

## EFFECTIVES HABITS FOR THE ACHIEVEMENT OF COMMUNICATION IN BUSINESS

### HABITOS EFECTIVOS PARA EL LOGRO DE LA COMUNICACIÓN EN LOS NEGOCIOS

### ABITUDINI EFFETIVE PER IL CONSEGUIMENTO DELLA COMUNICAZIONE NEI NEGOZI

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#### ABSTRACT

This article aims to highlight the Effective Habits. For the improvement of the communication of the leaders of Business of Credit Cards. It was based on the theoretical postulates of authors as Porret (2012), Espinoza (2011), Peñafiel and Serrano (2010), Llena and others (2009), Moreno (2009), Covey (2009), Serra (2007), Fernández and others (2007), Gallego (2006), Rosas (2005). It was located in an inductive positivist model, quantitative approach, non-experimental design, and field tansectional. The population consisted of fifteen (15) people, of whom five are managers and ten analysts, constituted as a population census. The data were collected through surveys using a form with five closed response alternatives with positive direction. The validity of content was obtained by consulting the opinion of ten (10) experts; And the discriminant with the data of the pilot test, emphasizing that the 10 reagents were discriminated In turn, the reliability of the instrument was calculated using the Cronbach Alpha coefficient. The analysis of the results was guided by inferential statistics, specifically the technique of Analysis of Variance (ANOVA) according to the established scale. Among the relevant conclusions, it should be emphasized that leaders should foster empathy to facilitate decision making, recognize the emotions of their collaborators and clients in order to open communication



channels assertively, this will allow them to generate learning to manage the Best way conflicts. Therefore, it is recommended that managers in the credit card business continue to strengthen communication skills and techniques to overcome the physiological and emotional changes that may impact on the service and the goals set by universal banking.

**Keywords:** effective habits, communication, conflict management, effective communication, recognition of emotions.

### RESUMEN

El presente artículo tiene como propósito resaltar los Hábitos Efectivos para el logro de la comunicación en los negocios. Se sustentó en los postulados teóricos de autores como Porret (2012), Espinoza (2011), Peñafiel y Serrano (2010), Llena y otros (2009), Moreno (2009), Covey (2009), Serra (2007), Fernández y otros (2007), Gallego (2006), Rosas (2005). Se ubicó en un modelo inductivo positivista, enfoque cuantitativo, diseño no experimental, transeccional de campo. La población estuvo conformada por quince (15) personas, de los cuales cinco son gerentes y diez analistas, constituida como censo poblacional. Los datos fueron recolectados por medio de encuestas utilizando un formulario con cinco alternativas de respuestas cerradas con dirección positiva. La validez de contenido se obtuvo consultando la opinión de diez (10) expertos; y la discriminante con los datos de la prueba piloto, destacando que los 10 reactivos resultaron discriminados. A su vez, la confiabilidad del instrumento fue calculada por medio del coeficiente Alfa de Cronbach. El análisis de los resultados se orientó por medio de estadísticas inferenciales, específicamente la técnica de Análisis de Varianza (ANOVA), según baremo establecido. Entre las conclusiones relevantes, hay que destacar que los líderes deben propiciar empatía para facilitar la toma de decisiones, reconocer las emociones de sus colaboradores y clientes a fin de abrir los canales de comunicación de manera asertiva, esto le permitirá generar aprendizajes para gestionar, de la mejor manera, los conflictos. Por consiguiente, se recomienda que los gerentes en el negocio de tarjetas de crédito continúen reforzando habilidades y técnicas de comunicación para superar los cambios fisiológicos y emocionales que les pueda impactar en el servicio y en los objetivos trazados por la Banca Universal.



**Palabras clave:** hábitos efectivos, comunicación, gestión del conflicto, comunicación efectiva, reconocimiento de las emociones.

