



Situation Analysis of Pago Fácil Coguasimales, a Public And Private Service Collection Company in Ocaña

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ABSTRACT

The purpose of this research is to carry out a situational diagnosis for the company Pago FácilCoguasimales, whose main objective is to ensure that this company maintains and improves its position in the market, thus achieving greater recognition at the local, regional and national levels. Based on the information that can be collected and through surveys to users, direct observation, interview to the administrator and work team, an external and internal analysis of the company is carried out, followed by the elaboration of the SWOT Matrix, in order to determine strategies that allow the strengthening of the company.

Keywords:Diagnosis, Strategies, market, positioning.

1. Introduction

This research seeks to conduct a situational analysis for Pago FácilCoguasimales Service SAS, a company dedicated to the collection of public and private services, in order to strengthen and ensure its positioning in the market. It is located in the city of Ocaña, in the department of Norte de Santander.

The project arose from the need observed, since the company had never carried out an internal and external diagnosis to identify its real situation.

For this reason, the main objective is to carry out a situational analysis for Pago Fácil, in order to have an initial input that will allow it to evaluate different factors to guarantee the adequate fulfillment of its objectives, a greater commercial projection and to maintain its position in the market.

The research used in the study was descriptive in depth with a mixed approach, which allowed the development of the proposed objectives, through a quantitative and qualitative analysis of the information obtained.

The population identified as the object of study is made up of two groups: The first is the company representative and five collaborators and the second group is made up of external customers, represented by a sample of 339 users out of a total of 2,930 people, according to information provided by the manager of this company.

It is essential that organizations carry out this type of study in order to carry out an effective diagnosis that will allow them to self-evaluate and thus be able to propose the necessary strategies that will contribute to the improvement of the improvement opportunities detected and, in the same way, be prepared and be able to solve current and future situations.

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It is important to determine aspects regarding the type of administration that the company has, important aspects such as the type of leadership, since this is considered a subject of care and attention in the field of official and private administration.

According to (González-Castro, Manzano-Durán, & Torres-Zamudio, 2021), it can be stated that:

"Leadership is a dynamic and working relationship, built over time, consisting of the exchange between leader and follower in which leadership is a resource embedded in the situation, to provide guidance tending to the achievement of objectives; leadership is an ongoing transaction between a person in a position of authority and the social environment."

It is necessary to review aspects such as sustainable development, since socioeconomic progress worldwide has caused human beings to use the resources available to them without any control.

However, it should be taken into account that, currently, society has become aware of the need to generate sustainable development and its applicability in different contexts, projects, start-up of business ideas of small, medium and large companies, in order to answer for their actions and results, where not only the economic but also the social and environmental impact is important. (Manzano-Durán, Peñaranda-Peñaranda, & Luna-Quintero, 2021)

Similarly, it also seeks to determine through the diagnosis of the company, aspects such as the way in which the organization carries out its processes, because the market is a constantly changing environment, constantly evolving and this makes all companies make their decisions in terms of process, positions, functions, in order to achieve a higher level of competitiveness, adapting to the different conditions imposed by the environment, thus achieving to identify appropriate approaches to achieve greater optimization of resources. (Álvarez-Silva, Guarín-Rivera, & Bermeo-Giraldo, 2020).

2. Theoretical Framework

2.1 Strategic management theory.

According to (Sallenne, 2004), he defines strategic planning as:

Strategic planning has been an activity that companies have been adopting and applying continuously when they wish to identify and follow a vision through the achievement of their objectives and goals. This is an instrument that provides companies with guidance when they want to keep up in a globalized and constantly changing world, which requires strategic areas for its proper progress. Taking into account the importance of working as a team, analyzing the context in which the company finds itself, as well as its course to follow in order to achieve the proposed results.

2.2 Strategic management.

Within organizations, it is necessary to detect external threats and opportunities and, likewise, to identify internal strengths and weaknesses, thus establishing the mission component of a company and the establishment of clear objectives, strategies and analysis of alternatives in order to know which decisions to make.

