

POPULAR COMMUNITY BANKS IN MEXICO: DESIGNING THE MEASURING TOOL OF INNOVATION IN SERVICES FOR COMPETITIVENESS

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ABSTRACT

Today, the PCB are a very important social alternative because they are based upon the development of their members and the community, unlike Banks, based over the profitability; however, in Mexico they have a bad reputation because of cases reported in the last decades of abuse and fraud to its members. Fortunately, not all cases are like this, because there are 4 case studies of PCB placed at the Sierra de Amula and South Coast of Jalisco (SACSJ), which served as inspiration to give permanence and continuity to the original concept; such PCBs are Agustín de Iturbide (1955; 11,232 members), Cristóbal Colón (1972; 32,584 members), San José Casimiro (1977; 6,539 members) and Santa María Guadalupe (1960; 17,030 members) totaling 67,385 members in December 2011. This document is intended to discover the Variables of Innovation in Services (VIS) of those PCB and relating Competitiveness to permanence, growth and retention, to allow the managers of these PCB to recognize them, and decide the actions in order to become more competitive. The methodology suggested was based on literature review and empirical query to 15 experts in PCB. 4 VIS were determined: Profile of the Leader, Decisions Management, Innovation and Regulations. Each of one were characterized to determine, finally: Profile of the Leader with 3 Dimensions and 8 Indicators; Regulations with 2 Dimensions and 4 Indicators; Management Decisions with 6 Dimensions, 12 Indicators, Innovation: 1 Dimension, 4 Indicators.

Keywords: Popular Community Bank, Innovation in Services, Competitiveness

1.-INTRODUCTION

The experiences of popular savings, credit cooperatives and PCB have in essence, the organization of collective spirit and mutual help traduced by: the capital in the hands of the people. Germany is the origin of the modern cooperative movement, and particularly to the Americas, by his creator: Friedrich Raiffeisen (1818-1878) whom founded the credit unión or PCB, based on the principles of self-help, self responsibility and self-administration, in his time several cooperatives founded in his native country, and those principles and ideas still remain in force in over 100 countries worldwide, with about 300 million members in more than 700,000 cooperatives. He wrote the book: "Associations of Credit Unions as a Way to Avoid the Misery of the Rural, Traditional and Urban workers" (Díaz, 1984). In Mexico, the history of organizations of savings and loans, started in 1951, when appeared the first popular savings account by the priest Pedro Velazquez Hernandez, who two years earlier had sent several priests to study the cooperative movement in Canada and USA (Esquivel, 2008); he founded al 1953 the first PCB in México, called *Leon XIII*, and in 1954 he organized the First National Congress of Credit Cooperatives and PCB with the slogan: "For a Capital in People's Hands". Today, are considered around 600 PCB with 5 millions of members, although near of the 90% are not obligated to rule under any bank regulation (Eguía, 2003).

2.-CONTEXTUAL REFERENCE

Thus, we can say that in some regions of the world these financial institutions, better known as PCB, retain the objectives for which they were founded, such as: To promote saving and financial planning in low-income people and as microlending, especially for housing and production projects. (Server & Villalonga, 2008). These objectives have been achieved by this type of financial institutions through the years, in geographical areas such as the Sierra de Amula and the South Coast of Jalisco, places in which the savings and loan cooperatives have contributed significantly to welfare of thousands of people and the growth of regional businesses. Therefore, in this paper would be presented as objects of study, four successful PCB were created in the region of SASCJ, México. The cases chosen were the following PCB: Agustín de Iturbide (1955), Cristóbal Colón (1972), San José Casimiro (1977) and Santa María Guadalupe (1960). The criterion for selection of such PCB, was simply the fact that were enrolled in the registry of the Comisión Nacional Bancaria y de Valores (CNBV), able to comply with legislation enforced by the Ley para Regular las Actividades de las Sociedades Cooperativas de Ahorro y Préstamo (LRASCAP) and Ley de Ahorro y Crédito Popular (LACP), whose main objectives are: protecting the interests of savers in many other places of the country very easily have been defrauded. Added to this, the main interest of this study, was the discovering a methodology based on research, of all those factors related to retention and growth of PCB mentioned, achievements, even though the various economic crises that the country of Mexico has endured over the last four decades. In the past 20 years, there have been serious cases of fraud in many PCB in our country (just like: Puerto Vallarta (2008) or El Sol (2000)), significantly affecting the heritage of a large number of Mexican families. Moreover, there are many cities nationwide that lack a fair financing system that allows individual and collective progress of its habitants.

3.-RESEARCH QUESTIONS

So, this raises the following research question (RQ):

What is the conceptual model of successful PCB in the region of SASCJ, based on the main VIS relating to permanence, growth and retention which allows the managers of these organizations to recognize, decide and implement actions that transform these organizations in competitive PCB?. To solve RQ are proposed:

Q1.- What are the four main VIS relating competitiveness to permanence, growth and retention of the PCB in the region of SASCJ due to the success of several of them in these county?

Q2.- What are the Dimensions and Indicators of the VIS?

Q3.- What is the instrument proposed to collect the Indicators of the VIS?

4.-REASONS FOR THE STUDY

At the beginning of XXI century, the Mexican financial system was characterized as low-depth and have an uneven development of intermediaries, especially the non-bank. In addition, a high percentage of the economically active population had no access to formal financial services, including the Social Banking were not regulated or supervised. Thus, it is understood that the traditional financial system services are predominantly aimed at meeting the higher income population; by other hand, the Social Banking serves to middle-income people or low, and its development is still incipient. (Mansell, 2006). Carrasco (2005), in a study related to micro and small Mexican businessman states: *"Today the Mexican company is composed mostly of micro and small businesses that make up over 95% of the total industry, this demonstrates the importance of these businesses, which form a key part in the process of recovery and redevelopment of the national economy and the structural change of the production that the country needsIn Mexico, only a third of the economically active population has the capacity to contract credit in the national financial system and this restriction is more to finance business investment. Significantly, only 30% of Mexican firms were able to hire a bank loan. Among the factors most difficult to obtain bank loans out the high interest rates, including credit guarantees are higher barriers because the micro and small entrepreneurs do not have to give properties as real guarantees..."* Under this economic environment context with lenders call it: money lenders, pawn shops, commercial banking and even the state bank financing, which have taken the eternal need of money with a significant business, emerges the figure of the PCB as an effective response to solve the aforementioned problems. However, we must recognize that At least in the last fifteen years, has distorted the image of PCB, given the unfortunate events that have brought ruin to many Mexican families who put their trust, manifested in their savings, in this class of financial institutions and what they took for the benefit of a few individuals; therefore, in Mexico, for many people today, the so-called PCB are synonymous with fraud and there is considerable distrust the integrity of these organizations (Bazan, 2008).