### RIASSUNTO

La finalidad del artículo è evidenziare le abitudini effettive per il conseguimento della comunicazione nei negozi. Si è appoggiata nei principi teorici di Porret (2012), Espinoza (2011), Peñafiel y Serrano (2010), Llena e altri (2009), Moreno (2009), Covey (2009), Serra (2007), Fernández e altri (2007), Gallego (2006), Rosas (2005). Si è seguito un modello induttivo positivista, con approccio quantitativo e un disegno non sperimentale, transeioante e di campo. La popolazione è compresa da 15 persone, delle quali cinque sono direttori e dieci sono analisti, formata come censimento di popolazione. I dati si sono raccolti tramite inchieste usando un formulario con cinque alternative di risposte chiuse con direzione positiva. La validità di contenuto si è ottenuta consultando la opinione di 10 esperti, e la discriminante con i dati della prova pilota, evidenziando che i 10 reattivi sono stati discriminati. A sua volta, l'affidabilità dello strumento si è calcolato con il coefficiente di Alfa di Cronbach. L'analisi dei risultati si è orientato tramite le statistiche inferenziali, specificamente la tecnica di Analisi della Varianza (ANOVA) secondo l'elenco ottenuto. Tra le conclusioni rilevanti, c'è da notare che i leader devono promuovere l'empatia per facilitare la presa di decisioni, riconoscere le emozioni dei suoi collaboratori e clienti affinché aprano i canali di comunicazioni in modo asertivo. Questo permetterà generare apprendimenti per gestire in miglior modo i conflitti. Quindi, viene raccomandato che i direttori nel negozio delle carte di credito continuino rafforzando le abilità e le tecniche di comunicazione per superare i cambiamenti fisiologici ed emozionali che possano impattare nel servizio e negli obiettivi delineati dalla Banca Universale.

**Parole chiave:** abitudini efficaci, comunicazione, gestione dei conflitti, la comunicazione efficace, il riconoscimento delle emozioni.

### INTRODUCTION

Historically it has been observed how communication has played a very important role; being closely linked to the way society has been evolving to open barriers. This has allowed the study of humanity for periods, from the Lyrical to the present age, as far as

information and communication technologies are concerned, which have been appearing over time, the latter being vital to solve conflicts by recognizing the emotions.

Today, having a global vision in every company gives as an unfailing result the appearance of an element called "communication", for this reason, companies must take risks, share knowledge, efficiently handle conflicts, develop communication skills to generate actions, Enhance motivation, and train staff. For this reason, in order to compete in the current world markets they must have an organizational culture consistent with the changes, adaptable to the environment with organizational levels where their management is oriented to the communicational change.

The latter being converted into a medium or vehicle where individuals share and construct options for transmitting information. Therefore, this process allows connecting with the environment forming an integral part of this for human development. Certainly the communication provides sufficient tools for a very good cooperation, giving transcendental step to the competition between the organizations to cement socially viable and communitarian actions.

As has been stated, part of this synopsis is closely related to the conversations in any space inside and outside our lives, therefore their applicability in organizations where their performance depends fundamentally on it, allowing with this to efficiently achieve the objectives planned in Strategic direction, position the company, project its image, strengthen its organizational culture. Therefore, it will be more successful when the message is simple, clear, unbiased, objective and really understandable.

From the above assertion, it appears that there are needs for significant changes in organizational structures, so managers are obliged to address them to adapt successfully in response to the turbulent environment experienced. In this regard, leaders are required to clearly recognize this insufficiency in order to provide sufficient incentive to motivate human talent by engaging it in achieving the stated objectives.

It is important to note that the lack of effective habits in credit card business managers (TDC) in Universal Banking, in turn, impact communication when it is not possible to

transfer knowledge and resolve conflicts efficiently. To this end, poor managerial practices are observed, hampering the development of talent considerably. Therefore, in the Universal Banking there is a managerial line in the financial business with new tendencies, which seek the good functioning through the strategic direction in the organization, in order to forge the effective habits in the collaborators.

For this reason, the present investigation was done so that the managers of the business do not engage in bad practices and management habits few effective, preventing them to obtain the organizational objectives traced. As has already been clarified, people must necessarily visualize opportunities maximizing results, reaching effective habits, forming the basis of character, forging successful organizations and continuously integrating with communication processes.

## **THEORETICAL FOUNDATION**

### **HABITS**

To study the habit as tenence constitutes the first attempt as a nominal epistemological definition, where the saying is the most spontaneous way to access being, the name is to approach the quiddidad designated by him. In this regard, Sánchez (2000) focuses it under the perspective of Aristotle as "quod quid erat ese", that is, this for which it has to be something. In addition, the same author refers to Tomas de Aquino, which gives a meaning to the term "essence" in the thirteenth century, as well, by "nature" as that by which; a thing is established in its own species or where it is born "Essence" changed by the philosophers by "quiddidad".