It is nothing more than executing a series of strategies for which it is necessary for the company to establish goals, encourage its employees, design policies, and provide them with different resources, so that the strategies that are formulated are carried out successfully.

In this regard, (Velásquez Ascanio, 2022) states that "The current situation of the company requires a change in its organizational policies, taking into account the competition currently generated by the globalization of markets and the needs of stakeholders".

It can be assured then that the process of strategic management is essential within organizations in order to ensure that they are somehow proactive rather than reactive, allowing the classification of both quantitative and qualitative information, thus contributing to decision making whose main objective is none other than the change that must present any organization that operates within a global market and with great challenges. (González, Salazar, Ortiz, & Verdugo, 2019).

According to (Rodríguez-Téllez & Pacheco-Sánchez, 2019), companies are mainly subject to work towards the achievement of their goals and to achieve them it is necessary to define different strategies and hybrid paths so that the company is efficient and can effectively achieve its objectives.

One must be aware that today's world is affected in a representative way by the way communities act and it is here where managers and administrators must take the risk of making the right decisions in the face of the different problems, in such a way that allows them to assume a responsible role as a company that contributes positively to the social and environmental impact. (Rodríguez-Téllez & Pacheco-Sánchez, 2019).

It is therefore important that, through these new forms of management, new strategies are created that will allow Coguasimales to be sustainable and to continue with its normal development over time.

Similarly, thanks to the generation of strategies, the accounting horizon can be taken into account, since it is intended to provide an observation and inspection of the different financial activities carried out within an organization.

Therefore, as stated by (Zambrano-Mercado, Muñoz-Hernández, Brito-Aleman, & Caro-Florez, 2021):

"Accounting management is that management that seeks the elaboration of an observation and inspection of the financial activities that an organization executes. These are indispensable for the projection and elaboration of economic programs that allow financial operations to be executed correctly and thus anticipate economic threats before they occur. In this sense, it is specified that accounting allows to know the accounting, financial and economic management of an organization, as well as the results of the business management carried out; by means of an organization and presentation through financial reports".

The generation of strategies requires having the ability to be informed all the time about socioeconomic events, therefore, reading, comes to play a leading role since it is constituted as a tool for the economic and personal development of society and, therefore, of companies. (Moreno-Mendoza & Coronel-Arenas, 2020).

All this is essential for the projection and construction of economic programs through which all financial transactions are carried out in an adequate manner and thus, to be able to foresee economic threats before they occur. (Zambrano-Mercado, Muñoz-Hernández, Brito-Aleman, & Caro-Florez, 2021).

3. Methodology

In accordance with the project approach, descriptive research is used for the stage of data collection, tabulation and analysis. According to the types of research described by (Sarduy Domínguez, 2007), this work can be classified as descriptive research, which aims to describe the most relevant properties of a group, people or communities through the analysis of the information collected about it.

According to the object to be studied and the type of research analysis, a quantitative and qualitative model was applied to the information collected, in order to be able to perform a more complete analysis of the study phenomenon.

The population chosen for this research consisted of two groups: the first group, the legal representative and 5 members of the Pago FácilCoguasimales work team in the city of Ocaña, administrative headquarters. The second group was made up of the external sector, its customers and traditional users, which are made up of 2,930 people who visit the facilities on a monthly basis, according to information obtained from the company's legal representative.

Taking into account that an analysis was carried out both at the external and internal level of the company, the internal analysis was carried out with all the employees and, for the analysis of the external part, a sample of the 2,930 users who use the services of this payment office, according to information provided by the company, was used.

