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## **Presentation of the content**

In the first article we present *Determining factors in the social entrepreneurial profile of young university student* by CALDERA-GONZÁLEZ, Diana del Consuelo, ACOSTA-CASTILLO, María Guadalupe de Lourdes and RUIZ-SAN ROMÁN, José Antonio with adscription in the Universidad de Guanajuato, Instituto Tecnológico Superior de Guanajuato and Universidad Complutense de Madrid, in the next article *Proposal of management skills and academic preparation for directors in public universities* by DE LA GARZA-CIENFUEGOS, Sandra, ARMENDARIZ-MARTINEZ, Juan Francisco, CARMONA-MARTINEZ, Reynaldo and BARRIENTOS-MENDEZ, Karina with adscription in the Universidad Autónoma de Coahuila, in the next article *Creativity: learning style or teaching strategy* by ESPERICUETA-MEDINA Marta Nieves, SANCHEZ-RIVERA Lilia, MUÑOZ-LÓPEZ, Temístocles, MIRELES-GARCÍA, Carlos Daniel and RETA-REYES, Luis Roberto with adscription in the Universidad Autónoma de Coahuila, in the next article *Analysis of financial education in children of fifth grade of elementary in urban schools of the city of Navojoa, Sonora* by MURILLO-FÉLIX, Cecilia Aurora, ACOSTA-MELLADO, Erika Ivett, GALVAN-CORRAL, Alberto and QUIROZ-CAMPAS, Celia Yaneth with adscription in the Instituto Tecnológico de Sonora.

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**Determining factors in the social entrepreneurial profile of young university student****Factores determinantes del perfil emprendedor social de jóvenes universitarios**

CALDERA-GONZÁLEZ, Diana del Consuelo<sup>†\*</sup>, ACOSTA-CASTILLO, María Guadalupe de Lourdes<sup>''</sup> and RUIZ-SAN ROMÁN, José Antonio<sup>'''</sup>

<sup>†</sup>Universidad de Guanajuato, Fraccionamiento 1; Col. El Establo S/N; C.P. 36250; Guanajuato, Gto., México.

<sup>''</sup>Instituto Tecnológico Superior de Guanajuato, Carretera Guanajuato a Puentecillas Km 10.5; Puentecillas; 36262; Guanajuato, Gto., México.

<sup>'''</sup>Universidad Complutense de Madrid, Avenida Complutense, s/n 28040, Madrid, España.

ID 1<sup>st</sup> Author: Diana del Consuelo, Caldera-González / ORC ID: 0000-0003-2116-2538, CVU CONACYT ID: 46851

ID 1<sup>st</sup> Coauthor: María Guadalupe de Lourdes, Acosta-Castillo / ORC ID: 0000-0003-4456-8362, CVU CONACYT ID: 527101

ID 2<sup>nd</sup> Coauthor: José Antonio, Ruiz-San Román / ORC ID: 0000-0003-3161-0330

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**Abstract**

Social entrepreneurship focuses on solving problems of a collective nature through new ideas that allow the improvement of the environment. This research aims to advance in the understanding of the crucial factors that profile the social entrepreneur, which represents new opportunities to identify, strengthen and design strategies from the University aimed at the creation of enterprises with social value. This research is quantitative, non-experimental and descriptive. A survey was applied to an incidental sample of 515 university students and the data was processed based on a Principal Components Analysis (ACP), which presents the factors that have the greatest influence on the two selected components. The coefficients found indicate that the first component is related to the factors: creativity and innovation; self-confidence or internal control; adaptability and tolerance to failure; while the second component receives a greater contribution in the factors: perseverance and commitment; adaptability and tolerance to failure; and finally self-confidence and internal control.

\* Research funded by the Dirección de Apoyo a la Investigación y el Posgrado, University of Guanajuato

**Social entrepreneurship, Crucial factors, University students**

**Resumen**

El emprendedurismo social se enfoca en resolver problemas de índole colectivo mediante nuevas ideas que permitan el mejoramiento del entorno. Esta investigación se propone avanzar en la comprensión de los factores determinantes que perfilan al emprendedor social, lo cual representa nuevas oportunidades para identificar, potenciar y diseñar estrategias desde la Universidad encaminadas a la creación de emprendimientos con valor social. Esta investigación es de tipo cuantitativo, corte no experimental y con alcance descriptivo. Se aplicó una encuesta a una muestra incidental de 515 estudiantes universitarios y el tratamiento de los datos se realizó a partir de un Análisis de Componentes Principales (ACP), el cual presenta los factores que tienen una mayor influencia en los dos componentes seleccionados. Los coeficientes encontrados indican que el primer componente se relaciona con los factores: creatividad e innovación; autoconfianza o control interno; adaptabilidad y tolerancia al fracaso; mientras que el segundo componente recibe una mayor aportación en los factores: perseverancia y compromiso; adaptabilidad y tolerancia al fracaso; y finalmente autoconfianza y control interno.

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**Emprendedurismo social, Factores determinantes, Jóvenes universitarios**

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\* Correspondence to Author (email: dccaldera@ugto.mx)

† Researcher contributing as first author.

## Introduction

The present work is focused on entrepreneurship with a social approach applied to young people, since they are susceptible to the acquisition of new knowledge, to the generation of new ideas and to face new challenges, so it is important to change the traditional teaching method and focus on students acquiring new skills and abilities according to current needs.

There are programs in the Universities for the creation of companies, which involves the topic of entrepreneurship, however, the current educational models still fail to develop the skills and abilities in students to develop social entrepreneurship.

Social entrepreneurship is a necessary issue for economic development and growth, as well as to improve people's standard of living (social development). Entrepreneurship means generating ideas and being in constant innovation. Social entrepreneurship not only seeks to generate resources, but also seeks to bring a benefit to the community, achieving the well-being of people in a sustainable way.

Therefore, it becomes a pressing task to identify those factors that promote or inhibit social entrepreneurship in young university students.

## Objective

The objective of this work is to advance in the understanding of the determining factors that profile the social entrepreneur from a Principal Components Analysis (ACP) and the application of a survey. The research question was: What factors are decisive in the profile of the young university social entrepreneur?

## Theoretical basis

As it has been commented, in general terms, social entrepreneurship is oriented in solving problems of collective nature by creating companies and new ideas that allow the improvement of the environment.

Martínez and Rodríguez (2013) affirm: Social entrepreneurship focuses on innovation and social change; look for a base capital to reinvest and grow. These types of companies confuse many who mistakenly believe that social entrepreneurship corresponds to non-profit companies that do not require generating economic resources, when in reality they are companies that need funds to meet their social objective, the fact of obtaining a profit is only a means to achieve a goal (p.105).

As it is possible to appreciate, social entrepreneurship must be economically sustainable through the creation of profits, which will serve as a vehicle to meet the goal of satisfying social problems, contributing to the welfare of the population.

From another perspective, Caldera, Ortega and Sánchez (2016) consider that "Social entrepreneurship has several characteristics such as sustainability, the promotion of people's participation, attention to social problems with diverse objectives, the search for a benefit economic and a social transformation" (p. 2244).

For Becerra, Cortés, Malacara and Alegria (2014), social entrepreneurship must develop and achieve satisfactory results, for this, it is unavoidable to integrate several factors in a relevant way, such as planning strategies to access government support and programs, develop a project with a Functional administrative structure, design a collaboration scheme focused on communities and their peculiarities, centralize the coordination and direction of the project in an ideal leader to foster a deep conviction of the protagonists, with high social vocation, capable of identifying synergies, strategic alliances and the necessary linkages for the development of social projects.

Additionally, Marulanda and Morales (2016) mention that in a venture the following factors must converge: the aspirations or motivations of the creator; competencies, skills and know-how; financial and logistic resources; the network of relationships; and the environment for creation, which refers to the opportunities offered by the market and the incentives provided by the legal framework for entrepreneurial activity.

In the same vein, Rodríguez and Prieto (2009) point out that the cultural context is decisive for entrepreneurship and evokes the importance of the existence of favorable environments in the countries for the culmination of business ideas and even highlights the importance of the support of the governments in the creation of companies, the efficiency of bureaucracy in the legalization of business projects and the accompaniment of chairs in universities on entrepreneurship.

Thus, it is possible to appreciate that, the achievement of social entrepreneurship is based on a mixture of factors, some external to the individual and others internal, but always considering both dimensions and obviously placing the analysis in a specific geographical and temporal space.

For example, Torné and Suárez (2019) analyzed the impact of studying at the University the subject of Business Creation in the entrepreneurial intention of economics students, finding that, at the end of the course, the number of students who expressed their idea of create a company, improving their knowledge regarding the creation and management of companies, but decreased their intention and entrepreneurial attitude; that is to say, that it is not exclusively about stimulating the entrepreneurial spirit from the University, but that it is necessary to identify the internal factors that predispose the student to entrepreneurship and the external factors that will lead him to a good course or, to the abandonment of the same.

Regarding these factors, Mancilla and Amorós (2012) address aspects such as psychological, sociocultural, socio-demographic and social context; to which, according to Capella, Gil, Martí and Ruiz, (2016), we must add the behaviors, values, attitudes and traits that exist in the entrepreneurial personality and entrepreneurial behavior, which affect the impact on the individual decisions of people to become entrepreneurs.

Other authors such as Messina and Hochsztain (2015) and Leiva (2013), point out that sociodemographic factors are important and foreign to the entrepreneur; These factors are: sex, age and context (culture, values, formal and informal norms, institutions and others).

In this same way, Sepúlveda and Gutiérrez (2016) mention that within the skills and traits of an entrepreneur are age, training level, experience among others; and in the environmental factors are the characteristics of the region where the company is located, the people and traditions that surround the organization, as well as the influences that appear on the development of the company such as economic growth, the nature of the sector, geographic location, among others. At the beginning of a new project, most entrepreneurs have a vision or dream that they want to achieve, however, for many reasons this initial idea is not achieved, which represents frustration and failure for some entrepreneurs, which is why they must also understand people's behaviors. One of the factors that drives entrepreneurs to overcome difficulties such as lack of resources, competition or hostile environment, is the motivation since it exhibits biological and cultural aspects of people, therefore, many of the adaptive challenges to that human beings face have individual and social evocations (Palmero, 2005).

Thus, it is possible to affirm that both external and internal factors influence the development of the social entrepreneur. In this regard, Mora, Aguirre, Álava and Cordero (2019), based on their research, affirm that the university entrepreneurial ecosystem, as well as the approval of family, friends and professors positively influence the social entrepreneurial intention of young university students. In a complementary way, Pat and Basto (2019), propose that the main limitation to undertake in university students is the lack of knowledge related to the topic of entrepreneurship and its financing, since the motivation to undertake comes from its economic situation and The desire for personal growth. Coinciding in the relevance of the consent of family, partners and friends. Following Caldera, Ortega and Sánchez (2016), there is a great diversity of definitions and approaches about the term social entrepreneur, which derives from the complexity and multidimensionality of its essence; well, different perspectives on the factors that determine the social entrepreneurial profile can be considered, however, as we have seen, they all converge on the separation of internal and external dimensions for analysis.

In the following section, the factors chosen for the analysis in this research work will be mentioned and described.

### **Analysis Dimensions**

For this work, we began by selecting and analyzing seven factors, which are defined below:

1. Creativity / innovation: The capacity for innovation is related to perceiving and acting in business with new and unique activities. It is the fundamental aspect of entrepreneurship and an essential characteristic of an entrepreneur.
2. Self-efficacy / internal control (control locus): It is an attribute of individual competence that implies control in a given situation. Measure the belief and security of the person, with their own abilities, to perform a specific task.  
  