Thus, the present study aims, understanding the cooperative model, that have been successful in developing PCB at least 30 years of experience, that in turn can be used by other manager cooperatives (either established

or those who want to start) as a road map that will guide their efforts and enable them to contribute to the community that coexists to achieving economic and social benefits.

5.-LIMITATIONS OF THE STUDY

The present research involves four of the seven credit unions, which have been originated in the SACSJ region; this selection was made, because only the cited financial institutions, meet the provisions required by LRASCAP which in turn have been approved by the CNBV. This last one is the federal entity that performs regulation and supervision, thus, the PCB members may have greater confidence that the operations of the PCB.

6.-METHODOLOGY

To make the conceptual model, the methodology was established in steps. See **Table 1**

Table 1.-Methodology

| Step | Denomination | Description |
|------|------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Contextual Reference; Research Questions; Reasons and Limitations for the Study | What are the: Cooperative Societies, the PCB?; Review of financial indicators showing the CNBV of each PCB under study and their history; Knowledge of the main 4 PCB environment, and conclusion of one general RQ, and Q1,Q2,and Q3 as a support questions. Why is the importance of the study in SACSJ region? |
| 2 | Theoretical Framework | Literature review for discovering the main VIS relating to permanence, growth and retention of the PCB in the region of SASCJ ; literature review related with Competitiveness and Innovation with PCB concept. The result were the 8 VIS obtained: Custom; Innovation; Social Contribution; Management Decisions; Religious Origin; Regulations; Profile of the Leader; Environment Conditions. |
| 3 | Survey to PCB Experts | Consultation on 12 experts on PCB, for empirical confirmation of the 8 VIS, was distributed in the main 4 PCB of SACSJ region and represented by: 1 PCB member, 1 manager, 1 employee. The next step was to choose the 4 VIS with higher punctuation, by application of AHP theorem.The 4 VIS ordered by importance were: Profile of the Leader (27.2%); Management Decisions (25.7%);Regulations (14%); Innovation (13%); Social Contribution (8.16%); Environment Conditions (5.06%); Custom (3.45%);Religious Origin (3.45%). Another important result by AHP theorem was the consideration over the 15 experts on PCB that the Director (67 %) as the most important factor between PCB member (11%) and the employee (22%) |
| 4 | Definiton of the General Conceptual Model | 4 Independent VIS: Profile of the Leader; Management Decisions;Regulations; Innovation affecting the 1 Dependent Variable: IS relating to permanence, growth and retention of the PCB in the region SASCJ |
| 5 | Designing Data Collection Instrument ; Validity and Reliability Test | Allocation of relationships between Variables (Dependent and Independent), Dimensions and Indicators as well as Design of the Scales of the Survey; Validity Test is made by the 4 VIS selected and Matrix Methodology each one, in order to operationalize them and discover the Dimensions and Indicators in detail, by literature review once more; Reliability Test is reached by calculation of Chronbach's Alpha (0.8940) for internal consistency of the final tool for data collection |
| 6 | Definition of the Final Detailed Conceptual Model | The 4 VIS were characterized as: Profile of the Leader: 3 Dimensions and 8 Indicators; Regulations: 2 Dimensions; 4 Indicators; Management Decisions: 6 Dimensions; 12 Indicators;Innovation: 1 Dimension; 4 Indicators;Total Dimensions: 12;Total Indicators: 28 |
| 7 | Conclusions and Recomendations | Both describe how it is expected to act the conceptual model and hypotheses about the relations of the VIS Dimensions and Indicators are proposed for future field studies to be performed later. |

Source: Own

7.-THEORETICAL FRAMEWORK

7.1.-Cooperative Society.

It is an autonomous society of persons united voluntarily to meet their common economic needs and aspirations, social and cultural rights through a jointly owned company managed democratically. Based on seven principles: Open and Voluntary; Democratic Government Partners; Member Economic Participation; Autonomy and

Independence; Education, Training and Information; Cooperation Among Cooperatives and Community Involvement. The first three focus primarily on the internal dynamics, typical of any cooperative, and the remaining four affect both the internal operation, and its external relations. (MacPherson & Eguia, 1997)

7.2.-Popular Community Bank.

It is a cooperative society with variable capital and limited liability on its members, united by a common link natural, professional or local, are grouped together to save and borrow at reasonable interest and this should add that it is the duty financial cooperative all be a training school for the purposes of practicing a new way of life among its members and for their communities. (Eguia, 2003).

7.3.-Competitiveness.

According OECD (2009), is defined as the ability of firms, regions and nations to generate relatively higher income and levels of sustainable employment for the benefit of shareholders at the time that they are exposed to international competition. Competitiveness is an multidimensional issue, with different perspectives about use (Ambastha & Momaya, 2004). Porter (1998) notes that international competitiveness is described from a macroeconomic analysis of certain factors such as available and affordable labor, abundant natural resources budget deficit, exchange rates, interest rates, low unit labor costs, management practices, the competitive advantages derived of different, a positive trade balance, and a high and increasing industry productivity. Flanagan (et al., 2005) affirms that the main objective derived from the competitiveness of a nation is human development, as well as improving quality of life of its inhabitants. Schuller, & Lidbom (2009) affirm that competitiveness depends on market's performance where an elevated efficiency could be considered the key to success. Kay (1993) described through four factors: the capacity to innovate, key internal and external relationships referring the strategically relations both, Reputation and Strategic assets. It is necessary to understand competitiveness not exclusively as productivity, rather than the ability of a company to design, produce and/or market products superior to those offered by competitors, considering the perceived value for customers (Vilanova, et al., 2009).