The previous observation, the relation used by the same author, on the verb to have, is present only to add the meanings of the word where the philosopher Aristotle distinguishes it without a doubt as an approximation to the essence of the habit as a genre of virtue. Therefore, it is considered as an analytical quotation and is also encompassed in a Thomistic passage as a synthetic writing, whose subject was limited especially to the qualitative habit.

Sánchez (2000) also cites in an analogous way that we proceed to study the habit as a quality, presenting the analysis with the following definitions: habit is a quidditative quality or quality in ordine and naturam, the predicament has been based on its quadruple relation As the substance understood as nature, action, passion and quantity, it is in this order of ideas, Thomas Aquinas associates the species by quality, from a more intimate progressive list to the most peripheral.

Lagunes (2004) points out that studying habits brings us closer to practical human reality by combining the purpose and action of the concept itself, its efficient performance in corporate governance including personal life. In turn, Pieper (1998) mentions repeated acts in many cases so unconsciously fix the act in people, undoubtedly evoking to become about something really positive for the human being. Therefore, the tendency to repeat them becomes virtue as acquired by facilitating good acts or in vices without a positive end.

In this sense Alles (2003) defines it as a virtue whose quality depends on the will that is regulated by reason placing it between two vices. As can be seen, all the anthropological philosophical theories cited above by Aristotle, Thomas Aquinas and St. Augustine agree that happiness is pursued by every man, contributing in his goodness to achieve them. In short, to have the virtue is to be consistent in value, constant in achieving a good work to the end despite the barriers or unfavorable situations.

From the above statement, the enthusiastic pursuit of happiness to obtain professional development in the labor sphere, as a real circumstance in the life of man, is evident from Aguado (2002) who expresses that in the most outstanding characteristics Of the working world of the 21st century, the greatest success, both technical and economic, derives from effective fulfillment of personal and professional duties. In this regard, developing managers or managers is a pressing need in our society, so that they efficiently lead the staff as great leaders.

Covey (2009) defines it as an intersection of knowledge, capacity, desire, being knowledge a theoretical paradigm, ie doing and why, being doing as ability, motivation is desire, therefore, the will to do. Therefore, to transform something into a habit is necessary

to reach these three dimensions. Likewise, he points out that no matter how many people are supervised there is only one to change, being that individual oneself, From there, the importance of studying the habits to make them better person and manager.

Starting from the previous precepts, convergence is perceived in posing habits as a conclusive factor in the organizational development, adding dynamism and skills in the processes of strategic direction. In this sense, the researcher considers that this author defines it assertively because it relates to the trilogy of capacity, desire, and knowledge.

To that end, the researcher defines it as the option to achieve the objectives set out in the strategic direction of the Universal Banking, where values are tools that this bank manager uses to fulfill his true vocation of being a leader, focusing people as An integral being, with reason, will and professional development, developing in a satisfactory way contributing with his happiness, in addition, exercising the virtues as habits related to perspective, strength, equity, balance as a guide for his collaborators to enhance the acquired competences as leader.

### **EFFECTIVENESS**

It is not the same to be effective as to be efficient, usually these terms tend to be confused, so in the companies the resources strive to be it when they execute their activities and fulfilling the goals therefore, the effectiveness is the proportion of what is Do on the job, on the results of stated objectives and business performance. In this vein, Sánchez (2013) points out how to have an appropriate product in the right place, with the requirements, associated attributes, and also, combines efficiency, affecting the client and environment by the goods, services generated or the use in resources used to generate them. It therefore relates it as an impact indicator by associating it with final results or evaluated programs.

Daft (2007) mentions that the central point to understand the different structural perspectives in the organization is to design them in terms of their scope and effectiveness, this being a broad term related to the degree to which companies achieve their goals well Whether official or operational. However, it considers that it is not easy to



achieve them because people have different interests as customers commit to the product, quality service with reasonable prices, employees, wages and working conditions.

In agreement, Castañeda (2005) expresses it as a strategy to achieve the objectives associated with the mission relating to profitability, market shares, growth, respect for society, innovation, personal development in the medium or long term. Similarly, it relates to a business model as another element of effectiveness, noting that there are many ways to operate a company but all start from the market to serve.

By contrasting these postulates, convergence is observed when we consider that effectiveness is a determining factor in organizational development, impacted in turn in the strategic direction, to achieve organizational goals or objectives in obtaining expected results, in addition to combining the components of effectiveness and efficiency. Consequently, the research defines effectiveness as the ability or ability that these bank managers demonstrate to achieve the results proposed by the financial institutions represented by the Universal Banking, regardless of the resources used.