It is related to the belief that the actions that one performs determine the results that are obtained, that is, a greater perception of control and self-efficacy of a person's behavior is the intention of a person to become an entrepreneur.
3. Adaptability / tolerance to failure: It is the personality trait that determines the tendency and ability of an individual to take risks, that is to say that entrepreneurs operate in an environment of uncertainty, with an aim towards the unknown.
4. Perseverance / commitment: It is the willpower that leads us to conclude something we set out to do, even if internal or external difficulties arise, or even if personal motivation decreases.
5. Knowledge of the environment: The ability to create and build something from the information available in the environment, mainly in the social, economic, political fields; and at a different level such as local, regional, national and even international.

6. Social empathy: The entrepreneur is empathetic when living and feeling in their own flesh the social experiences of others. In the case of social entrepreneurship, empathy is a key element to achieve a successful venture.

**Entrepreneurial University:** This is about the stimulation of higher education institutions to grow the entrepreneurial potential of their students. It gives them the right space and knowledge to detonate their ideas and create value in society. They promote project initiatives to create new products that meet needs in society or develop new processes. For universities, this initiative arises from the need to induce economic and social development and growth.

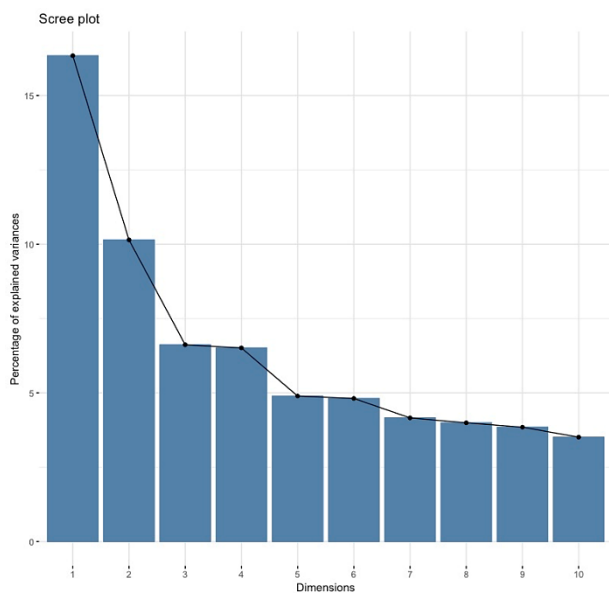
### **Methodology**

This research is quantitative, non-experimental and descriptive. For the development of the research, an incidental sample of 515 students from 22 Mexican higher education institutions from 30 different degrees was selected, to which the Social Entrepreneur Profile (PES v1) instrument was applied, an instrument built with 25 items on the Likert scale associated with the seven social entrepreneurship factors mentioned in the previous section (Caldera, 2019).

As an initial part, a Principal Components Analysis (ACP) was carried out where a representation of the seven elements of social entrepreneurship represented by 24 variables included in the information collection instrument was carried out.

The ACP retains components with eigenvalues greater than 1.0, obtaining new orthogonal dimensions, maximizing the sum of the variances of the vectors so that in this way all the coefficients are greater than or near zero.

The purpose is to associate each variable with at least one of the components (Solanas et al., 2011). Figure 1 presents the percentage of variance for the first 10 main components defined with the analyzed data, where one of the factors absorbs much of the information obtained.



**Figure 1** Percentage of variance for the first 10 main components

Source: self-made

In the ACP, it seeks to capture the least number of variables including the greatest amount of variance. In this case, the first two components capture more than 25% in the sum of their variances, so they were selected to be represented in a two-dimensional space.

ACP is used in a wide variety of psychology and sociology research fields, but it can be applicable to many other research fields. For the development of the ACP, the size of the data obtained is reduced, where the high coefficients between the variables and the main components indicate a high level of correlation (Ramírez, Antúnez and Rodríguez, 2016).

Table 1 presents the correlation coefficients for the two main components of the internal and external factors of social entrepreneurship, where the values with the highest positive and negative correlation between the variables and the components have been indicated. These coefficients contribute significantly to the transformation of the variables for the interpretation of the ACP.

Variable	PC1	PC2
CI_1	-0.2125137	0.12516774
CI_2	<b>-0.291873</b>	<b>-0.0454224</b>
AT_1	<b>-0.2759081</b>	0.01308665
AT_2	0.15852723	<u>0.353125</u>
AC_1	-0.1822337	0.0084479
ES_1	-0.1952179	0.13760609
CE_1	-0.2542001	0.11539548
ES_2	-0.2672181	0.08099288
AC_2	<b>-0.274306</b>	0.08528343
UE_1	-0.1326807	0.24594019

AC_3	0.08393509	0.29373794
AC_4	<u>0.20663219</u>	<u>0.37472269</u>
CE_2	-0.1255669	0.08520756
CE_3	-0.045254	0.24057866
PC_1	0.10206176	0.27983254
PC_2	0.13594757	<u>0.36228059</u>
PC_3	-0.266179	0.04585529
CI_3	<b>-0.2730491</b>	-0.0139028
ES_3	-0.2627943	0.09056065
ES_4	-0.2360068	0.13972231
ES_5	0.14989738	0.17484058
AC_5	0.11652635	0.32413218
UE_2	-0.1046172	0.24814141
UE_3	-0.2336384	0.14880573

**Table 1** Correlation coefficients for the main components  
Source: own source

As can be seen, the variables CI\_2 (creativity / innovation 1), AT\_1 (adaptability / tolerance to failure 1), AC\_2 (self-confidence / internal control 2), CI\_3 (creativity / innovation 3), corresponding to the highest negative correlation between them and the PC1 component; while AC\_4 (self-confidence / control 4) marked with gray represents the highest positive correlation with the same component. For component PC2, the variable CI\_2 (creativity / innovation 2) appears in bold with the highest negative correlation and the variables AT\_2 (adaptability / tolerance to failure 2), AC\_4 (self-confidence / internal control 4) and PC\_2 (perseverance / commitment 2) in gray with the highest positive correlation.

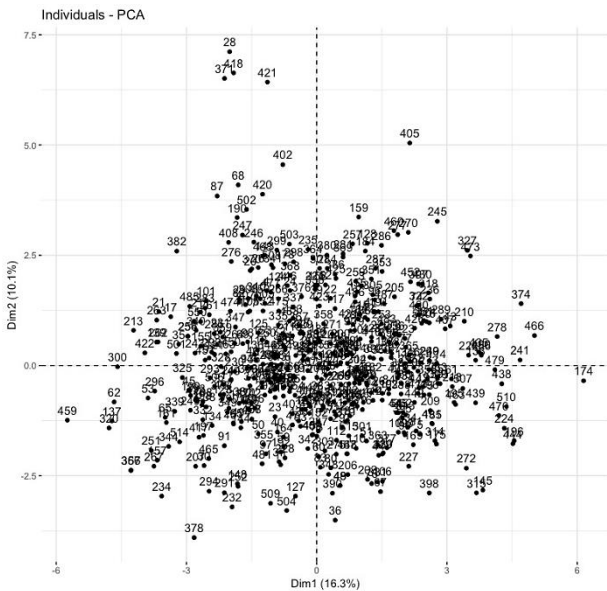
## Results

The ACP allows identifying the variables that have a greater or lesser influence on the two components selected according to their positive or negative correlation. The coefficients found indicate that the first component is related to creativity / innovation, self-confidence / internal control, and adaptability / tolerance to failure; while the second component receives a greater contribution in perseverance / commitment, adaptability / tolerance to failure and self-confidence / internal control.

The influence shown by these variables could relate the PC 1 component to external factors and internal factors, placing students on the positive axis of the component as those with the greatest influence of external factors and on the negative axis to students with greater influence of internal factors.

The PC\_2 component could be related to the level of social entrepreneurship, where students located in the positive or negative axis show a greater or lesser influence of it.

Figure 2 shows on the horizontal axis the first component and the vertical axis represents the second main component with the observations of the elements of the sample.



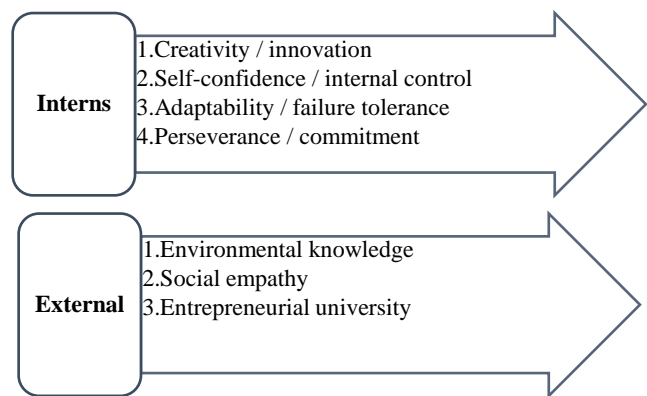
**Figure 2** Graphical representation of the elements of the sample in two main components  
Source: own source

The first quadrant located in the upper right places students who have a positive influence on social entrepreneurship and external factors; while, in the second lower right quadrant, students who receive positive influence from social entrepreneurship and internal factors are located.

The third lower left quadrant places students who receive influence of internal factors and negative influence of social entrepreneurship, and the fourth upper left quadrant refers to students who receive influence of external factors with negative influence of social entrepreneurship.

**Conclusions**

At the beginning of this work, it was proposed to advance in the understanding of the determining factors that profile the social entrepreneur, which was carried out from a Principal Components Analysis (ACP), which showed that the seven variables chosen (creativity / innovation; self-confidence / internal control; adaptability / tolerance to failure; perseverance / commitment; knowledge of the environment; social empathy; entrepreneurial university) were highly correlated with the internal and external dimensions that influence young university students and their social entrepreneurship profile. Also, according to the ACP performed, the seven factors that were studied in 515 university students can be grouped into internal and external categories (Figure 3).



**Figure 3** Social entrepreneurship factors  
Source: own source

The above is consistent with other studies in which it has been rescued that factors such as innovation, persistence, will, commitment, change, value, social utility, inclusion, altruism, among others, are those that stand out in the profile of the social entrepreneur (Caldera , Ortega and Sánchez, 2016).

In addition to the above and relating it to our research subject, Camisón and Gómez (2018) affirm that the teaching of entrepreneurship in higher education must integrate knowledge about the start-up and management of a company, the elaboration of real business plans and the skills that allow them to evaluate business opportunities; However, as we have discussed in this document, there must also be internal factors that favor entrepreneurship, factors that have to do with individual attitudes, behaviors and motivations.

As future lines of research, the aim is to improve the instrument considering the factors not studied to understand more fully the profile of the young social entrepreneur university, factors identified thanks to the documentary review carried out in the first stage of this research.