7.4.-Innovation

It comes from the Latin *innovare*, meaning act or effect to innovate, become new or renewing. Depends on creativity from the individuals involved. Some actors in the innovations clusters are individuals working on their own, but the absolute majority work in an organizational context (Lagnevick, et al. 2004). How the organization can stimulate and encourage creativity? Robinson and Stern (1997) define the creativity company as a company is a creative when its employees do something new and potentially useful without being directly shown or taught. Some tools to stimulate the creativity are: alignment, self-initiated activity, unofficial activity, serendipity, diverse stimuli, within-company communication (Mejía, 2010).

7.4.1.-Service Innovation.-The service sector has many facets. Howells & Tether (2004) classified services into four groups: services related primarily to property (such as transport and logistics), services related to information (such as customer service centers), the knowledge-based services and services relating to people (such as health care).Our subject of study is oriented to the services related to information.

7.4.2.-A Model of Service Innovation.-Gustafsson & Johnson (2003), propose how to direct the energy of the service innovation, including the four following factors:

Rethink the Service Business Model.- In this case, the principal question was to discover the Value Added in the PCB services.

Rethink the Service Support Activities.- All about the process of how the service is brought to the customer of the PCB services.

Rethink the Customer Service Activities.- Considering the principal movements made by customer to obtain the PCB service.

Rethink the Customer Outcomes.- Planning carefully, all the results to be obtained from the consumer of the PCB services.

7.5.-Regulations.

It's the establishment of both specific rules for each area that makes up the entity, and general throughout the case, that will allow an order, thereby generating a healthy coexistence, in the same way goals should be drawn to guide the efforts of managers and employees and also serve to make these items may be evaluated, all based on a methodology. It will be important to plan well the lines of long-term action to contribute to the permanence, growth and retention of the institution and ultimately not be neglected respect to the laws imposed by the government. (Diaz, 1984)

7.5.1.-PCB Internal Regulations. Divided by:

Rules.-The role and responsibilities of the board, committees and managers must be clearly stated in the laws or other policies. (Diaz, 1984)

Objectives.- Described around three duties: (1) The duty of the Board set the strategic direction, approve policies and monitor the achievement of the objectives of management; (2) the duty of the supervisory board to oversee all activities are carried out under the regulations imposed at the time and exercise the right of veto when the current provisions prove rape; (3) the duty of management to prepare the plan and budget, take over operations, implement the policies approved by the boards and achieve the predetermined targets. (Johnston, cited by Guzmán & Romero, 2006),

Continuity.- Create succession plans for both directors to managers, to ensure the continued existence of the work done efficiently and in turn eradicate the vices committed in the past to improve the future of the PCB. (Diaz, 1984).

7.5.2.-PCB External Regulations. All those considered in the General Law of Cooperative Societies (GLCS), published in the Official Journal of the Federation (2009), and issued by the National Banking and Securities (NBS). (2011). It's oriented, to transform and institutionalize the savings and loan industry to formalize the PCB with regulation and supervision in accordance with the Federal Regulations Laws. Gavito (2005, p.217)

7.6.-Profile of the Leader.

The set of skills and behaviors in line with the cooperative principles and values and to market requirements, the person must have intended to guide the actions of a group of people or equipment in a savings and loan. (Diaz, 1984). So, the main, skills are are characterized by:

7.6.1.-Competences.- The board members must have a minimum of financial literacy, including the ability to interpret financial statements and standards. The managers must also have specific technical skills required to adequately perform their job. (Diaz, 1984).

7.6.2.-Environment Knowledge.-It is the ability to identify particular cultural patterns, which practices in a certain community and consequently, the financial institution partners, to thus understand the behavior and needs as those members present or try to express to the PCB, so we can address them conveniently. It is also the valuation should be, about the economic and political circumstances that affect a given population or region. (Diaz, 1984; Johnston,cited by Guzmán & Romero, 2006).

7.6.3.-Business Vision.- Capacity to distinguish, which is not seen momentarily, a viable opportunity, offering a significant benefit for PCB. Adding to this the ability to generate creative strategies that provide solutions to business and competitive advantages. (Diaz, 1984; Johnston, cited by Guzmán & Romero, 2006).

7.6.4.-Public Relations.- Managers must perform a set of communication actions sustained over time with different audiences, both internal (partners and employees) and external (suppliers, community, government, media and trade unions), in order to strengthen public involvement in these, to achieve consensus, loyalty and support of them in different actions at the present or the future. (Diaz, 1984).

Following Johnston (cited by Guzmán & Romero, 2006) and Díaz (1984) the main behaviors, are characterized by:

7.6.5.-Integrity.- The manager's behavior must be characterized by respect for the goods. Therefore you should avoid deception, corruption, theft, fraud. The board and managers should not have a criminal record or recent bankruptcies. The board should be excused in discussions or votes in which they or their families could win. Immediate family members should not serve or management boards at once. Loans to directors or management must be approved, excluding the vote of the beneficiary and must be carried out within the policy parameters approved credit and will be reported regularly (Diaz, 1984).

7.6.6.-Transparency.- Members of the boards must commit to honest communication, in the spirit of full disclosure. The financial statements, based on generally accepted accounting principles, should be available to members and the public. (Diaz, 1984).

7.6.7.-Dedication to service.- It's the willingness to always give more and better quality than anything that is received. It's the action to help without expecting anything in return. This causes appreciation to the entity, the society in which is involved and of course, the philosophy that should lead to all PCB. (Diaz, 1984).

Finally, Díaz (1984) and Lowney (2004) the leadership, are characterized by:

7.6.8.-Personal Influence.-Align people whose cooperation is required: to communicate verbally and with the course events, so as to influence the creation of teams and coalitions that understand the vision, strategies and accept their validity. Motivating and inspiring: energize the people that works to overcome obstacles that arise.

7.7.-Management Decisions.

