioning and customer collection problems, entrepreneurs use planning, decision making and the study of new markets. Employed workers are gaining experience and saving to solve their problems by waiting for an opportunity and pointed out that lack of capital, bureaucracy, lack of experience, fear and lack of interest are the main problems to start a business, which is not consistent with the research literature since to make a business more than riches requires great effort. It is worth mentioning that there are also those who have never had the intention of creating a company, it is not their priority and they are happy with their situation as employees.

Likewise, it is advisable to promote the entrepreneurial culture in different directions: a) linkage with the business sector, b) motivation, b) institutional agreements, c) projects, and d) case studies, among others. Likewise, it is essential to review and update the study programs, since much of what is taught is already obsolete and has no real application.

Due to the fact that this study is of an exploratory nature, more research is necessary in such a way that more solid results can be obtained in order to establish greater differences between the Bachelors in Administration and Finance who are entrepreneurs and those who work for others. Other studies could identify if the current requirements of the companies coincide with the knowledge that is imparted to professionals, for the benefit of the economic development of the state of Campeche and Mexico.

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