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## Proposal of management skills and academic preparation for directors in public universities

### Propuesta de habilidades directivas y preparación académica para directivos en universidades públicas

DE LA GARZA-CIENFUEGOS, Sandra\*†, ARMENDARIZ-MARTINEZ, Juan Francisco, CARMONA-MARTINEZ, Reynaldo and BARRIENTOS-MENDEZ, Karina

*Universidad Autónoma de Coahuila, Facultad de Contaduría y Administración*

ID 1<sup>st</sup> Author: *Sandra Patricia, De La Garza-Cienfuegos* / ORC ID: 0000-0002-7018-1252, CVU CONACYT ID: 320839

ID 1<sup>st</sup> Coauthor: *Juan Francisco, Armendariz-Martinez* / ORC ID: 0000-0003-2863-6759, CVU CONACYT ID: 533088

ID 2<sup>nd</sup> Coauthor: *Reynaldo, Carmona-Martínez* / ORC ID: 0000-0002- 6960-0299, CVU CONACYT ID: 549393

ID 3<sup>rd</sup> Coauthor: *Karina, Barrientos-Méndez*

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#### Abstract

The main objective is to make an excellent selection of participants to director in public universities, identify the profile of higher education and base it on competencies before participating in an autonomous election, with the purpose of detecting its effectiveness and efficiency, verify if it has knowledge of the institution, strengths and opportunities, Knowledge of the Educational Model, academic preparation, Administrative Preparation, Skills, Creativity, Decision-making, Leadership, Honesty, Ethics and personal development. Detecting problems that affect students and teachers is significant in order to find the solution to these problems and also to improve the competitiveness and quality of public universities. Exploratory and descriptive research was carried out based on a mixed, qualitative research scheme with documented foundations of the type, Descriptive and Quantitative elaboration of an Instrument applying a sample of 92 surveys, with a confidence level of 95% and a margin of error 5% , interviews, real variables, statistical management, hypothesis testing, contributing to the development of new strategies and methods applied in other countries.

#### Resumen

El Objetivo principal es realizar una excelente selección de los participantes a director en universidades públicas, identificar el perfil del líder de Instituciones de educación superior en México y basarlo en competencias antes de participar en una elección autónoma, con el propósito de detectar su eficacia y eficiencia, verificar si cuenta con conocimiento de la institución, fortalezas y oportunidades, Conocimiento de Modelo Educativo, preparación académica, Preparación Administrativa, Habilidades, Creatividad, Toma de decisiones, Liderazgo, Honestidad, Ética y desarrollo personal. Detectar problemas que afectan a los estudiantes y docentes es significativo para así encontrar la solución a dichos problemas y también para mejorar la competitividad y calidad de las universidades públicas. Se realizó investigación exploratoria y descriptiva apoyada en un esquema de investigación mixta, cualitativa con fundamentos documentados de tipo, Descriptivo y Cuantitativo elaboración de un Instrumento aplicando una muestra de 92 encuestas, con un nivel de confianza del 95% y un margen de error 5%, entrevistas, variables reales, manejo estadístico, comprobación de Hipótesis, contribuyendo en el desarrollo de nuevas estrategias y métodos aplicados en otros países.

#### Competitiveness, Selection and Management Skills

#### Competitividad, Selección y Habilidades Directivas

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\* Correspondence to Author (email: cienfuegoss2005@yahoo.com.mx)

† Researcher contributing as first author.

## Introduction

(Haro, 2002: 113). The debate on party nomination mechanisms in Latin America gained a lot of strength and open interns were advocated from many sectors as the purest democratic procedure if given by the will of all voters in the matter of selecting authorities. Since then it was suggested that as the elected candidate must have an institutional work aimed at achieving the general interest, the legitimacy of origin of that candidacy would have a much pure source. (Zovatto, 2001: 16). The selection procedures imply the submission of the decisions of a minority, while those who are selected through open interns will be due to the unappealable will of a majority, with which this mechanism provides additional legitimacy to the political process of democratic origin. a study of (Gallo, 2005) p. 277-289.

The competitiveness among teachers to reach a position of director in public universities is not precisely personal and when choosing it is difficult to select the best candidate for the sake of teachers and students, the vast majority there are groups allied to each of the participants with different personal purposes, for this reason this study is focused on analyzing how the dean and the role he represents are selected in other universities. In 2005, Zuluaga made it clear that "The qualities that must meet: The University Dean will therefore have to be the driver with the skills, abilities and competencies for this leadership. Its regulatory functions rest in the statutes; However, this investiture entails some demands that deserve to be highlighted. Assuming the proposed leadership means: 1) first of all, to have the conviction of the responsibility to train professionals with knowledge; 2) be the protagonist of the training process for new professionals, so that with teachers and students they face and solve the problems, sharing and executing the commitments; 3) be provocative, motivating and guiding the educational task of teachers, for the achievement of an active, participatory and flexible pedagogy, student-centered and based on the construction of knowledge and learning, through the strengthening of comprehensive training and the development of creative imagination and recursion; its needs and possibilities, for a permanent renewal of the learning process and for the promotion and development of research and extension.

The Dean of a faculty or institution that has the mission of training professionals, must finally satisfy the stated merits, but in addition to his status as leader, be an exemplary citizen with professional and ethical solvency, an admired and respected figure and a dreamer bold. "That ensures the academic quality of their dependence as the finished product (professional quality of the students when they leave.). In 2016, Rodríguez, Culquichicón and Gil made it clear that one of the objectives of educational institutions is to promote scientific research. This responsibility falls directly on their directives and teachers. The researcher encourages creativity and critical thinking of his students, thereby learning is vitalized. That is why the question has arisen as to whether those who are in charge of higher education institutions, particularly the deans, should have or have had scientific and research participation active enough to be aware of their importance, as well as to encourage and have policies in this regard in undergraduate, which ultimately becomes the pillar to assess the quality and impact of higher education in its graduates.

## Justification

The directors, academics and students constitute the backbone of the university, especially the directors who are responsible for making the institution's relations and proper functioning as enriching, harmonious and efficient as possible.

## Problem

The lack of experience and training of the successor to give continuity to the honor of continuing to raise the academic quality as director of the institution in the wonderful relay career, leaving very high the name of his faculty. To turn the page once the election is over, it is sometimes difficult, not just for the principal, but for teachers or students, as they do not support the strengthening initiatives of the university community. So determining what are the most important factors to consider in management skills and decision making is interesting in this research.

## Hypothesis

H1: The studies, values and managerial skills of a university director influence raising the impact quality of higher education of its graduates

H0: The studies, values and managerial skills of a university director do not influence in raising the quality of impact of the higher education of its graduates

### **General objective**

To analyze the factors and strategies of managerial skills and academic preparation that a candidate must have to occupy a position of director of faculties of higher education.

### **Specific objectives**

- Analyze factors that influence a good selection of the candidate for Director of faculties.
- Establish the management skills strategies that should be given by those who run a higher education faculty.
- Define the basic factors and strengths of a leader for your institution.

### **Research questions**

- What are the factors that influence a good selection of candidate for director of a public university faculty?
- Are there managerial skills strategies that should be directed by those who run a higher education faculty?
- Are there basic factors and strengths of a leader for your institution?

### **Theoretical framework**

The importance of the educational model and its effectiveness as a basis in academic quality, improvement of the society and economy of the country. A constant concern of the 60s and 70s since the first European reforms according to Alvares 2003. The current educational period that was born in the 90s is characterized by a rapid adaptation to continuous changes and the high pace of technological evolution, forcing the teacher to adapt to new situations, therefore, the director becomes a better prepared agent, continually facing academic and conflicting challenges.

In 2013 Collado made clear some European systems of the role and competences of directors, for example in France, Italy and Belgium, the director fulfills two tasks, one administrative-economic and the other institutional representation and maintenance of the discipline although he must supervise programming does not have power over pedagogical decisions being one of the least evolved models in Europe, under social prestige and low demand. England and Wales in these countries the directors enjoy great social prestige that makes them participate in decision-making and high pay, here the director is selected by the local authority that should assess their experience, training and management project encompassing thus total autonomy to organize the center and teachers are evaluated every 4 years measuring the success of their proposals. In Austria, Hungary, Germany and the Netherlands, the managerial function forms of great social prestige, being occupied by officials who access the position of director by public contest, in this contest their teaching experience is valued as well as their training in administration and school training, Its main function is to coordinate teaching and pedagogically control the discipline, supervise teachers and administer the center. However, in the Scandinavian countries the education system is booming due to its excellent results especially those of Finland where the role of the director is also very studied, there the directors are selected by a local commission, enjoying great autonomy and authority, Every 4 or 5 years they have an audit to see if they have fulfilled the objectives set and have performed their function.

UNAM founded in 1910, Tec de Monterrey that illustrates young people since 1943, are in all rankings in first and second place. One of the university that also remains within the first 10 places is the Autonomous University of Nuevo León (UANL), in the two autonomous universities it is worth noting how they select the director of a faculty by their statute and in addition to a number of requirements, where the directors of Faculties and Schools are appointed by the Governing Board, from three lists formed by the Rector, who previously submits them to the approval of the respective Technical Councils.

According to Hay Group (2000), all human resources processes start from a competency profile, which should reflect the behavior that is needed for the future success of the organization. The competences are associated with a general area, that is, a The characteristics that an individual must meet according to the tasks to be performed in the organization and by which the future of the same will be determined, the generic ones are those associated with the personality (achievement, influence, personal effectiveness, problem solving, management of people) and the techniques are those associated with the knowledge of a certain area. In fact, the main qualities of a Leader James Hunter does not offer the following list of who is fit to exercise leadership: he is honest, trustworthy, exemplary, aware of others, committed, demands responsibility from his employees, encourages people, has a positive and enthusiastic attitude, appreciates people and treats them with respect, finally the audacity in the decision, the constancy and strength in command are basic factors of the humble attitude of the boss (Llano 2008) .pag. 15-17, 388.

### **Leadership Theory**

According to Lussier and Achua (2011), the theory, trait and behavior of a leader, were attempts to find the best leadership style in all situations, theories enjoy a practical value because they are used to better understand, predict and Control successful leadership. A leadership model is an example for emulation or use in a specific situation.

Leadership theory is the largest topic that explains the variables and leadership styles that will be used in a contingency situation. In the theory of contingencies and model variables, it tells us that leaders exhibit a range of behaviors of various moldable situations from which leaders and followers interact, determining the demands and constraints that confront the leader.

The global leadership is so important that it mentions that from one place to another with different cultures and different lifestyles, leaders with an international and flexible openness are needed for any place.

In 2008, Llano made it clear that humility in the person of a director was accompanied by a deep firmness in his decisions, those soft or meek people, shy without bragging, who shunned the attention, reserved and polite, of gentle manners that They did not talk about themselves, convinced that there are many people in this organization who would do the job better than me, inherently humble who first serve people with an intense professional will. This implies treating our subordinates as if they ever became our bosses, surely they will be if we are capable of such leadership. It is necessary to be firm but humble. Those who do not have a vocation for service will not respond to the needs of others when they negatively affect their own lives. The right decision or the magnanimous decision requires another virtue "boldness" referring to personal abilities. If magnanimity refers to what I must achieve, boldness refers to the resources that I have to get to achieve it.

The main qualities and forces for the act of directing are: a) Objectivity about the circumstances, b) humility, c) Magnanimity about the goals, d) Audacity in the decision, e) Trust in the people, f) Strength in the face of difficulties, g) Confidence in command.

Winning means surpassing yourself, you have every right to win, to succeed, to become the best. (Viscott 2015). According to Huerta and Rodríguez (2014) Management is the process that a person performs to influence others and, thus, get a group to work together effectively. Management has to do with aspects such as morals, motivation, leadership, behavior and interpersonal relationships. The fundamental objective is to instill in others the desire to act. The importance of being a tangible part of the administrative process, management must show its relevance at all times, since the image, development and growth of the organization depends on the actions of the directors, justifying their function through the results, thus helping to achieve the goals of the organization.