The sample size was quantified using the following formula:

$$n = \frac{N * Z^2 * P * Q}{e^2 * (N - 1) + Z^2 * P * Q}$$

Where:

n = Sample size

N = Population = 2930

Z = Confidence Level = 95% \approx 1.96

P = Proportion of Acceptance = 50% \approx 0.50

q = Rejection Ratio = 50% \approx 0.50

e = Estimated error = 5% \approx 0.05

$$n = \frac{2.930 * (1.96)^2 * 0.50 * 0.50}{(0.05)^2 * (2930 - 1) + (1.96)^2 * 0.50 * 0.50} = \frac{2813.972}{8.2829}$$

n = 339 customers

To collect the information, the survey guide questionnaire was used as an instrument technique, directed to the internal human resources and users of Pago FácilCoguasimales, in order to know and collect all the relevant information for the proper development of this research.

The information obtained from the surveys applied to the group of users of Pago FácilCoguasimales and its group of internal collaborators will be interpreted through the application of descriptive statistics for the internal population and inferential statistics for the external sample.

4. Results

4.1 External diagnosis.

Economic environment or analysis:The economy of the city of Ocaña is made up of the contribution of farmers with their agricultural activities, tourism, merchants and local businesses.

In the region there is a high degree of labor informality, due to the fact that many people live from day to day and without access to virtual payment services because they do not have banking products. These people make use of traditional collection services to pay their utilities. (La opinión, 2019)

Political and legal environment or analysis:Pago FácilCoguasimales is a legal entity that complies with all legal requirements.

"It is a non-profit entity supervised by the Superintendence of Solidarity Economy. Incorporated in Colombia on October 17, 1995 under resolution No. 500-003 of DANCOOP". (Coguasimales, 2020)

Politically, the company pays municipal industry and commerce taxes because it is a public and private service collector.

Environment or sociocultural analysis:Pago FácilCoguasimales is a company that makes it easy for the community of Ocaña to pay utility bills, recharges, send and collect money orders, Bancolombia correspondents, BancoAgrario, Puntored, Nequi, courier service, subsidy payments, among others. It is for this reason that the inhabitants of the city find it necessary to approach the company to use its services, since an electricity or water bill is something that everyone must pay without exception, regardless of their social status or culture.

Technological environment or analysis:Technology is an indispensable part of society and, of course, of companies. More and more entities are joining in the application of new technological and innovative tools to achieve greater benefits in their economic activity, for example, to increase the productivity of processes and improve the quality of their products.

Technology can also play a role against the companies and especially for the public utilities, due to the collection systems through WEB platforms that have been implemented by the public utilities.

Geographic setting or analysis:Pago FácilCoguasimales S.A.S. is located in the downtown area of the city of Ocaña, which is considered an advantage due to the high flow of people that pass through this area.

Competitive factors:The company has two direct competitors which are: ApuestasCúcuta 75 and Efecty. These are two companies that offer users some services similar to those of Pago FácilCoguasimales.

The company stands out for its years of experience in the market, providing its users with the best service and improving every day to offer the customer the greatest amount of services and products in one place.

4.2 Internal diagnosis.

"Internal diagnosis is a process that is performed in order to identify strengths, opportunities, weaknesses and threats of the organization". (Mejía Herrera, 2017)

Management capacity:Pago FácilCoguasimales has a general manager of the office located in the city of Ocaña, who does not have full autonomy and when making decisions, these must be consulted with the Cúcuta office. A weakness is identified due to the response times of the Cúcuta office or the lack of agreement on decisions. Also in the Cúcuta company there have been constant changes in the position of head of collections, who is the head of the local administrator, causing the loss of the knowledge acquired about the operation and needs of the office in the city of Ocaña.

There are situations in which the administrator of the Ocaña office performs all her functions and steps to carry out certain objectives and improvements, but when it is time to receive an endorsement or approval from the company in Cúcuta, she has not always received an immediate or positive response, causing delays in the processes.

Competitive Capacity: The company has a broad portfolio of products and services that it offers to its users, in addition to the collection of public and private utility bills for water, electricity, and cable television.