Any alternative is taking from those who lead an organization to determine the orientation of the total resources of the same, where in each election must be the power to envision the long-term consequences of present actions, with provision for sacrificing short-term gains for greater benefits obtained in the long run, and the ability to control what is controllable and does not wear out so you can not control, (Ackoff, 2002). "It's more important to do the right strategy than the immediately profitable" (Kotler, 2001).

So, we have the main characteristics of management decisions:

Control, divided by:

7.7.1.-Administrative Control.- Orientation of the entity towards the establishment of internal labor regulations, procedural manuals and tools to assess the performance of both employees and projected plans, as well as taking corrective action and feedback for the prevention. Kotler (2001)

7.7.2.-Financial Control.-It is the submission of investment decisions or expenditures, economic viability, to avoid incorrect application of the monetary resources available, and subject to financial indicators and targets, which include the establishment of policies for the generation of reserves or other funds usable in the future. (Díaz, 1984; Eguía, 2003)

Improvement Resources, divided by:

7.7.3.-Information Systems.- Is the tendency to improve and innovate on technology that operate in the PCB, with the incorporation of information systems to look for simplification, elimination of errors and therefore greater speed and efficiency in the various processes, related to the partners and resources as internal organization, administration and technology (Laudon &Laudon 2012)

7.7.4.-Preparation Staff.-The permanent investment in time and money for the employee which is essential for the PCB to achieve its objectives, seek to develop the core competencies of course, that is, both technical knowledge and attitudes to their work, managers and partners where appropriate.(Kotler, 2001)

Learning, divided by:

7.7.5.-Knowledge of the PCB Member.- Constant search for information about the associated profile handles, including, desires, needs and behaviors, where such data are collected through direct contact with the employee, in surveys of quality of service and financial products offered in consumption statistics credit, savings habits, etc..., with the intention of that based on a better notion of the characteristics of the associated will be granted appropriate care that achieves loyalty to the entity or when the member has a profile inadequate, the application of "locks".(Eguía,2003)

7.7.6.-Knowledge of the Competition.-Continued recognition of relevant information about the other direct competitors (PCB) or potential competitors (banking institutions), in other words, knowing what the PCB offer to the customer / member and under what conditions and where new projects are directed, to thereby direct the efforts of the entity to generate benefits greater satisfaction and value than their opponents. Porter (1998).

7.7.7.-Education for the PCB Member.-Oriented to the financial education as the aspect that all PCB never forget. All the members get good financial habits for the personal benefit and the PCB.(Eguía, 2003)

Cooperation.- Divided by:

7.7.8.-Alliances with enterprises.- Extension of financial services through business partners where the PCB member / customer, gets cheap financing Porter (1998).

7.7.9.-Cooperation between PCB.- One of the principles of the cooperative philosophy, which can lead to increase the PCB growth, compared to that caused by individual efforts. Gustafsson & Johnson (2003); Porter (1998)

7.7.10.-Social Contribution.- Although more than a strategic alternative, is one of the guiding principles of the PCB; this factor ends to improve the image the public has about the organization and to maintain confidence in the performance of the entity (Eguía, 2003; Díaz, 1984).

7.7.11.-Marketing as a social and managerial process by which groups and individuals meet their needs by creating and exchanging goods and services (Kotler, 2001), we oriented the study to:

7.7.12.-Advertising.- Considering all means of communication available, to recall, inform, and persuade the PCB member and the community about the benefits that are offered by the PCB (Kotler, 2001).

7.7.13.-Growth of Branches-Is the addition of branches in different communities, which detects an opportunity to serve their people and thus increase the population coverage of the case (Porter, 1998).

7.8.-Survey To PCB Experts

This section was prepared to justify the origin of 4 VIS studied in the theoretical framework through an empirical analysis of 15 PCB experts. See **Table 2**

Table 2.- Experts PCB

| PCB | PCB Employee | PCB Member | PCB Director |
|-----------------------|--------------|------------|--------------|
| Agustín de Iturbide | 1 | 1 | 1 |
| Cristóbal Colon | 1 | 1 | 1 |
| San José de Casimiro | 1 | 1 | 1 |
| Santa Maria Guadalupe | 1 | 1 | 1 |
| El Grullo | 1 | 1 | 1 |
| Total | 5 | 5 | 5 |

Source: Own

These 15 experts PCB were asked about what is the importance of each one on the performance of the PCB; using Saaty's theorem, we calculated this importance by relation of its intensities (see **Table 3**),

Table 3.- Intensity relations

| Intensity Level | Description |
|-----------------|---------------------------------------|
| 1 | A with same importance than B |
| 3 | A is slightly more important than B |
| 5 | A is strongly more important than B |
| 7 | A is enormously more important than B |
| 9 | A is absolutely more important than B |

Source: Own

And concluding that PCB Director is perceived as the most important factor. See **Tables 4a. and 4b.**

Table 4a.- The Most Important Factor in PCB Performance by Saaty's Theorem

| Criteria | PCB Member | PCB Employee | PCB Director |
|--------------|------------|--------------|--------------|
| PCB Member | 1.0000 | 0.3333 | 0.2000 |
| PCB Employee | 3.0000 | 1.0000 | 0.2500 |
| PCB Director | 5.0000 | 4.0000 | 1.0000 |

Source: Own

Table 4b.- The Most Important Factor in PCB Performance Final Weights

| Criteria | Sum | Weight | Geometric Mean | Weight |
|--------------|--------------|---------------|----------------|---------------|
| PCB Member | 1.533 | 0.0971 | 0.4055 | 0.1007 |
| PCB Employee | 4.25 | 0.2693 | 0.9086 | 0.2255 |
| PCB Director | 10.00 | 0.6636 | 2.7144 | 0.6738 |
| Total | 15.78 | 1.0000 | 4.0285 | 1.0000 |

Source: Own

It's most convenient the use of the Geometric Mean due to the precision of the results. Furthermore it is noted that in the theorem of Saaty, the main diagonal elements are all set to 1, because each element is equally important to itself, however the elements below the main diagonal are the inverse of the elements symmetrical

located above the main diagonal, in fact if A is 2 times higher than B on certain criteria, then B is twice less important than A in that criterion. As shown, the end result suggests that the PCB Director is the most important factor in the performance of the PCB, according to the vision of PCB employee, PCB Member and PCB Director, hence the importance to consider it as a VIC.