The power to send includes three functions: a) Determine what must be done (managerial function), b) Establish how it should be done, c) Monitor that what must be done is fulfilled.

The exercise of managerial skills and leadership is present in all activities that are carried out daily.

The requirement to play various roles. Ramsden (2007: 4-5) sums them up like this:

He is expected to be an excellent teacher, to design courses and apply appropriate teaching methods to meet the requirements of a heterogeneous student population, who knows how to deal with large groups of students, who properly use the new information and communication technologies, that inspires students with zero tolerances to frustration. At the same time, it is expected that it will be highly productive in the investigation, that it can obtain new financial resources, that it juggles to overcome the new administrative demands and be held accountable.

**Research Methodology**

The methodology is based on the investigation and descriptive and explanatory supported by a mixed research scheme, qualitative with documented foundations of descriptive and quantitative type using interviews, a field study with real variables, objective developments and relevant statistical management an instrument was applied to 92 teachers from different autonomous universities in the country. With a confidence level of 95% and a 5% margin of error, the reliability of the instrument is 0.8 according to the Cronbach's alpha formula.

Sample's size calculation

$$n = \frac{N Z^2 p(1-p)}{(N-1) e^2 + Z^2 p(1-p)} = 92 \tag{1}$$

Where:

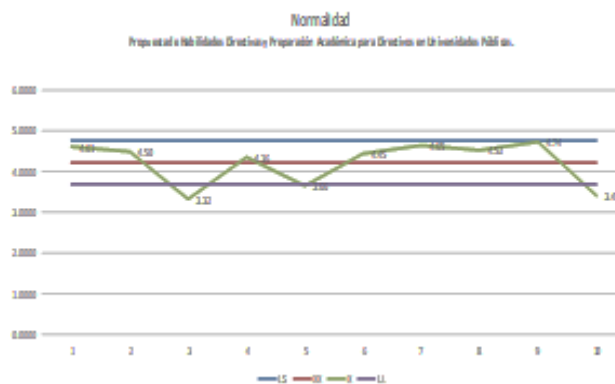
z 95% attentive confidence interval,

p True proportion 20%

e Acceptable error margin 8%

N Population size 2,400

**Results**

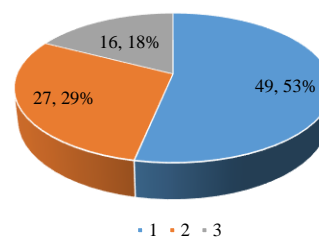


**Graphic 1** Normality Analysis of obtained values

**Reading Interpretation**

The Variable "The director must train the successor to continue increasing the academic quality (9). It is above the Upper Limit of Normality, which indicates that it is a representative Variable of the Study Phenomenon, which strengthens the hypothesis. The Variables During your career you have been affected in some situation because it is not of the group once the election is over? (3), Is it below the Lower Limit of Normality, which indicates that it is a Variable little representative (Irrelevant) for the study phenomenon The rest of the variables (1,2,4,5,6,7,8,10) are within normality at ± 1δ.

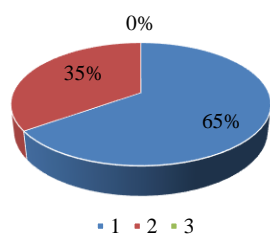
**Does the lack of experience and training of the successor (dean) affect the continuity of the honor of continuing to increase academic quality?**



**Graphic 2** The variable (4) that is above the average of normality

Within this problem, the fact of the study stands out, where 49.53% of the respondents consider that the lack of experience and training of the director affects the continuity of the honor of continuing to increase academic quality, 27.29% consider that 76.82 almost always % is significant, therefore, the Hypothesis is accepted.

**Ideally, select candidates with characteristics of excellence before participating in an election?**



**Graphic 3** The variable (7) that is within the normal limit and relatively close to the upper limit

65% of respondents believe that it would always be ideal to select candidates with characteristics of excellence before participating in an election. Therefore, the correlational relationship of these 2 significant variables in the study phenomenon is analyzed to verify the effects that contribute to the results. Based on the normality study, we analyze the two most significant variables with cross tables.

Recuento		Lo ideal sería seleccionar a los candidatos con características de excelencia antes de participar en una		Total
		de acuerdo	totalmente de acuerdo	
La falta de experiencia y capacitación del sucesor (decano)	tal vez de acuerdo	12	4	16
	totalmente de acuerdo	19	8	27
Total		32	60	92

**Figure 1** The relationship of dependence between variable 4 and variable 7, 53% of respondents fully agree that the lack of experience and training of a director affects the continuity of the honor of continuing to increase academic quality and ideal it would be to select candidates with characteristics of excellence before participating in an election

Source: own elaboration

		Valor	Significación aproximada	Significación exacta
Nominal por Nominal	Coficiente de contingencia	0.592	0.000	0.000
N de casos válidos		92		

**Figure 2** Regarding the contingency tables the dependence between the two variables is high

According to Arce (2017) regarding cross tables or contingency tables, state the strength of the relationship as follows:

0 to 0.25 There is little dependence

0.25 to 0.5 Dependence is average

0.51 to 0.75 Dependence is High

> 0.76 There is a very high dependence.

In an interview with former directors of public universities, they mentioned that the first year of their management is lost by not having a training by the outgoing director and leaving specific projects, as well as sharing and transmitting their empirical knowledge.

**Conclusions**

The factors that become increasingly important in the results of the activities and functions of a director, the first of these is his academic preparation and general knowledge of the position, becoming a better prepared agent, continually facing academic challenges. Second strategic ability to lead the successful rubble of the institution. Third creativity, the implementation is perhaps the most difficult responsibility that a manager has, because it is here that they not only need skills but competencies to reach the goal.

The fourth strength is the ability to communicate, especially that the strategies are clear to all those who are part of the institution, if it is not achieved it is feasible to fall into inaccuracies causing unnecessary conflicts, a good communicator is the one who knows how to listen and goes Hand in hand with teamwork and conflict resolution, make the conflict something positive and successful for the institution. The fifth and main strength is honesty and prudence, it is the ability to act at the right time and shut up when you have to do it, justice to give everyone what they deserve, recognize their work, stand firm against any adversity resulting to Be a trustworthy person.

It is worth mentioning that In fact the main qualities of a Leader James Hunter does not offer the following list of who is fit to exercise leadership: he is honest, trustworthy, exemplary, aware of others, committed, demands responsibility from his employees, encourages people, have a positive and enthusiastic attitude, appreciate people and treat them with respect, finally the boldness in the decision, the constancy and strength in command are basic factors of the humble attitude, the actions of the directors depends on image, development and growth of the organization, justifying its function through the results, thus helping to achieve the goals of the institution. According to Huerta, Rodríguez (2014).

The management skills strategies that should be taken by those who run a higher education faculty are: it has to do with aspects such as morals, motivation, leadership, behavior and interpersonal relationships.

The main objective is to instill in others the desire to act, the direction is the process that a person carries out to influence others so that they work more effectively individually or in groups, quality is reflected in the achievement of the objectives and in the control efficiency The strategies are summarized in 1. Knowing how to treat staff (Human Relations), 2. Receive and channel complaints from their collaborators (Conflict Management), 3. Conduct meetings, even if they are small (Communication), 4. Stimulate at all times communication, 5. Maintain discipline and fulfillment of work. (Control) 6.- Nonverbal communication, 7.- Know how to speak in public and hold a conversation (Oral and Written Expression), 8.- Know how to know and control one's own and others' emotions. (Emotional Intelligence), 9 the scarcity of resources and solve problems in the original way to reach new solutions (Creativity), 10. Have a good degree of self-control and self-criticism, which guarantees at all times the predominance of reason over passion. (Negotiation).

The basic factors and strengths of a good leader for the institution are reflected in the quality and improvement day by day and especially at the end of its management and evaluation. Various types of decisions are made, moving forward or stopping when there are obstacles, not allowing them to paralyze your actions, having security and deciding correctly are one of the main qualities of the leader, it is necessary to experience risk and learn from triumphs and failures. In fact, the main qualities of a Leader James Hunter does not offer the following list of who is fit to exercise leadership: he is honest, trustworthy, exemplary, aware of others, committed, demands responsibility from his employees, encourages people , has a positive and enthusiastic attitude, appreciates people and treats them with respect, finally the boldness in the decision, the constancy and strength in command are basic factors of the humble attitude of the boss.( Llano 2008)

In an interview with former directors of different autonomous universities, they mentioned that it is relevant to take into account studies, experience and professional ethics, analyzing work performance over the years, taking into account their trajectory of scientific research. From personal experience, good training is necessary before beginning its management to strengthen time management when there is no experience in running an institution. This allows us to verify the effects indicated in the results of the methodological study, where H1 is accepted. The studies, values and managerial skills of a university director influence in raising the quality of impact of the higher education of its graduates. Therefore, it is proposed to analyze the candidates who wish to occupy a management position in an institution of higher education and come to office, Therefore, it seems appropriate to train them in the weak points, after an analysis or interview. Based on the methodological study, it is convenient to make it clear that as well as receiving training from the outgoing director, he undertakes to do the same once his management is finished. All with the same purpose, increase the academic quality of graduates, teachers, administrative staff and the same institution.

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## Creativity: learning style or teaching strategy?

### La creatividad: ¿estilo de aprendizaje o estrategia didáctica?

ESPERICUETA-MEDINA Marta Nieves†, SANCHEZ-RIVERA Lilia, MUÑOZ-LÓPEZ, Temístocles, MIRELES-GARCÍA, Carlos Daniel and RETA-REYES, Luis Roberto

*Facultad de Ciencia, Educación y Humanidades de la Universidad Autónoma de Coahuila Unidad Campo Redondo Unidad Saltillo*

ID 1<sup>st</sup> Author: / **ORC ID:** 0000-0001-7435-415X, **Researcher ID Thomsom ID:** T-1500-2018, **arXiv ID Author:** Espericueta2018, **CVU CONACYT ID:** 372705

ID 1<sup>st</sup> Coauthor: / **ORC ID:** 0000-0001-9468-2599, **Researcher ID:** 1404-2018, **CVU CONACYT ID:** 613195

ID 2<sup>nd</sup> Coauthor: / **ORC ID:** 0000-0003-4940-5730, **Researcher ID:** X-7834-2018, **CVU CONACYT ID:** 202437

ID 3<sup>rd</sup> Coauthor: / **ORC ID:** 0000-0003-4331-9073

ID 4<sup>th</sup> Coauthor: *Luis Roberto, Reta-Reyes* / **ORC ID:** 0000-0002-5054-9902, **CVU CONACYT ID:** 1016212

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#### Abstract

The present research on Creativity: Learning Style or Didactic Strategy? It aims to identify the impact of Learning Styles and Didactic Strategies on Creativity. Teachers should resort to practices that make them obtain good results, projecting a quality training, this leads to being an active person, with social activities that make the student have a good and increasingly better participation in the process of teaching-learning, where it is capable of transmitting a discipline to overcome difficulties. (Márquez, 2005). Some items of the learning styles of the ILP-R questionnaire (SCHMECK) were used, from which the most relevant ones were selected since they could enrich the present study. The instrument that was applied presented a cronbach alpha of .85, the results were analyzed with the STATISTIC statistical package. The type of research is quantitative, the instrument was carried out in four sections, where the general data is found, and 3 research axes: Learning Styles, Didactic Strategy and Creativity. As main results it was found that Learning Styles and Didactic Strategies are considered to have an impact for the student to generate Creativity.