### **EFFECTIVE HABITS**

In the absence of information or postulates about effective habits, a position is set by the author Covey (2009) who points out the habits of effectiveness as the trainer of large organizations providing long-term benefits with positive bases of character, regardless of How many people are supervised there is only one to change or transform, that individual is himself, for this reason, there are habits that will make you better person and manager.

Consequently, the researcher defines effective habits as the paradigmatic development, in which the balance and harmony in the productive processes that TDC business managers can demonstrate, to achieve the results pursued by the financial institutions represented by the Universal Banca, Have been proposed to achieve the desired, desired and expected effect. Consequently, studying them brings the leader closer to the practical reality of combining actions, will, reason, ability, skill, and ability to overcome the barriers that may arise within organizations.



## COMMUNICATION CHARACTERISTICS

Semantic communication is the starting point to build in the processes of humanization, situations in which man develops, has many connotations, express unconscious or conscious ideas, indirect or direct, where people use it to understand each other through Language, emotions and feelings. Consequently, the characteristics concern both participation and the relationship between people

In the same sense, Llena and others (2009) point to them as a phenomenon of community actions that occur in social life, where the problems are presented in communication processes. The authors mention that it is not produced in the communities, on the contrary the community is the communication itself, in addition, they propose some orientations where the professionals use them in the said actions.

For its part Gallego (2006) places it in the center of family communication, where the elements in this process are closely related to the conversations that take place in all places and spaces. In that sense, the human being grows, evolves, transforms throughout his life, because they are constantly subjected to socio-emotional, physiological, experiential changes, impacting the way of communicating.

While Covey (2009) expresses that it is important for organizations made up of individuals, because they can count on an information system to know the needs of customers, employees, shareholders, suppliers and the society where they operate. Where trust is related to the different levels of communication. When contrasting the postulates of the different authors it is perceived that the latter clearly describes it, being important for the organizations because it allows them to know in depth the needs of the client, shareholder and employees. Therefore, the researcher defines it as the communication skills to be developed by this business manager, to overcome the experiential changes that may impact them.

## CONFLICT MANAGEMENT

There are many definitions developed, it is known as the process where one of the parties perceives that another has influenced in a negative way or is close to it, besides

being part of the human being due to the existing differences, that is why conflicts need to be managed by people involved, if it is not seen as such then it does not exist, within the points in common there is opposition, compatibility and interaction. The author Porret (2012) mentions that when these are not resolved within the organizations is impossible to transcend, however, there are coexistent others that are not solved by the company, with respect to the latter, communication plays an important role As it allows to negotiate efficiently in the negotiation processes between the parties involved.

While Espinoza (2011) states that they exist when several interdependent parts perceive incompatible objectives, it is also present in personal life because it is a condition of the human being, so it is difficult to discover whether it is positive or negative and that can produce changes generating growth and learning. However, within their management, it is necessary to strike the balance between forces and interests, for this reason, the need for understanding to seek a very positive solution of the conflict, being a social process that arises from assumptions, experience, life, and beliefs.

For Covey (2009) management requires a new habit to dominate win-win, associating it with abundance, that is, sufficient assets for all people reducing with this the feeling of scarcity. In addition, it mentions an evolution of the conflict with the change of the win-lose paradigm establishing competition for mutual benefit or competitiveness, becoming an opportunity to overcome selfishness.

According to the postulates of the different authors, they were contrasted perceiving convergence as an important factor in organizational development, adding dynamism in the transformational processes towards the new. The researcher considers Espinoza (2011) to better define conflict management, therefore for the effects of the study, a great difficulty faced by business managers in the management of people, is not known how to manage conflicts with occurrences in The organizations, therefore, not being managed efficiently can affect the service to customers in the Universal Banking.

## **EFFECTIVE COMMUNICATION**

Some of the anguishes that human beings face are associated with the inability to converse correctly with others, many people go through serious difficulties to be heard, to claim or recognize the work of others, to play an important role in organizations when it is effective. Consequently, one can interact with other people and the environment through words, thus achieving the great purpose of transmitting or receiving codes successfully to exchange messages.

For its part Espinoza (2011) indicates that this occurs simultaneously by two ways, verbal or not, the latter, is associated with gestures, tone of voice, body posture, gesticulations, among others. Becoming an important channel for its analogy with the verbal. At the same time, it has a content aspect with what is spoken and related because it has to do with people. Therefore it is convenient to exercise the ability of active listening if you want to be a receiver or assertive expression when you are an issuer.