Finally, and according to the survey of the 15 experts to the review of the literature, are taken into account to consider the 4 main VIC for the study: Profile of the Leader (27.2%); Management Decisions (25.7%); Regulations(14%); Innovation (13%) which are subject to the test of how each of the experts find them listed in impotancia as VIC, by applying Saaty's theorem, resulting in the **Table 5**.

Table 5.- The most important VIS by Saaty`s Theorem

| Criteria Variable | PCB Member | PCB Employee | PCB Director | Total Weight |
|------------------------|------------|--------------|--------------|---------------|
| Custom | 0.1005 | 0.0305 | 0.0260 | 0.0345 |
| Innovation | 0.0388 | 0.2002 | 0.1204 | 0.1302 |
| Social Contribution | 0.2602 | 0.0695 | 0.0592 | 0.0818 |
| Management Decisions | 0.1005 | 0.1412 | 0.3184 | 0.2565 |
| Religious Origin | 0.1005 | 0.0305 | 0.0260 | 0.0345 |
| Regulations | 0.0388 | 0.4282 | 0.0592 | 0.1404 |
| Profile of the Leader | 0.1005 | 0.0695 | 0.3649 | 0.2717 |
| Environment Conditions | 0.2602 | 0.0305 | 0.0260 | 0.0506 |
| Total Weight | | | | 1.0000 |

Source: Own

By rearranging the results, we obtain the **Table 6**.

Table 6. Final VIS for the study

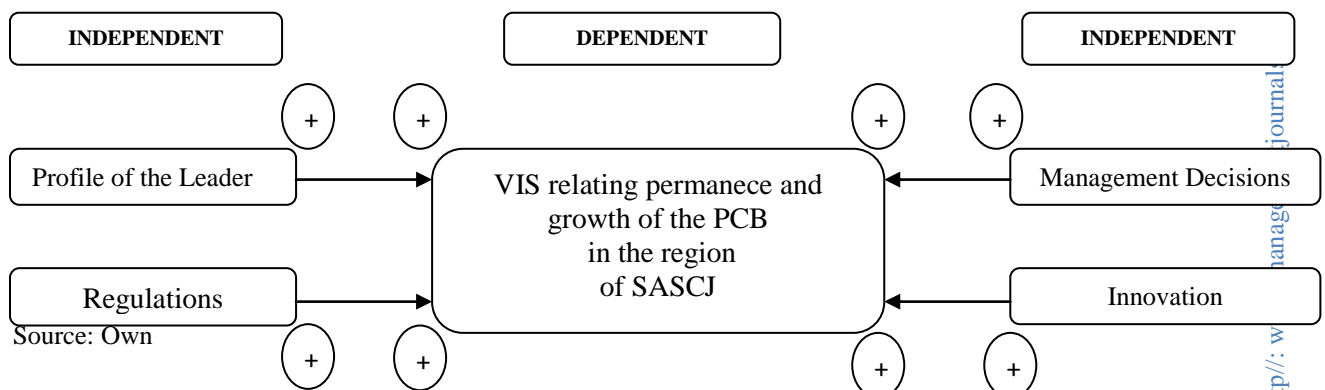
| VIS | Weight | Sum |
|------------------------|-------------|-------------|
| Profile of the Leader | 27.17% | 79.88% |
| Management Decisions | 25.65% | |
| Regulations | 14.04% | |
| Innovation | 13.02% | |
| Social Contribution | 8.16% | 20.12% |
| Environment Conditions | 5.06% | |
| Religious Origin | 3.45% | |
| Total | 100% | 100% |

Source: Own

7.9.-Definition of The General Conceptual Model

Continuing with the analysis results shown in **Table 6** and so far seen the theoretical framework, we propose the general conceptual model, which is done schematically showing the relationship of 4 independent VIS: Profile of the Leader, Management Decisions, Regulations and Innovation, directly marked with a plus sign (+), aimed to be a correlative, transectional study (see **Scheme 1**):

Escheme1.-General Conceptual Model



Source: Own

8.-DESIGNING DATA COLLECTION INSTRUMENT; VALIDITY AND RELIABILITY TEST

Every measuring instrument is designed on a questionnaire, and it must to be created on a matrix methodology; in this sense Rivas, (2004 cited by Mejía, 2010, p. 124), said: "is the scientific instrument that allows be consistent (contained variables, are related to the title, research methodology, and assumptions relationship diagrams) and coherent (list of variables and their dimensions, theoretical framework based on recognized associations of the literature) the process of measuring of the independent and dependent variables, creating a framework for comparison rational and orderly (suggested associations between dimensions, indicators and questions are logical, meticulous, tidy) for the construction of a questionnaire." There are several ways to perform matrix methodological treated here is the so-called Vertical, and includes the elements: a) Conceptual definition of each variable; b) Operational definition of each variable; c) Associated dimensions of each variable; d) Indicators related to each dimension; e) List of questions or items to each indicator; f) Specification-scale type of each question or item and; g) Variation of each scale. The following **Tables 7,8,9,10** are the Methodological Matrix of the Independent VIS relating permanence, growth and retention of the PCB in the region of SASCJ, and demonstrating the validity of the instrument.