There are several collection companies in the city, both formal and informal. An example of informal competition is those shopkeepers who receive the money from the receipts in their stores and charge a surplus for this service. Although these shopkeepers must legalize the payments in a formal company, it prevents users from approaching the facilities and learning about the other services offered in the office.

A disadvantage that the company has with respect to the competition is that they have branches in some neighborhoods of the city, this makes a potential customer of easy payment who used to pay his bills downtown prefer to do it in the competition because there is an office near his home and thus avoids the displacement.

The company has a proprietary collection platform that no one else has, this is one of its greatest strengths, but nevertheless they are still preparing to improve the service capacity and the platform they are currently managing.

There is also an opportunity and it is a project they are working on, which is to make an alliance with a national collection company, which would allow them to reach agreements with other companies and thus become known in a much broader market and enhance their growth.

Financial capacity: In terms of financial capacity, the office currently reaches the break-even point, although certain changes or fluctuations can be observed from month to month depending on the payment behavior of individuals.

It can be said that in the Ocaña office they maintain the profitability margin, but they are still working on expanding services with the implementation of the new platform and attracting or reaching more clients.

Technical or technological capacity: The office currently has the necessary equipment and resources to provide its services. However, it depends entirely on the stability of the Internet network, which sometimes has failures.

In terms of equipment, it is considered that it is time to renew them for more advanced ones; with respect to the technological platform, it is in search of new alliances. The physical location is in a strategic point of the city in the downtown area with a high flow of people, its facilities are spacious, but it is necessary to adapt a space for people to wait their turn comfortably.

Human talent capacity: The human resources currently working are considered sufficient and are well trained, with regard to their academic level, each of them has completed technical studies and adequate knowledge and management of the program, except for the messenger who has a bachelor's degree; the workers receive a minimum salary with legal benefits.

In this factor, a weakness is identified, which is the lack of a training program for employees regarding customer service and customer care, which was previously being done, but has been forgotten for some time.

4.3 SWOT Matrix

There are different mechanisms that allow analyzing the business reality. One of them is the SWOT analysis method, which allows an analysis of the different factors that surround an organization and from there to determine the different strategies to improve its positioning in the market. (Marín Álvarez, Rojas Caldelas, & Fuentes Villantes, 2010).

The following is the result of the analysis of internal factors (Opportunities and Threats) and external factors (Strengths and Weaknesses).

4.3.1 Identification of factors

Strengths (F)

1. Experience and growth in the market.
2. Strategic location
3. Broad portfolio of services
4. Personnel trained in the use of the programs.

5. Good corporate image
6. They cover a large market niche
7. Potential customers
8. Motivation and empathy with customers
9. It has its own collection platform. (SIRECOOG)
10. Technological endowment

Weaknesses (D)

1. Failure to conduct internal and external audits
2. Little publicity and promotion
3. Lack of advanced technology
4. Company infrastructure
5. Deficiency in communication with the main office in Cúcuta when making certain decisions.
6. Lack of training programs for workers related to customer service and customer care.
7. Lack of strategic marketing planning
8. Lack of strategic alliances
9. They do not have their own premises, they pay rent
10. Parking

Opportunities (O)

1. Achieve greater recognition in the marketplace
2. Implement new forms of payment
3. Company expansion and development
4. Open an office in the northern part of the city.
5. Employment generation
6. Technological development and innovation
7. Entering new markets
8. Strategic alliances with other companies
9. Invest in environmental programs
10. Create an online payment platform

Threats (A)

1. Direct competition
2. Appearance of new companies dedicated to the same activity.
3. Customers' preference for another company to pay for their services.
4. Decrease in the demand for the services offered.
5. Disturbance of public order
6. Unfair competition from other companies
7. Tax increase for the company
8. Risk of emergence of foreign competitors
9. Change in the country's economy, indirectly.
10. Economic situation of the province.

4.3.2 Strategy approach.

Strategies (FO)

Take advantage of the experience they have in the market to achieve strategic alliances with other companies, and thus be able to enter new markets (F1, O8, O10, O7).