While expressing Moreno (2009) they are mechanisms for the message to arrive correctly to the recipient and ensure their receipt with success. In addition, in its strategy is fundamental to achieve a vision to place all the energies towards the own organizational and personal objectives. For Rosas (2005) this action is similar to breathing given that all people do, but to do it effectively is not so easy, a good communicator must understand these processes and apply them to achieve the desired goals. It means, then, that not only good intentions are sufficient to improve labor relations, it is also necessary for business managers to apply effective communication techniques.

## **RECOGNITION OF EMOTIONS**

People can identify and learn from feelings, this is part of emotional intelligence, must acquire ability to know how to interpret this information unconsciously or consciously. On the other hand, when the individual is placed in the other's place is called empathy, are situations that not many realize before making decisions influencing the emotions of the human being, an empathic individual can discover information that causes pain or suffering.

In this sense, Peñafiel and Serrano (2010) developed their research on the emotions of others or empathies, associating them with social relations to interpret unconscious but not verbal perceived signals. Mention in turn that when recognizing the emotions in other people, such as gestures, facial expression, bad responses, will facilitate the knowledge of emotions with individuals. For its part Serra (2007) agrees with the previous authors in the capacity to understand emotions of others, gestures and expressions.

While Fernández and others (2007) they frame them in individual patterns associating it with the expression or the recognition of the emotions in certain forms, using stimuli grouped with static images in faces expressing emotions, in some occasions they do not have concordance with the reality emphasizing in the Recognition that can be achieved with stimuli. Starting from the previous precepts, it is imperative that these business leaders have the ability to recognize the emotions transmitted by clients within financial institutions, in order to interact with them with skill within the Universal Banking.

### **METHODOLOGICAL FRAME**

This research has an epistemic orientation with a positivist paradigm with a quantitative approach related to effective habits as an important alternative of communication, admitting only the reality of the facts observed in the TDC business in the Universal Banking. With reference to the above, the study population was satisfied with the Business Managers of the next five banks in the market share ranking, Banco de Venezuela BU, Banesco BU, Banco Mercantil, CA, BU, Banco Provincial, CA, BU And Banco Occidental de Ahorro B.U., established in the Maracaibo municipality.

Likewise, the representative elements of the study phenomenon were selected clarifying the reason why these financial institutions were chosen in the total population and not others. As a consequence, a structured questionnaire was applied with closed questions of lickert scale taking as reference the theoretical bases. It was also validated by experts in the area under study to confirm its validity. Subsequent to this, a pilot test was performed with subjects other than the population, applying the reliability coefficient using the Cronbach Alpha formula, yielding a high value to make it reliable with a high consistency of the reagents that make them up.

## REFLECTIONS OF THE CONTENT

Before taking a tour of the contributions extracted from the article, we first explained the characteristics of communication in the banking business, resulting in the analysis of inferential statistics made a high score with a level of significance within the category Very Effective, it is the first factor considered as part of this process in the variable effective habits because they concern with the participation and relationship between the individuals. In themselves they are communicational skills that credit card business managers must develop in universal banking, to overcome the physiological and emotional changes that may impact them.

In this sense, effective communication is relevant for this manager to relate to his / her collaborators, to enhance the development of skills, apply language techniques, ideas or feelings in order to achieve the objectives in financial institutions. With respect to conflict management, it becomes a factor that these leaders must consider to add dynamism in the processes of transformation towards the new, solve the problems not to affect the service in the banking and to generate learning in its handling.

Regarding the recognition of emotions, it is important that this manager develop competences to interpret information received in a conscious or unconscious way, recognize the emotions of his collaborators and clients, considering the empathy to facilitate decision making. Therefore, leaders should foster empathy to facilitate decision-making, recognize the emotions of both partners and clients to open channels of communication, this will enable them to generate learning to best handle conflicts, reinforce skills, Communication to overcome the physiological and emotional changes that may impact on the service and the objectives drawn by the bank.

For this reason, managers do not always correctly interpret the perceived stimuli, so they must develop habits that allow them to anticipate events before they occur, thus avoiding confusion, in addition, applying clear criteria and action plans to make the best decision. This is why it is recommended that these managers prioritize the activities, modifying them to provoke positive responses, I feel this important to achieve the capacity



and skills to know the elements of the associated environment in the credit card business in universal banking.

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