Table 7.- Methodological Matrix of the Independent VIC: Profile of the Leader

| Conceptual Definition: The set of skills and behaviors in line with the cooperative principles and values and the market requirements; the person must have intended to guide the actions of a group of people or equipment in a savings and loan. (Diaz, 1984) | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|----------|-------------------------------------------|
| Operational Definition: It is evaluated under the following dimensions: Skills, Behavior and Leadership. (Johnston, cited by Guzmán & Romero, 2006; Diaz, 1984; Lowney, 2004) | | | |
| Dimension | Indicator | Question | Author |
| Skills | -Competitiveness | 1 | Johnston, cited, Guzmán & Romero, (2006) |
| | -Environment Knowledge | 2 | Díaz, (1984) |
| | -Business Vision | 3 | Díaz, (1984) |
| | -Public Relations | 4 | Johnston cited by Guzmán & Romero, (2006) |
| Behavior | -Integrity | 5 | Johnston, cited, Guzmán y Romero, (2006) |
| | -Transparence | 6 | Johnston, cited, Guzmán y Romero, (2006) |
| | -Service Vocation | 7 | Díaz (1984) |
| Leadership | -Influence | 8 | Lowney, 2004 |

Source: Own

Table 8.- - Methodological Matrix of the Independent VIC: Regulations

| Conceptual Definition: Specific rules for each PCB área and external entities as othher PCB and the government for a healthy coexistence. . (Diaz, 1984) | | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|----------|--------------------------------------------|
| Operational Definition: It is considered based on the following dimensions: Internal and External. To which is located 4 indicators, including: Rules, Objectives, Continuity and Federal Government legislation, elements that help us better understand the Independent Variable. They are also listed 12 items. (An exact ratio of 3 reactive indicator). (Johnston, cited by Guzmán and Romero, 2006; Gavito, 2005) | | | |
| Dimension | Indicator | Question | Author |
| Internal | Rules | 9 | Johnston, cited by, Guzmán & Romero (2006) |
| | Objectives | 10 | Johnston, cited by, Guzmán & Romero (2006) |
| | Continuity | 11 | Johnston, cited by, Guzmán & Romero (2006) |
| External | -Federal Government Rules GLCS &NBS | 12 | Gavito, 2005 |

Source: Own

Table 9.- Methodological Matrix of the Independent VIC: Management Decisions

| | | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|
| Conceptual Definition: Alternative is taking from those who lead an organization to determine the orientation of the total resources of the same, where in each election must be the power to envision the long-term consequences of present actions, with provision for sacrificing short-term gains for greater benefits obtained in the long run, and the ability to control what is controllable and does not wear out so you can not control. (Ackoff, 2002) | | | |
| Operational Definition: It will measure Control, Improvement Resources, Learning, Education for the PCB Member, Matching Services, Cooperation, dissemination and Pattern Expansion Decisions of History. (Diaz, 1984; | | | |

| Eguía, 2003; Kotler, 2001) | | | |
|------------------------------|-----------------------------------------|----------|----------------------------|
| Dimension | Indicator | Question | Author |
| Control | -Administrative Control | 13 | Díaz (1984) |
| | -Financial Control | 14 | |
| Improvement Resources | -Information Systems | 15 | Díaz (1984) |
| | -Preparation Staff | 16 | |
| Learning | - Knowledge of the PCB Member | 17 | Díaz (1984); Kotler (2001) |
| | -Knowledge of the Competition | 18 | |
| Education for the PCB Member | -Financial Education for the PCB Member | 19 | Eguía (2003) |
| Cooperation | -Alliances with enterprises | 20 | Eguía (2003); Díaz (1984) |
| | -Cooperation between PCB | 21 | |
| | -Social Contribution | 22 | |
| Marketing | -Advertising | 23 | Kotler (2001) |
| | -Growth of Branches | 24 | |

Source: Own

Table 10.- Methodological Matrix of the Independent VIC: Innovation

| Conceptual Definition: It is any invention or improvement of an existing, commercially successful, that becomes the answer to face highly variable environments and competition. (Mejia, 2010). Innovations in services may include significant improvements in how these services are provided as would be the efficiency or speed, is also adding new functions and features to existing services, or the introduction of entirely new services.(OCDE, 2005) | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------|-----------------------------------------|
| Operational Definition: It is analyzed under the Service Innovation depending on:Business Model,Service Support Activities,Customer Service Activities,Customer Outcomes (Gustafsson &Johnson, 2003) | | | |
| Dimension | Indicator | Question | Author |
| Service Innovation | -Business Model | 25 | OCDE (2005); Gustafsson &Johnson (2003) |
| | -Service Support Activities | 26 | OCDE (2005); Gustafsson &Johnson (2003) |
| | -Customer Service Activities | 27 | OCDE (2005); Gustafsson &Johnson (2003) |
| | -Customer Outcomes | 28 | OCDE (2005); Gustafsson &Johnson (2003) |

Source: Own

The sample is considered by according to the information captured directly from the PCB study (Dec-2011) for N = 67.385 PCB members as an active total population, a confidence level of 95% or Z = 1.96, a margin of error E = 5%, a positive variation P = 50%;a negative variation N=50%,

$$n = \frac{Z^2 \cdot N \cdot p \cdot q}{i^2 (N - 1) + Z^2 \cdot p \cdot q}$$

$$n = (1.96^2) (.5)(.5) (67,385) / ((67,385) (.05^2) + (1.96^2) (.5) (.5)) = 382 \text{ Surveys}$$

About the reliability of the instrument, it was applied the Chronbach`s Alpha as a pilot empirical test to 10 experts in PCB, resulting a **0.8940**. This level is considered into the higher reliability value of the instrument.