**Creativity, Learning Style, Didactic Strategy**

#### Resumen

La presente investigación sobre *la Creatividad: ¿Estilo de Aprendizaje o Estrategia Didáctica?* tiene como objetivo identificar el impacto de los Estilos de Aprendizaje y Estrategias Didácticas en la Creatividad. Los docentes deben recurrir a prácticas que le hagan obtener buenos resultados, proyectando una formación que sea de calidad, esto conlleva a que sea una persona activa, con actividades sociales que hagan que el alumno tenga una buena y cada vez mejor participación en el proceso de enseñanza-aprendizaje, donde sea capaz de transmitir una disciplina de superación ante las dificultades. (Márquez, 2005). Fueron utilizados algunos ítems de los estilos de aprendizaje del cuestionario de ILP-R (SCHMECK), de donde se seleccionaron los más pertinentes dado que pudieran enriquecían el presente estudio. El instrumento que se aplicó presentó un alfa cronbach de .85, los resultados se analizaron con el paquete estadístico STATISTIC. El tipo de investigación es cuantitativa, el instrumento se realizó en cuatro apartados, donde se encuentran los datos generales, y 3 ejes de investigación: Estilos de Aprendizaje, Estrategia Didáctica y Creatividad. Como resultados principales se encontró se considera que los Estilos de Aprendizaje y las Estrategias Didácticas impactan para que el estudiante genere la Creatividad.

**Creatividad, Estilo de Aprendizaje, Estrategia Didáctica**

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† Researcher contributing as first author.

## Introduction

The development of the skills and potentialities that students develop as they are contextualized in their school development, intervenes and has a great impact on the processes in the classroom. It is important to emphasize that all students have a different way of learning, since each one works differently, learning with different Learning Styles, which leads to the potentialization of skills that will be necessary for: their daily learning, the resolution of school problems, and decide differently each of the situations in which the student is.

These potentials and abilities that students develop will be linked to the didactic strategies developed by teachers, so it is important that teachers are contextualized with each of the different Learning Styles that young people might have. In this way the teacher has to develop various strategies where it impacts each of the styles, to help students to develop the potential to better understand the contents of the subject taught by the teacher, it is necessary that the teacher Do not keep a single learning method for the development of your classes.

The implementation of various teaching strategies within a classroom greatly intervenes so that students can discover the best way of working, interacting with different ways of working within a class, students will find different ways of learning, leading to student's decision to be able to choose the best strategy to solve various complications academically and in his daily life. From all these skills and potentials that each person obtains during the process they carry out in school, it is how they can reach the development of creativity and the natural implementation of innovation to achieve what they intend to achieve. (Torres, 2005)

## Theoretical framework

Creativity is a concept not yet fully defined by what could be said to present various facets given the above and from this perspective, creativity can be understood as a laborious process that involves multiple variables (personal, motivational, emotional, social, cultural and contextual) common to all people and interesting in education (Guerra and Villa, 2019)

Creativity is an ideal form of behavior and focuses on the ability of talented people who can contribute significantly, both in society and in life itself. (Goñi, 2005). (Trigo, 2005) affirm that creativity is a human capacity that, to a greater or lesser extent, everyone has. This is what Menchén (2001) agrees, who recently states that creativity is a natural and basic characteristic of the human mind and that it is potentially found in all people.

Creativity involves anyone who has the potential, to be able to do new, innovative and better things, together with the achievement of improving their environment and reaching the limits of their creativity. (Torres, 2005)

The way in which creativity develops without infinite and unpredictable and has to do with a type of arrangement, which corresponds to the personal and individual and the relationship with their environment, you can have a form of expressive creativity, characteristic is spontaneity and freedom, there is also the technical creativity, where the skill dominates more than the spontaneity. (Monrreal, 2005). The way in which the individual develops different ways and tools to acquire knowledge is marked by learning styles, in this way the way of learning takes up the structures of the learning process that is applied in the educational context, in response to the stimuli and the information that is constantly received. (Sickle A. c., 2005)

Problem-based learning (ABP) influences the development of skills and the effectiveness of learning in physical education by facilitating the development of learning skills and increasing motivation, thus providing students with the opportunity to interact and help each other. each other (Luo, YJ 2019).

Another experience is the Sgambi, L., Kubiak, L., Basso, N., & Garavaglia, E. (2019) in which the introduction of an active didactic experience to improve courses that are generally passively structured resulted in that students were able to learn concepts related to the mechanics of structures. On the other hand, Learning Styles are then the tools that help us analyze, capture, process and respond to information received in the educational environment, mentions that learning styles are not common to all and is defined in various ways (Garcia, 2005).

For Franquesa-Soler, M., Barraza, L., & Serio-Silva, JC (2019) in their study on the Learning Preferences of Children for the Development of Conservation Education Programs in Mexican Communities, they found that the Studying how children learn can provide valuable information for the development of effective conservation education programs, establish a dialogue about students' strengths and weaknesses, improve their participation and empower them to take action.

Learning strategies can be procedural, that is, they involve procedures, intentional, because of their deliberate nature, require effort, are voluntary, essential, that is, necessary in the behaviors of experts in an area, and would facilitate, since they improve performance academic. (Sickle Z. c., 2015)

It is believed that people employ a particular method of interaction, acceptance and processing of stimuli and information, where the characteristics of learning style are usually part of any psycho-pedagogical report that is prepared on a student, and should be the foundation of the didactic strategies and pedagogical reinforcements so that these are the most appropriate for the student. (Hernández, 2005). People abstract knowledge through two phases: an analytical phase of search and understanding and a synthetic phase of experimentation and invention, which operate in what the theoretical and practical world considers. This category groups those models that suggest that learning takes place. achieved through practice, experimentation and discovery through the senses. (Beckman, 2013).

Teachers should resort to practices that make them obtain good results, projecting quality training, this leads to the teacher being an active person, with social activities that make the student have a good and increasingly better participation in the teaching-learning process, where it is capable of transmitting a discipline to overcome difficulties. (Marquez, 2005). Students meet and meet their needs in a different way, if learning is approached from different perspectives, it is possible that more learning is generated, that is, it is situated in an ideal plane where students are able to choose the appropriate strategy according to the situation and the one that most relates to the problem addressed. (Schmeck, 1996).

In this regard Alava, EE, & Martinez, MEM (2019) mentions that learning is not a task that the student can acquire with total individuality so for teachers it should be important to reflect if the form of their pedagogical practice is attractive to their students or if they are simply depositors of content. Schmeck's research mentions that on the one hand, the students who generally put their attention on superficial characteristics those who have a literal memorization, seem to be unable to attend stimuli at a level of greater depth of understanding, on the other hand the students who instead of memorizing, they try to understand the material with which they work, which places them on the scale of deep processing, which makes them capable of attending to specific details when activities require it, because their association network is more elaborate and hierarchical since it allows them to have better information (Schmeck, 1996).

### **Methodology**

Once the general question of the investigation is established, we proceed to inquire about the bibliography that supports the main proposal of this work, the research objectives, questions and hypotheses are developed. The research instrument is prepared and the pilot test is carried out that allows adjustments to the reagents, the final application of the questionnaire is executed in one session. The data obtained are organized in a data matrix and are given statistical treatment to explore the results where a cronbach's alpha of .85 is obtained. In addition, the information is processed in the statistics analysis: Descriptive from frequencies and percentages, Comparative with student T test and integrative with factor analysis; Therefore, it is a quantitative, synchronous and transversal research of exploratory and descriptive type.

The instrument consists of 4 sections (see annexes); in the first one there are general data where gender, age, semester, institution variables are observed. The second, third and fourth section correspond to the axes of each one measured with two complex variables that consist of data that will serve the researcher to know how Creativity impacts Learning Styles and Didactic Strategy measured with a decimal scale where 0 is absence of attribute and 10 its maximum presence.

Sampling is non-probabilistic of incidental or convenience type; This is a characteristic in the investigations carried out by students, where the permissions of the school authorities for the application of the measuring instrument are depended. The measuring instrument was applied to a sample of 120 active students who are in the classroom for better application control.

## Results

### Frequencies and Percentages

The students are from Mariano Narváez González TM high school, and Ateneo Fuente of the Autonomous University of Coahuila, within the results it can be seen that of the surveyed population of 120 students, 64 female students were applied as well, so both the rest of the students surveyed are male giving a total of 56 students, the ages of the students are between 15 and 17 years old, being 16 years old, those who represent the least students, being 11% of the population surveyed, the application consists of 50% in each bachelor's degree, and finally 62 of these students are in the second semester, while the rest are in the fourth semester.

### Student's T

In order to compare samples through their arithmetic means and find significant differences depending on age, gender, institution and semester, comparative analyzes with the student's t-test for independent samples with a probable error value of less than 0.05 ( $p < 0.05$ ), the statistical values that appear in this analysis are the sample values of each analysis group (Mean ( $\bar{X}$ ) of the groups), the test value t (t-value), the degrees of freedom (df) and the probability of the level of error (p). For the first comparison, the age grouping variable with didactic strategy is taken.

From the analysis it is observed that the variables, role play and computer use stand out in the comparison where it is observed that 15-year-old students work better through the didactic role-playing strategy, on the other hand, we can see that students from this age they become more familiar with the use of computers for their school activity.

Therefore, it is inferred that high school students better dominate the technological resources assigned to their institution, thus being a great help to have a better school activity. As a second comparison, gender grouping variable with learning style and teaching strategies is taken.

From the analysis it is observed that within the male students they have a greater use of virtual platforms more appropriate the use of the realization of timelines as a didactic strategy compared to the female students, but on the other hand it is observed that the Students look for different learning variants, since they think they are looking for other alternatives instead of following the same line of work as it is observed that students do follow it as a learning style.

Therefore, it is inferred that male students perform activities more easily through the use of virtual platforms, as well as female students perform activities by going along the same line of work, while male students They look for alternatives to reach their goals.

As a third comparison, the institution grouping variable with learning styles and didactic strategies is taken. From the analysis it is observed that within the two baccalaureate students of the Athenaeum Source think that the best teaching strategies that teachers can apply is through projects, consultations, timelines, notes, essays, as well as they believe that the use of computers, conducting discussions, applying tutorials and learning through simulations, while Mariano Narváez Morning Shift students doubt that this is of greater impact for its application in the classroom, on the other hand it can be appreciated that the students of the Ateneo Fuente look for the reasons behind each fact with which they work, as well as examine the information before being processed, unlike the students of Mariano Narváez, those of the Ateneo assume that life is an adventure. While Mariano students look for learning alternatives, thus showing that the students of the Athenaeum seek to follow the same line of work, but that they do the activities step by step. So, it is inferred that the students of the Athenaeum Source use more didactic strategies and, therefore, identify the activities they perform in the classroom, as well as conduct more tutoring meetings.

As a comparative room, a semester grouping variable with didactic strategy and creativity is taken.

From the analysis it can be observed that the second semester students choose to take the didactic strategy of role play, as well as see the teachers as a guide, on the other hand, the fourth semester students carry out their activities supporting themselves better with the use of imagination.

Therefore, it is inferred that fourth semester students have imagination since they involve situations they have faced, thus being more agile when they are creative, on the other hand, second semester students require more teacher support as a guide.

### **Factorial analysis**

This analysis was carried out with the procedure of main components that support the innovation proposal, with normalized varimax factor rotation, with a probable level of error  $p \leq .05$ , a  $r = 0.17$  and a confidence level of 99.95%.