2. The company has potential clients and a wide portfolio of services from which it can benefit by opening an office in the northern part of the city and thus generate employment (F3, F7, O4, O5).

3. Pago fácil has its own collection platform which can expand its capacity by innovating in technologies and implementing new forms of payment and providing new work tools to its collaborators, thus attracting more customers (F9, O6, O2, F4, F7).

4. Covering a large market niche and having a broad portfolio of services provides the opportunity to make strategic alliances with other companies and be able to enter new markets, as well as achieve greater recognition in the market where they are currently located. (F3, F6, O8, O10, O1).

Strategies (DO)

1. Improving communication with the main office in Cúcuta is of great importance to make decisions that concern them both, they could reach an agreement to implement new forms of payment and talk about the opportunity to open an office in the northern part of the city from which strategic

alliances with other companies can emerge and expand further (D5, O2, O4, O10, O3).

2. Train workers in customer service to achieve greater recognition in the market (D6, O01).

3. Establish marketing strategies aimed at achieving greater recognition in the market, expansion and development of the company and entering new markets (D7, O1, O3, O7).

4. Perform internal and external audit to the company every 3 months so that with the help of this tool they can analyze how the office is behaving and based on this to make decisions that help to improve more and more, this would bring many benefits because they can see the opportunity to make strategic alliances, expand more, enter new markets, even think about investing in environmental programs. (D1, O8, O3, O7, O9).

Strategies (DA)

1. To carry out advertising and promotional campaigns to publicize the services offered by the company and thus prevent new potential customers from wanting to go to the competition or choose another company to pay for their services (D2, A1, A2).

2. Improve the appearance of the company's infrastructure to make it more attractive and modern, this greatly influences the customer's decision at the time of consuming a product or service, how to innovate in technology to provide a more efficient service. This would help when new competitors appear and possibly come up with innovative things to offer (D4, D3, A2).

3. Make strategic alliances with other companies to allow Pago FácilCoguasimales to create entry barriers to new companies engaged in this same activity and the appearance of foreign competitors (D8, O2, O8).

4. Work on the infrastructure of the company to see how to expand the facilities and adapt a parking space for customers of Pago FácilCoguasimales and thus avoid disruption of public order because many customers use their own transportation and because they do not pay for parking they leave it parked on the street. (D4, D10, A5).

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5. Discussions

The final diagnosis obtained after collecting the necessary information from each of the company's stakeholders allows us to determine that the company has many strengths and opportunities that it must take full advantage of in order to strengthen itself and remain competitive in the current economic context.

This research allowed the company to evaluate different factors that will allow it to adequately fulfill its objectives, increase its commercial projection and maintain its position in the market.

It is important to work for the maintenance of these types of companies, which arise from family enterprises and contribute to the region.

As (Pineda-López & Manzano-Sanguino, 2018), entrepreneurship and entrepreneurship, is an indispensable aspect since it contributes to human development, through the generation and contribution to growth and development in the economy, becoming necessary then the constant evaluation of human behavior since this acts not only by the characteristics of the environment, but also by their abilities to take on new challenges.

It is also important to take into account that the local and national economic dynamics are still weak, due to the fact that significant changes are generated in the economy which causes a decrease in the performance of each of the elements that make it up. Ocaña is no exception and there are many aspects that hinder the progress of organizations. (Pineda-López & Navarro-Claro, Análisis de la dinámica económica, laboral y social en el municipio de Ocaña, 2019).

6. Conclusions

An internal and external diagnosis was made to the company Pago FácilCoguasimales of the city of Ocaña by means of the information obtained through different collection sources in order to know the real state in which the company is. It is possible to identify that the internal situation presents some shortcomings that the office can improve in order to provide an increasingly quality service. Externally, it is observed that the company must take advantage of the opportunities it has to face the threats. The analysis ends with the elaboration of the SWOT matrix where strategies are proposed to help counteract threats and weaknesses.

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