The final questionnaire is presented in Annex A

9.-DEFINITION OF THE FINAL DETAILED CONCEPTUAL MODEL

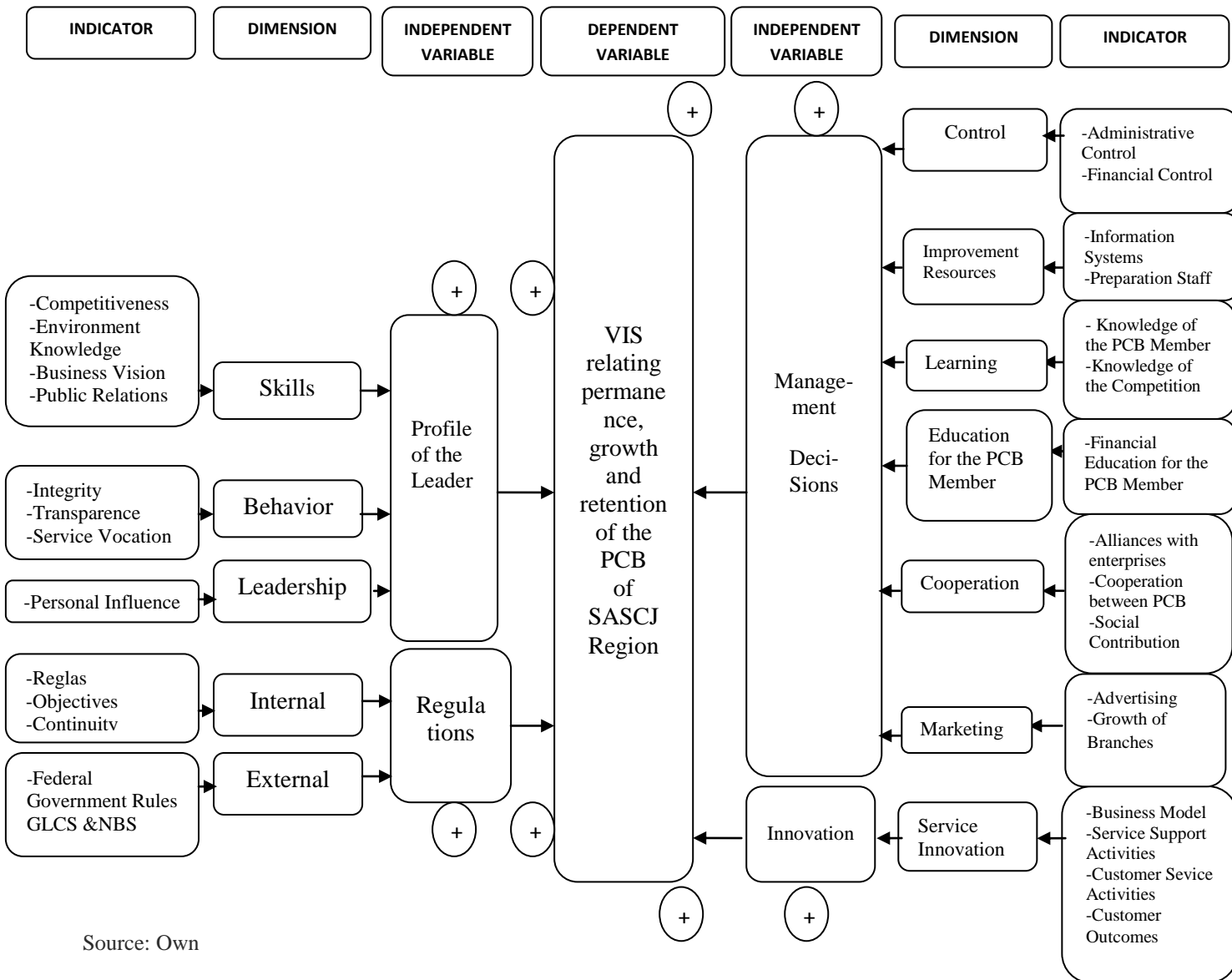
At this point the study is in a position to define the final detailed conceptual model, with their respective dimensions and indicators, the result of methodological matrix analysis represented in **Tables 2.1, 2.2, 2.3, 2.4** which contains 4 VIS characterized as:

- Profile of the Leader: 3 Dimensions and 8 Indicators
- Regulations: 2 Dimensions, 4 Indicators;
- Management Decisions: 6 Dimensions, 12 Indicators

- Innovation: 1 Dimension, 4 Indicators
- Total Dimensions: 12
- Total Indicators: 28

In this way, we obtained the detailed conceptual model. See **Scheme 1**

Scheme1.- Detailed Conceptual Model



10.-CONCLUSIONS

Are solved at 100% the research questions:

Q1.-What are the four main VIS Relating permanence, growth and retention of the PCB in the region due to the SASCJ of success of Several of Them In These county?.

RESULT1.- Profile of the Leader, Regulations, Mnagement of Decisions, Innovation

Q2.-What are the Dimensions and Indicators of the VIS?.

RESULT2.-Profile of the Leader: 3 Dimensions and 8 Indicators

- Regulations: 2 Dimensions, 4 Indicators;
- Management Decisions: 6 Dimensions, 12 Indicators
- Innovation: 1 Dimension, 4 Indicators
- Total Dimensions: 12
- Total Indicators: 28

Q3.-What is the instrument to collect the Proposed Indicators of the VIS?

RESULT3.-See ANNEX A

RQ.-What is the conceptual model of succesful in the region of PCB in SASCJ region, based on the main VIS relating permanence, growth and retention which allows the managers of PCB to recognize, and decide to transform and implement actions to become them mor competitive?

RA.-See the Scheme

1.-The figure of PCB Director is the most important factor that appreciate even the PCB Directorsas PCB members and PCB employees.

2.-The VIS obtained: Profile of the Leader, Management Decisions, Innovation and Regulatios, covering the management aspect of any PCB Director

3.-The detailed conceptual model, is able to design and create the data collection tool that allows in 382 surveys, to determine what make successful in terms of growth, retention, permanency of the 4 PCB subject of the study

11.-FUTURE STUDIES

1.-For applying the model in other areas nearest of SACSJ region.

2.-New hypotheses about how the VIS, Dimensions and Indicators interact and identify what factors have greater influence than others and their performance into a PCB.

3.-Search for a general model application to allow any PCB in any region to achieve high level of competitiveness

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ANNEX A

VARIABLES OF INNOVATION IN SERVICES (VIS) RELATED PERMANENCE, GROWTH AND RETENTION OF PCB IN THE REGION OF SIERRA DE AMULA Y COSTA SUR DE JALISCO (SACSJ), MEXICO .

On behalf of the Department of Marketing and International Business of the University of Guadalajara (UdG) appreciate your participation to answer this brief survey, which is being conducted to know your opinion about how he has been performing box based on 4 aspects, namely: Profile leader, Regulations, Decisions and Innovation Management, which is considered, have been linked to the permanence, growth and retention of this financial institution, with its important collaboration, help supplement a MBA thesis for the University.