21 factors are obtained, with a minimum eigenvalue of 1, this mark a total of 72.46% explanation of the study phenomenon, which is exhibited factor 2, being here where the proposal of educational innovation and factors 4.6 are prospected, 8,9 and 13 support it.

### **The invention in creativity, its learning style and its didactic strategy**

The factor 2, called The integrated use of learning styles with teaching strategies, enhances creativity from the invention, diversity and this strengthens their imagination, on the other hand, it can be inferred that the students of these baccalaureate students assume that the didactic strategies of projects are important for the realization of classes, this can cause that in the classroom the recreational activities are implemented, these will make the coexistence of the students be strengthened, therefore, the exhibitions, activities by competences and diverse Aulic activities will be of greater impact.

On the other hand, they argue that the performance of tasks, consultations, essays, summaries benefit the reinforcement of extracurricular skills, as well as the realization of activities that show them various variants that can be implemented to be very useful often, as well as Be information that shows you the reasons why you are studying. And this is where the imagination that the students argue is presented, since, it is here that it is potentiated, as well as the ability of invention by the students.

### **Conclusions**

The development of pedagogical strategies has an impact in the context of the development of students in the classroom, which is why it is necessary that teachers when developing a class are aware of the different processes that students must develop in the classroom. The technological resources and the strategies of the teachers must go afloat, since each student has a different way of learning, of gathering information and of solving different problems, although the training of the students is guided by the abilities of the teachers, who are responsible for carrying out activities with different methods, to carry out a better learning of the students. It should be noted that a student who is provided with various ways to carry out their activities and teaching strategies that enhance their Learning Styles, the student can develop one or more resources that will help him in his educational processes and in general to develop in any context in Whoever has to be. It is important that in the educational processes students not only develop and acquire new knowledge, but the ability to generate their own ideas, modernity and new technologies are a clear example of why students should be innovating, the generation of knowledge by new methods.

### **Proposals for change and transformation**

To privilege the use of strategies in the students so that at the hand of the teacher and in conjunction with the different strategies and the potentialization of the Learning Styles the student can develop different skills that generate creativity, which in itself will develop different skills and it generates different characteristics to each of the students, developing different strategies that help reinforce their skills.

**ANNEXES:**

This instrument has the purpose of knowing aspects related to teaching strategies and creativity with learning styles.  
Please answer the following:

Gender: F ( ) M ( ) Age: \_\_\_\_\_ Institution: \_\_\_\_\_ Semester: \_\_\_\_\_

With a scale from 0 to 10, where 0 represents the minimum value and 10 the maximum value.  
To what extent do you consider the following attributes to form some teaching strategies?

	0-10		0-10		0-10		0-10		0-10
Projects		Cultural activities		Bibliographies		Roleplay		Simulations	
Playful activities		Oral tests		Virtual platforms		puzzle		Experiments	
Exhibitions		Written exams		Laboratories		essays		Practices	
Teamwork		Workshops		Timelines		Summary		Conferences	
Individual work		Chores		Brainstorm		Computer use		Case methods	
By competences		Interviews		Debates		Discussions			
Research		Conceptual maps		Oratory		Tutorials			
Queries		Summary tables		Notes		Collaborative work			

With a scale from 0 to 10, where 0 represents the minimum value and 10 the maximum value.  
To what extent do you consider the following characteristics to be part of creativity?

	0-10		0-10		0-10		0-10		0-10
Originality		Elaboration		Sense of humor		Spontaneity		Social capacity	
Invention		Productivity		Ambition		Freedom		Self-esteem	
Fluency		Imagination		Sensitivity		Excitability		Looseness	
Flexibility		Novelty		Divergent		Viability		Audacity	
Communication		Curiosity		Motivation		Leadership		Depth	
Problem resolution		Initiative		Commitment		Intuitiveness		Tenacity	
Innovation		Independence		Memory		Critical capacity		Decision-making ability	
Diversity		Conventional thinking		Logic		Emergent		Experience	

To what extent do you consider the following characteristics to be part of your learning styles?

	0-10		0-10		0-10		0-10
<b>Deep processing: abstract / semantic</b>		<b>Deep processing: critical thinking</b>				<b>Elaborative processing: self-realization</b>	
I try to resolve the conflicts between the information obtained from various sources.		I often criticize the things I read.				I am mainly interested in self development, in what I will become	
I consider different points of view in my mind when I study a new subject.		I take note of the data in my own words.				I remember new words and ideas by associating them with words and ideas that I already know.	
When I read a problem I try to think about the different alternative ways of finding the solution.		I rarely look for reasons behind the facts.				When I study something I invent a system to remember later.	
When I read an investigation I try to find different ways of interpreting the conclusions.		I often find myself questioning things I hear at conferences or read in books.				In trying to understand new ideas, I often relate them to real-life situations to which they can be applied.	

Scientific explanations fascinate me.		When I am reading an article or a report, I generally examine the content carefully to decide if the conclusion is justified.				Deep down I think the experience is as important as school education.	
I like to compare different theories.		When I am studying, I occasionally stop to think about what I am reading.				Life is a great adventure.	
I dream awake about the things I have studied.		As I study I try to find answers to the questions that come to mind				My feelings are a very important part of my decision or judgment capacity.	
I try to relate the ideas of one subject with those of the other subjects, whenever I can.						A person's point of view is as important as scientific theories.	
						I am very interested in family values	

To what extent do you consider the following characteristics to be part of your learning styles?

	0-10	"Agentic" processing: concrete / episodic	0-10	"Agentic" processing: serial / sequential	0-10	Literal repetition	0-10
I have a good imagination.		When I do my homework I usually finish a task completely before starting a new one.		The best approach to the key to a problem is logical and systematic thinking.		I usually memorize everything I have to learn word for word.	
I believe in intuition.		I usually work on one thing after another.		I generally prefer to work a problem in parts, solving it part by part.		Teachers seem to enjoy making a simple truth an unnecessary complication.	
Book ideas often make my mind deviate from other topics that do not necessarily relate to what I am reading.		I like to jump from one task to another.		I find it difficult to change my mind when working on a problem; I prefer to follow the same line of thought until the end.		I often memorize material that I don't understand.	
When trying to understand a disconcerting idea, I first let my imagination fly freely even if I am not close to the solution.		I feel orderly and organized.		I think it is important to look at the problems rationally and logically, without drawing intuitive conclusions.		For the exams I memorize the subject more or less as I have been given in class notes.	
I like to wander with my own ideas even if this doesn't take me anywhere.		I always make a special effort to get all the details.		I need to do things step by step, in an orderly way.		When I have to learn something, I usually repeat it again and again.	
I am able to think without words, better with impressions than with thoughts.		When I start something, I continue with it until I finish it.		When I study I find it difficult to concentrate on one thing at the same time.		I see teachers as a guide.	
In trying to understand a new topic, I often explain it in such a way that others don't seem to understand me.		When I study a subject I don't like to deviate to secondary aspects.				I usually don't have time to think about the implications of what I read.	

Sometimes it seems to me that I think with images.						I learn more when teachers limit themselves to the facts and do not give their own ideas
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## **Analysis of financial education in children of fifth grade of elementary in urban schools of the city of Navojoa, Sonora**

## **Análisis de educación financiera en niños de quinto grado de primaria en escuelas urbanas de la ciudad de Navojoa, Sonora**

MURILLO-FÉLIX, Cecilia Aurora†\*, ACOSTA-MELLADO, Erika Ivett, GALVAN-CORRAL, Alberto and QUIROZ-CAMPAS, Celia Yaneth

*Instituto Tecnológico de Sonora, Calle 5 de Febrero 818, Centro, Urb. No. 1, 85000 Cd Obregón, Son.*

ID 1<sup>st</sup> Author: Cecilia Aurora, Murillo-Félix / ORC ID: 0000-0002-2214-9880, CVU CONACYT ID: 971874

ID 1<sup>st</sup> Coauthor: Erika Ivett, Acosta-Mellado / ORC ID: 0000-0003-3526-8923, CVU CONACYT ID: 281305

ID 2<sup>nd</sup> Coauthor: Albert, Galvan-Corral / CVU CONACYT ID: 93702

ID 3<sup>rd</sup> Coauthor: Celia Yaneth, Quiroz-Campas / ORC ID: 0000-0002-6068-1552, CVU CONACYT ID: 281305

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### **Abstract**

The present research shows a diagnosis whose objective was to know the level of financial education that the fifth grade children of the city of Navojoa, Sonora, have to make a didactic proposal. The research was exploratory, descriptive and transversal, using the case study. A questionnaire was applied to 1,862 fifth grade children in urban schools in Navojoa city, Sonora. The questionnaire included seven variables with 35 questions using the Multiple Response Model. The results indicated, according to the scale used, that respondents possess acceptable knowledge in financial education. ANOVA confirmed significant differences in some variables taking into consideration aspects such as the type of school, school grade, sex, age and parental education level.

### **Resumen**

La presente investigación muestra un diagnóstico cuyo objetivo fue conocer el nivel de Educación Financiera que tienen los niños de quinto grado de primaria de la ciudad de Navojoa, Sonora, para posteriormente realizar una propuesta didáctica. La investigación fue exploratoria, descriptiva y transversal, utilizando el estudio de casos. Se aplicó un cuestionario a 1,862 niños de quinto grado, en escuelas urbanas de la ciudad de Navojoa, Sonora. El cuestionario incluyó siete variables con 35 preguntas utilizando el Modelo de Respuesta Múltiple. Los resultados indicaron, según la escala utilizada, que los encuestados poseen conocimientos aceptables en materia de Educación Financiera. El ANOVA confirmó diferencias significativas en algunas variables tomando en cuenta aspectos como el tipo de escuela, el grado escolar, el sexo, la edad de los encuestados, y la escolaridad de los padres.

**Economía, Educación Financiera, Diagnostico**

**Economy, Financial Education, Diagnosis**

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\* Correspondence to Author (email: cecilia.murillo@itson.edu.mx)

† Researcher contributing as first author.



## Introduction

Throughout history, the human being has been adapting according to his needs, one of the most important has been knowledge, because thanks to this he can survive. According to The National Savings Bank and Financial Services, National Credit Society (2005), financial education is a process of development of skills and attitudes that, through the assimilation of understandable information and basic instruments of resource management and planning, allows to individuals: a) make personal and social decisions of an economic nature in their daily lives, and b) manage financial products and services to improve their quality of life under certain conditions.

A study prepared by UNICEF (2013), revealed the concept of Social and Financial Education for Children (ESFI) providing guidelines for ESFI in child-friendly schools. It was aimed at developing the sense of control that children have over their own lives, as well as improving and strengthening their self-esteem, also encouraging them to participate in issues that affect them and their communities, as socially and economically empowered citizens.

González (2015), conducted a study to university students in San Luis Potosí, which aimed to develop proposals to increase knowledge about financial culture, said author, began by raising awareness of basic financial concepts, explaining what is the process in which The necessary knowledge, skills and abilities are obtained to favor more accurate decision-making regarding the administration of its economy. One of the main goals that the financial culture seeks is to be mostly informed and trained to be able to use financial products and services with greater awareness. In the results obtained, it was found that many of the participating students showed low savings culture, since their income is insufficient, they also showed distrust of bank loans and credit card management, so it was concluded that there is Limited financial culture.

