

OPERATIONAL RISK IN BOLIVIAN EIFS FOR INAPPROPRIATE BEHAVIORS OF PROFESSIONALS TRAINED AT BOLIVIAN UNIVERSITIES

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ABSTRACT

A strong financial system is supported by financial intermediation entities (EIFs), with qualified professionals who must also have high value formation. However, there are excesses committed by EIFs officials, due, among other aspects, to the lack of ethics and values in the performance of their duties, without being the exception of the EIFs of Bolivia, there being high "Operational Risk", that students from Bolivian universities who wish to work in EIFs incur a similar situation. This article proposes a conceptual model with a series of theoretical propositions suggesting: a) that if an EIF employee has not received during his university training process, education in values, he could have inappropriate behaviors that generate operational risk events and consequently losses to Bolivian EIFs; b) that with an appropriate staff selection process, incorporating psychotechnical tests into values, could reduce the inappropriate behavior and likelihood of operational risk events in the financial intermediation system and; c) that EIFs employees whose ethics behaviors reflect certain values, would have fewer inappropriate behaviors.

Keywords: Ethical and Values Cross-Cutting Teaching in Universities, Recruitment Processes, Unwanted Expenses in Accounting Accounts, Inappropriate Behaviors, Operational Risk Bolivian EIFs.

DOI: 10.23881/idupbo.021.2-4e