

OPERATIONAL RISK AND VARIABLES RELATED TO THE INTEREST OF UNIVERSITY STUDENTS AND PFY EMPLOYEES IN WORKING IN FIEs – BOLIVIAN EMPIRICAL CASE**Marcos Alfredo Alfonso Pereira Delgadillo, Dillis Iraizos Quintanilla, Julio Alvaro Salazar Aramayo****ABSTRACT**

Considering that the ethics and values of people constitute a fundamental component for the development of employees in the financial intermediation sector without inappropriate behaviors that generate operational risk (RO), this research work was carried out based on the theoretical propositions made by Pereira [1], with the central objective of indirect validation of his hypotheses P1A and P1B [1]. an analysis of the variables that are related to the interest of working in a financial intermediation entity (FIE) was carried out through an empirical study in Bolivia applying surveys with simple and stratified probabilistic sampling to 1656 students from 9 universities and 1164 employees of FIEs in that country; considering universal expectations and values. Being evident that most of them expressed interest in working in FIEs (82.4% students and 98.4% employees), the results obtained through logit regression model that have been used to improve the quality of the project. allow us to suggest, in order of importance, that the main variables that are associated with or related to the interest in working for university students are achievement, followed by benevolence (both negatively) and hedonism (positively), while for FIEs employees they are achievement and stimulation (both negatively).

Keywords: Ethics, Values, Inappropriate Behaviors, Operational Risk, FIEs.

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