In the same sense, Aguilar and Ortiz Veintimilla (2013), developed an investigation which is supported by the diagnosis that was applied through the "Survey to determine the level of education and financial culture", (ENFIN) that counts with four sections:

1. knowledge and understanding,
2. financial planning,
3. financial control,
4. products and services;

where the results showed that the levels of education and financial culture of the professionals in training of the degree of Banking and Finance of the UTPL were located between low and medium. The main objective of the research was to implement a program of education and financial culture for students, because, through an executed diagnosis, it was determined that the level with which they had financial culture was at a low-medium average. According to this, a plan was formed in order to raise awareness and educate students as well as people in general to learn to have greater control of their personal finances.

Sucasaca (2016) conducted an investigation that aimed to diagnose the determinants of Financial Education in adults in the San Santiago urbanization of the city of Juliaca. For this, a correlational, explanatory and cross-sectional study was carried out. Where the Tobit econometric model was used to estimate the incidence of saving capacity (CAPAHO), buying habits (HC) and the knowledge and use of financial products (CPFIN) in financial education (EF). Three econometric models were evaluated, where the results of model 1 better and correctly predict the incidence of the variables: CAPAHO, HC, and CPFIN regarding the financial education of adults, at the same time, these revealed a direct relationship with Financial Education, showing individual significance (t-student), and an equally significant R<sup>2</sup>. Therefore, greater awareness of the adult population was advised for the management of savings, purchasing habits and financial products.

Finally, it is known that Mexico currently has a low financial culture due to various factors, the most alarming is the level of illiteracy of the population since around 6 million adults do not know how to read or write, this occurs more in the indigenous and communities rural, obviously these people do not have financial education, so if you want to raise knowledge, you have to work with a lot of effort and dedication (Pérez, 2010).

**Problem Statement**

Dominguez (2017) states that according to the latest National Survey of Financial Inclusion (ENIF) jointly carried out by the National Banking and Securities Commission (CNBV) and the National Institute of Statistics and Geography (Inegi), Mexico shows an increase in some activities financials that help Mexicans to have proper management of their money.

Financial education is an issue that has caused controversy over the years, in Mexico only 32% of adults have this type of education, while in countries like Norway and Sweden they have approximately 71%. This is because people do not know how to save, they do not distribute or plan their expenses well, they are afraid of credit cards, on several occasions they acquire loans without knowing the interest they are going to pay or they do not understand and simply decide to trust some bank advisor (Dominguez, 2017).

At present, having a good level of financial education is substantial, being informed, being able to help and setting an example to other people will give way to economic benefit. As mentioned, Mexico is at a very low level, therefore the following research question arises:

What is the level of financial education that fifth grade elementary students have in elementary schools in the city of Navojoa, Sonora?

**Objective**

Identify the level of financial education that fifth grade students have in the schools of the city of Navojoa, Sonora, through the application of an instrument, to generate strategies to raise knowledge based on financial education.

Specific goal.

Describe in which variables of financial education the students of fifth grade have a greater mastery of the concepts and what are the variables in which they show a lower domain, which will allow the development of didactic strategies in the teaching of subjects of financial education.

**Justification**

Financial education is a process in which attitudes, skills and abilities are acquired through the compression of planning and resource management, which gives way to better economic decision making and efficient use of financial products and services. everyday life, in order to improve people's quality of life. Nowadays Mexico has very low rates in this area, to be able to provide basic knowledge, to elementary students will help them to strengthen themselves in the financial environment and to create and encourage others to have this type of culture. That students have knowledge about financial education will help them understand the value of money, what is savings and therefore spending, which are basic concepts to understand how finance works, as well as knowing a little about planning, which It has an extremely important role in this.

**Theoretical Foundation**

Financial education is defined as the process by which consumers and financial investors increase their understanding of financial products, concepts and risks, and that through information, instruction and / or objective advice, develop skills and confidence to be more careful and responsible for financial risks and opportunities, to make informed decisions, to know where to go for assistance and to be able to take any effective action to reform their economic well-being (OECD, 2005).

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Zunzunegui (2006) states that financial education improves market understanding and financial products by consumers; This can be achieved through information on financial products, learning about the functioning of markets, and even independent advice.

Thus, a consumer who has sufficient knowledge, will know where to get help, in order to improve the profitability of their investments, so that investors can be more aware of the risks and opportunities that may arise with respect to your decisions

### **Importance of financial education**

On the other hand, as argued by the Association of Banks of Mexico (2008), financial education is very important because:

- It allows people to understand financial concepts and products.
- Develop skills and build confidence.
- Allows you to be aware of the opportunities and risks of your decisions.
- People know where to go if they have any questions.
- Promotes decision making that improves your financial well-being.
- It helps to reduce inequality.

Currently this type of education is much more important than in ancient times, since people are interested and give more weight, so the Association of Banks of Mexico (2008) highlights that it favors:

- Rapid development of financial markets.
- The complexity of financial products.
- Greater number of financial institutions.
- Superior offer of financial products, social, political and demographic changes (increase in life prospects).
- Adjustments in pension schemes.
- Persistence of low levels of education.

From the position of The National Commission of the Retirement Savings System (2015) the importance of financial and pension education has been documented through various studies that prove that:

- The more financial education, the more savings.
- The more financial education, the better investment decisions.
- The more financial education, the more rational use of credit.
- A higher financial education, lower levels of indebtedness.
- The more financial education, the better pensions.
- The higher the financial education, the higher standard of living.

### **Financial habits**

From the point of view of Xirau (2018), there are 3 financial habits that all people must have, cost reduction, for this a budget must be made and given priority to certain cash disbursements; debt reduction, to have less money outflows and thereby increase savings; and invest to grow money. According to ASOBANCARIA (2017), habits are the knowledge, actions and attitudes that are acquired and performed naturally and spontaneously so that they can benefit daily life. Also, personal finances are based on habits, one of the practices that can improve them are:

- Budget, to keep track of income and expenses.
- Save, allocate a portion of the income to cover a future event.
- Get out of debt.
- Invest, to obtain more performance as long as you are willing to take risks.
- Plan, determine upcoming expenses and income.
- Pay early, to have a better credit history.
- Protect, to minimize economic impacts.
- Train in financial education, to understand the financial field.

**Saving**

Given the above conditions, an important concept in financial education is savings, several authors (Saving Trust, 2006; Martín, 2008; Andersen, 1999) specify how the portion of the disposable income of a subject that is not spent on basically goods and / or services, saving is the percentage of income that is not destined for expenditure and that is reserved for future needs that will come to be presented, through various financial mechanisms, is the result of the activity of saving a part of current consumption to designate it for future consumption. Positive difference between income and expenses. Saving is to protect a fraction of the income and keep it for later use or for the formation of capital. The Bank of Mexico states that saving is the excess monetary amount of people and institutions of their expenses. It is the income not consumed, that is to say the positive inequality between income and consumption that is derived from the confrontation between the income and expenses of an entity.

Taking into account the Royal Spanish Academy defines savings as a reserve of a part of the common income, fundamentally is to save money as anticipation for future needs, is to avoid spending or higher consumption.

**Importance of saving**

As mentioned earlier, saving is extremely important both for families and institutions, so Huidobro (1995) emphasizes that saving plays a fundamental role in the development of countries, since it makes up the origin of resources for the financing of the investment and with it to be able to contribute to the generation of projects that promote economic and social development. Families save money for the acquisition of a tangible asset or for their retirement, on the other hand, companies gather utilities to build new factories and governments accumulate infrastructure and pension assets.

According to Ortiz (2015), the importance of saving is in the availability, since it allows to settle the commitments that are acquired over time. Currently, society lives in a capitalist world, where the system proposes the management of resources for the exchange of goods and services that facilitate people's lives.

If this habit is encouraged from an early age, saving behavior will be achieved and therefore it would be easy to maintain it.

Ortiz (2017) declares that the importance of saving lies in having availability, that is, having money available to solve different situations that arise, in addition to generating financial stability. It is essential to highlight 3 reasons to save:

- Contingencies, sometimes there are expenses that were not planned, if you have a savings you can immediately respond to this situation, with little or no difficulty.
- Invest, to make money grow.
- Carry out projects, this not only refers to business, but also personal projects such as buying a car, fixing housing, traveling, among others.

**Budget**

According to Burbano (2004), a budget is a systematically programmed evaluation of the working conditions and the results to be achieved by a corporation in a certain period of time. In the same way, the budget is a formal quantitative expression of the goals that the company intends to achieve in a while, with the help of established strategies to achieve the proposed. From the conceptual point of view of the Financial Encyclopedia, a budget is the sum of capital that is required to meet a certain amount of expenses that are necessary to undertake a project or business; simply, it can be defined as the predicted amount that determines the cost of realizing any purpose that is had.

Pérez (2009) mentions that the budget is a monetary amount that is calculated and necessary, through the creation of assumptions, for future expenses.

**Investment**

Andersen (1999) states that the investment is the placement of capital in a financial procedure or a project with the intention of obtaining a future return.

The Bank of Mexico expresses that the investment is the use of an amount of money in purchases of goods or durable securities. It is the expense that is consumed to keep in operation or to increase the productive team of an organization. Goods and services produced but not consumed. Sum of excess money that is destined to obtain performance with the help of banking or financial instruments.

## Method

The study carried out was exploratory, descriptive, transversal, causal and using the case study method (Stake, 2007). It was exploratory, since it was sought to investigate and know data of transcendence which propitiated the development of the research topic, descriptive because it was sought to differentiate the knowledge, habits and behaviors that students of fifth grade of the sample have in financial matters chosen, transversal due to the fact that data were collected at a single time and at a certain time and causal because it was sought to know the influence that the different factors used in the investigation had with the chosen sample.

To carry out the present investigation, we worked with a non-probabilistic or intentional sample of type subjects, with 747 students of fifth grade of 34 primary school groups in the city of Navojoa, Sonora; The following criteria were taken into account: they are enrolled students in fifth grade of 34 primary, public and private schools in the city, regardless of the student's gender.

The data were obtained through the design and application of a questionnaire consisting of seven variables, consisting of 35 questions. A quantitative scale was used using the Multiple Response Model (MRP) proposed by Vázquez, Manassero and Acevedo (2005), where each question had three response options constituted through phrases, moving in the appropriate continuum (correct, three points), plausible (slightly correct, two points), and naive (incorrect, one point).

Through the questions contained in the instrument, relevant data on basic financial knowledge, such as savings, budget, inflation, financial institutions, credit, taxes, among other topics, were investigated.

The study was divided into 7 dimensions that evaluated different topics.

Dimensions	Definition for the development of the study	Reagents
Saving and forecasting habits	Knowledge about saving, importance of forecasting, solvency, as well as prevention.	4, 8, 20, 30
Shopping habits	Individual based behavior is their logic when obtaining goods and contracting services.	3, 17, 26, 27
Use and knowledge of money	Knowledge about money, use, origin, control and administration.	1, 12, 21, 24, 35
Wealth and abundance	Management and administration of heritage.	9, 14, 19, 32, 33
Knowledge of the financial system	Knowledge of the financial institutions, operation and services they offer.	5, 6, 7, 14, 16, 18, 28, 29, 31
Entrepreneurial spirit	Innovation and resource management for entrepreneurship.	10, 11, 22, 23, 34
Financial planning	Distribution of income and expenses in terms of priority.	2, 15, 25

**Table 1** Instrument Dimensions

Source: Preparation with instrument data

Authorization was requested in primary schools to work and select the sample under study. Once the permit was obtained, contact was made with the head teachers of each class.