You were chosen because of their knowledge and experiences in the Fund for which they work. Your answers will be anonymous. We ask you to please answer honestly. There are no right or wrong. All the participants are credit unions deliver a copy of the full investigation carried out

| DESCRIPTION OF THE LEVEL OF RESPONSE | | | | |
|--------------------------------------|----------|-----------|----------|------------|
| 5 | 4 | 3 | 2 | 1 |
| Completely | Quite | Regular | Little | Nothing |
| ABBREVIATION | | | | |
| C | B | R | P | N |
| 5 | 4 | 3 | 2 | 1 |
| Excelent | Good | Regular | Bad | Wrong |
| ABBREVIATION | | | | |
| E | B | R | M | P |
| 5 | 4 | 3 | 2 | 1 |
| Definitely | Probably | Undecided | Probably | Definitely |

| | | | | |
|--------------------|----------|------------|----------|-------------------|
| Yes | Yes | | Not | Not |
| ABBREVIATION | | | | |
| D | P | I | Q | N |
| Board of Directors | | Management | | Supervisory Board |
| ABBREVIATION | | | | |
| BD | | M | | SB |

Source: Own

PROFILE OF LEADER

| # | Question | Answer | | | | |
|-----|--------------------------------------------------------------------------------------------------------------|--------|---|----|------|---|
| | | 5 | 4 | 3 | 2 | 1 |
| 1A | How do you rate the technical capabilities to their post of BD? | E | B | R | M | P |
| 1B | How do you rate the technical capabilities to their post of SB? | E | B | R | M | P |
| 1C | How do you rate the technical capabilities to its place in the M? | E | B | R | M | P |
| 2A | How do you rate the knowledge of the environment of the BD? | E | B | R | M | P |
| 2C | How do you rate the knowledge of the environment of the SB? | E | B | R | M | P |
| 3A | How do you rate the business vision of BD.? | E | B | R | M | P |
| 3C | How do you rate the business vision of M? | E | B | R | M | P |
| 4A | Does BD understand how to deal adequately with the various public interest for the PCB? | D | P | I | Q | N |
| 4B | Does SB understand how to deal adequately with the various public interest for the PCB? | D | P | I | Q | N |
| 4C | Does M understand how to deal adequately with the various public interest for the PCB? | D | P | I | Q | N |
| 5A | How do you rate the ethics of BD? | E | B | R | M | P |
| 5B | How do you rate the ethics of SB? | E | B | R | M | P |
| 5C | How do you rate the ethics of M.? | E | B | R | M | P |
| 6A | Does BD is handled with transparency? | D | P | I | Q | N |
| 6B | Does SB is handled with transparency? | D | P | I | Q | N |
| 6C | Does M is handled with transparency? | D | P | I | Q | N |
| 7A | How do you rate the service vocation of BD? | E | B | R | M | P |
| 7B | How do you rate the service vocation of SB? | E | B | R | M | P |
| 7C | How do you rate the service vocation of M? | E | B | R | M | P |
| 8 | On your opinion, what of the three organs of government, has greater influence in the management of the PCB? | C.A. | | G. | C.V. | |
| 8.1 | On your opinión,what weight would you give to that body? | % | | | | |

Source: Own

REGULATIONS

| # | Question | Answer | | | | |
|------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|---|---|---|---|
| | | 5 | 4 | 3 | 2 | 1 |
| 9A | Does BD internal policies are subject to established work? | D | P | I | Q | N |
| 9B | Does SB internal policies are subject to established work? | D | P | I | Q | N |
| 9C | Does M internal policies are subject to established work? | D | P | I | Q | N |
| 10A | How do you rate the strategic direction, which traces the BD? | E | B | R | M | P |
| 10B | Does SB performed his job with autonomy? | D | P | I | Q | N |
| 10C | How do you rate the preparation of plans and budgets of M? | E | B | R | M | P |
| 11A | Is there continuity in the work done by the BD? | D | P | I | Q | N |
| 11B | ¿ Is there continuity in the work done by the SB? | D | P | I | Q | N |
| 11C | Is there continuity in the work done by the M? | D | P | I | Q | N |
| 12 | Do you think that the PCB has had a significant impact on their performance, once it has been subject to the regulations imposed by the Federal Government, as the cases of the LACP and LRASCAP? | D | P | I | Q | N |
| 12.1 | Mention the major positive impact observed: | | | | | |
| 12.2 | Mention the principal negative impacts observed: | | | | | |

Source: Own.

MANAGEMENT DECISIONS

| Mention that you think about the PCB, how much has bet on each of the following approaches. | | | | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|--------|---|---|---|---|
| # | Question | Answer | | | | |
| | | 5 | 4 | 3 | 2 | 1 |
| 13A | Administrative Control | C | B | R | P | N |
| 13B | Financial Control | C | B | R | P | N |
| 14A | Information Systems | C | B | R | P | N |
| 14B | Preparation of the Staff | C | B | R | P | N |
| 15 ^a | Member PCB Knowledge | C | B | R | P | N |
| 15B | Knowledge of the Competition | C | B | R | P | N |
| 16A | Financial Education for the PCB Member | C | B | R | P | N |
| 17A | Saving Induction | C | B | R | P | N |
| 17B | Credit Access | C | B | R | P | N |
| 17C | Service Diversification | C | B | R | P | N |
| 18 | Alliances with Enterprises | C | B | R | P | N |
| 19 | Cooperación between PCB | C | B | R | P | N |
| 20 | Social Contribution | C | B | R | P | N |
| 21 | Advertising | C | B | R | P | N |
| 23 | Growth and Maintenences of Branches | C | B | R | P | N |
| According to the stage of life of the PCB, mention what were the decisions of Directors, which was given greater emphasis in its implementation. (5 stages to complete a course entity) | | | | | | |
| # | Question | Answer | | | | |
| 24 | What was the strategic route followed by the Fund along its path? | | | | | |

Source: Own

INNOVATION

| # | Descripción del Reactivo | Respuesta | | | | |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---|---|---|---|
| | | 5 | 4 | 3 | 2 | 1 |
| 25 | Does the leader and employee of the Fund is encouraged to offer creative solutions in their roles? | D | P | I | Q | N |
| 26 | Do you think that the innovations generated in the BOX, have helped the welfare of all its participants, as would be: Partners, Employees and Society? | D | P | I | Q | N |
| 27 | What aspects induce PCB to innovate in services? | | | | | |
| 28 | What factors enable more to the PCB to innovate in services? | | | | | |

Source: Own