Consecutively, the measuring instrument was applied.

Subsequently, a database was built in the Statistical Package for the Social Sciences (SPSS) version 23 program, which allowed us to obtain descriptive statistics such as mean and standard deviation. The Cronbach's alpha index of .645 was obtained, which evidenced the validity of the instrument to measure the financial knowledge of the children surveyed (Camacho, 2006; Damián and Huchín, 2010; Nunnally, 1978; Grounlund, 1985; and Rosenthal, in Garcia, 2006).

**Results**

ANOVA			
		Sum of squares	Sig.
Dim Savings and prevention habits	Between groups	10.165	0.039
	Within groups	1871.754	
	Total	1881.919	
Dim Purchase Habits	Between groups	0.716	0.561
	Within groups	1658.802	
	Total	1659.518	
Dim Use and knowledge of money	Between groups	0.162	0.806
	Within groups	2106.486	
	Total	2106.648	
Dim Wealth and abundance	Between groups	0.226	0.774
	Within groups	2145.72	
	Total	2145.945	
Dim Knowledge of the financial system	Between groups	7.73	0.271
	Within groups	4985.895	
	Total	4993.625	
Dim Entrepreneurship	Between groups	4.224	0.177
	Within groups	1812.34	
	Total	1816.565	
Dim Financial Planning	Between groups	33.762	0
	Within groups	1554.172	
	Total	1587.934	

**Table 2** ANOVA with school type factor  
*Source: Elaboration with own data*

As can be seen in Table 2, in the “savings and prevention habits” dimension, there is a value of .039 and in the “financial planning” dimension, 000 being below the approval level, so the type of school which respondents attend if it influences the level of financial education.

It is important to mention that in order for it to be significant and the variable has an influence on the students' financial education, the value must be less than .05.

ANOVA			
		Sum of squares	Sig.
Dim Savings and prevention habits	Between groups	1.91	0.672
	Within groups	1879.904	
	Total	1881.814	
Dim Purchase Habits	Between groups	5.388	0.28
	Within groups	1653.509	
	Total	1658.897	
Dim Use and knowledge of money	Between groups	18.187	0.034
	Within groups	2088.086	
	Total	2106.273	
Dim Wealth and abundance	Between groups	11.732	0.117
	Within groups	2131.636	
	Total	2143.368	
Dim Knowledge of the financial system	Between groups	24.126	0.15
	Within groups	4965.155	
	Total	4989.282	
Dim Entrepreneurship	Between groups	3.334	0.488
	Within groups	1813.028	
	Total	1816.362	
Dim Financial Planning	Between groups	2.536	0.535
	Within groups	1583.699	
	Total	1586.234	

**Table 3** ANOVA with age factor

In dimension 3 “use and knowledge of money” there is a value of .034, which means that the age of the respondents does influence money management and therefore if it influences their level of financial education.

The level of financial education for students in the fifth grade of primary schools in the city of Navojoa, Sonora was 1,862, which remains in the naive or incorrect range.

The dimensions in which fifth grade children show a higher level of financial education:

D1 Saving and prevention habits

D3 Use and knowledge of money

**D4 Wealth and abundance**

On the contrary, the dimensions in which children show a lower level of financial education:

**D4 Wealth and abundance****D5 Knowledge of the Financial System**

Of the sample surveyed, 336 children have a savings account, which represents 21.93%, while the rest do not know or have never had a savings account in a formal financial institution.

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**Conclusions**

According to UNICEF (2013), it is important that parents instill in their children education and financial culture from an early age, in order to raise awareness of what spending is, that they can measure their savings and develop skills in the face of social problems of this type, so that they can become people with the capacity to change society.

The results obtained in dimension 5 of the present investigation, which is the one that makes reference to the financial system were the lowest, since the students demonstrate not having knowledge about the financial institutions, they do not know the functions of the savings accounts and they have little knowledge of the meaning of interests, this is related to the results of Gómez (2015), who found that students have little savings culture, feel insecure about the use of credit cards and bank loans, all due to ignorance of the information.

Aguilar and Ortiz (2013), found that the students under study of their research had a low-medium level of financial education, the same level obtained in this research.

Olin (2014) in a study he conducted, found that nine out of ten respondents believe that financial education influences their investment decisions, with this study he stressed the importance of financial education, not only in students but also in people in In general, this is in contrast to the findings of this study which demonstrates a low level of financial education, obtaining a score of 1.86.

The relationship between the private and public school if it denotes influence on the level of financial education, that is, the type of school if it is significant, however the private primary school shows a level of financial education slightly higher than that of the public school with an average of 1.8 and 1.59 respectively.

The dimension with the lowest score of the public primary school was the knowledge dimension of the financial system, being also the lowest score of the private primary school.

The dimension with a higher score for fifth grade of public primary was the use and knowledge of money, this dimension covers topics on obtaining money, activities to obtain more money, foreign exchange, money production and control of resources, within The reagent with the lowest score was to obtain money, being the same reagent low for private primary school.

In compliance with the specific objective, it was found that the variables in which the students presented a greater domain were habits of saving and prevention as well as use and knowledge of money, while the variables where they showed a lower domain were knowledge of the financial system and planning financial

Finally, the ANOVA model is a statistical method that reveals whether or not there is a relationship between groups. The elaborated ANOVA models show that the sex and occupation of the parents have no influence on the level of financial education, however that the students are enrolled in a public or private school if they have influence on the level.

In conclusion, the compliance obtained from the financial education project in fifth grade students of the schools of the city of Navojoa, Sonora is shown, according to the results obtained it is possible to conclude the following:

- The objective of the investigation was fulfilled, which sought to know the level of financial education of the students of fifth grade of primary schools of the primary schools of the city of Navojoa, Sonora.
- The specific objective was met, since it sought to know the variables in which the students showed a greater and lesser domain.
- The 7 dimensions managed in the instrument remained in the naive range, demonstrating that there is not a sufficient level of financial education.
- Students show knowledge of the basic financial field.
- Students dominate more easily the use and knowledge of money.
- Students have an area of opportunity in the field of knowledge of the financial system.
- The sex of the respondents is not influential in the level of financial education.
- The occupation of the parents does not influence the level of financial knowledge of the students.
- The type of school does have significance in the level of financial education of the respondents.

It is recommended based on the results obtained, it is important that the sample surveyed be strengthened in the scope of the financial system, in order to inform them of its operation, existing financial institutions, the role of banks, accounts savings, investments, loans, among other elements that make it up, in addition to fortifying their knowledge regarding financial planning.

Likewise, within a project like this, it is always sought that there be continuity of it, which is why it is recommended that it be extended in all the primary schools of the city of Navojoa, Sonora, so that in this way we can have the necessary information to generate training for students in fifth and sixth grade of primary school, applying the necessary strategies and thereby favor the financial education of elementary students, in order to raise awareness and with them to promote their financial future. Together, formulate didactic strategies in order to encourage financial education in the elderly, so that this creates awareness of what financial products and services are as well as their operation.

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### **Abstract (In English, 150-200 words)**

Objectives  
Methodology  
Contribution

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\* Correspondence to Author (example@example.org)

† Researcher contributing as first author.

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Text in Times New Roman No.12, single space.

General explanation of the subject and explain why it is important.

What is your added value with respect to other techniques?

Clearly focus each of its features

Clearly explain the problem to be solved and the central hypothesis.

Explanation of sections Article.

## Development of headings and subheadings of the article with subsequent numbers

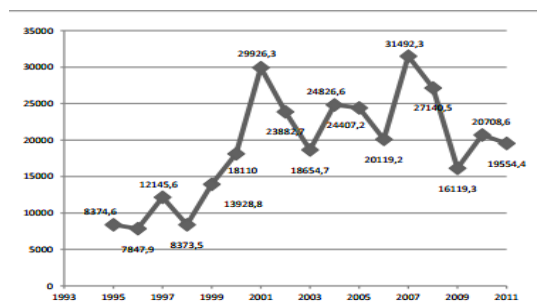
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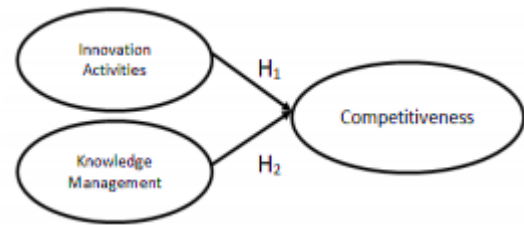
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		OLS	L-OLS	IM-OLS	OLS	L-OLS	IM-OLS	
		Panel A. Bias			Panel B. RMSE			
p = 0.0	γ = 0.0	λ						
		1	-0.00011	-0.00003	0.00013	0.0267	0.0398	0.0378
		2	0.00051	0.00039	0.00015	0.0267	0.0414	0.0395
		3	-0.00091	-0.00143	-0.00065	0.0286	0.0461	0.0429
		4	0.00034	0.00041	0.00115	0.0301	0.0498	0.0471
	5	0.00011	0.00040	0.00018	0.0324	0.0537	0.0507	
	10	-0.00010	-0.00079	-0.00013	0.0455	0.0861	0.0763	
	γ = 0.3	1	0.01477	0.00378	0.00274	0.0342	0.0435	0.0360
		2	0.01778	0.00754	0.00618	0.0361	0.0472	0.0391
		3	0.02092	0.01064	0.00925	0.0388	0.0518	0.0438
4		0.02340	0.01364	0.01236	0.0418	0.0555	0.0471	
5		0.02652	0.01721	0.01454	0.0448	0.0607	0.0516	
p = 0.3	γ = 0.0	10	0.04198	0.03247	0.03146	0.0641	0.0952	0.0829
		1	-0.00085	-0.00021	-0.00073	0.0364	0.0545	0.0531
		2	0.00019	-0.00015	-0.00011	0.0374	0.0565	0.0550
		3	0.00015	0.00076	0.00046	0.0400	0.0627	0.0597
		4	0.00043	-0.00011	-0.00070	0.0417	0.0711	0.0668
	5	0.00165	0.00206	0.00213	0.0454	0.0791	0.0711	
	10	0.00073	0.00136	0.00112	0.0661	0.1267	0.1128	
	γ = 0.3	1	0.02299	0.00570	0.00458	0.0490	0.0643	0.0527
		2	0.02818	0.01123	0.01035	0.0523	0.0676	0.0561
		3	0.03264	0.01611	0.01445	0.0571	0.0720	0.0620
4		0.03581	0.01957	0.01907	0.0591	0.0773	0.0690	
5		0.04081	0.02569	0.02416	0.0647	0.0872	0.0754	
10	0.06063	0.04727	0.04458	0.0914	0.1369	0.1187		

**Table 1** Title and Source (in italics).

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Each article shall present separately in **3 folders**:  
 a) Figures, b) Charts and c) Tables in .JPG format, indicating the number and sequential Bold Title.

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$$Y_{ij} = \alpha + \sum_{h=1}^r \beta_h X_{hij} + u_j + e_{ij} \quad (1)$$

They must be editable and number aligned on the right side.

## Methodology

Develop give the meaning of the variables in linear writing and important is the comparison of the used criteria.

## Results

The results shall be by section of the article.

## Annexes

Tables and adequate sources thanks to indicate if they were funded by any institution, University or company.

# Instructions for Scientific, Technological and Innovation Publication

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Explain clearly the results and possibilities of improvement.

Explain clearly the results and possibilities of improvement.

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