

## Contribution To Financial Management Analysis

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### Abstract

This study describes the development of scientific production in the research topic administrative competencies for the management of financial management worldwide in the time span between 2011 - 2022. As a source of information, the documents indexed in the meta-search engine Scopus were used, the data were interpreted through a bibliometric analysis using indicators of this science that allowed processing 115 documents, from which it was possible to determine the annual production, authors, sources, and most cited articles, as well as the most productive institutions and the correlation between authors, sources, and cited documents. The keywords used in the exploration were: Management competencies, Managerial skills, Management skills, Managerial competencies, and financial management, generating results that were then filtered by language, leaving 112 documents which were finally downloaded in csv format and processed using the R statistical software, by means of the Bibliometrix package.

**Keywords:** Financial management, Managerial skills, competencies

### 1. Introduction

The purpose of the study of finance is the generation and distribution of resources for the operation of the business plan, becoming an objective of the organization to meet the expectations of the investment and investors. That is why the company's activity must be focused on obtaining results that can generate value to shareholders and the fulfillment of the company's strategic plan. Therefore, financial decisions become a transversal area of the company, since they can affect the fulfillment of the organizational objective, they must be subject to constant evaluation by the management in order to be articulated in all areas of the organization (Vera, 2010).

The biggest problem affecting SMEs is their Managerial-Administrative System, immersed in this is the financial function, which is responsible for generating resources and irradiating them to the other areas of the organization for the normal development of its operations (Vera, 2009). Today's organizations, due to globalization, are developing in more competitive, complex, and dynamic environments, which requires that decision making be directed to strategic aspects to create value in the organizations. According to Córdoba, (2012) it is very important to study this variable, since decision-making in the company impacts it financially, allowing determining and implementing the best practices and tools in the organization. According to Santandreu, (2000),

financial management is defined as that which decides, administers, and manages investment decisions, as well as the allocation of resources, according to the requirements of maximizing results and adding value to the organization. In addition to this definition, it presents the basic objectives of financial management as an answer to the following questions:

1. For long-term decision making, what criteria, strategies and methodologies should be applied in the company?
2. For the financing of long-term investments, how should financial resources and flows be planned in terms of quantity and quality?
3. In the company's working capital management, what should be the investment and financing policies?

Like Santandreu (2000), Cordoba (2012) refers to financial management as the "process that involves the income and expenses attributable to the rational management of money in the organization and, consequently, the financial profitability generated by it", meaning that the purpose of financial management can have two scopes: one, responsible for the generation of resources to meet the expectations of partners and third parties, and a second one that will be responsible for the efficiency and effectiveness of the allocation and use of resources.

## **2. Methodology**

The analysis performed is quantitative, using the descriptive-analytical method in order to expose the behavior of the study variables, in this case administrative competencies and financial management, and subsequently explain the trends related to bibliometric exploration (Abreu, 2014). The analysis corresponds to descriptive statistics because it is desired to know the behavior trend of the variables under study referring to all the texts published in the meta-search engine Scopus (Acosta, et al 2018). In this sense, a systematic exploration of the literature was carried out within high impact journals, such as those that are part of the Scopus meta-search engine in the current year, using information retrieval strategies of great importance to recover the documents that are going to serve as input for the research topic "Administrative skills for the management of financial administration in Colombia". One of these strategies was to use the keywords with their synonyms separated by the OR operator to expand the number of results obtained in the first terms and then relate them to the second and third terms using the AND operator with the objective of recovering documents that contain within the same the three terms together, the terms used were: "management competencies", "Managerial skills", "management skills", "Managerial competencies" and "Financial management". Initially the study was contemplated to delimit it to a specific geographic region, in this case Colombia, but now of starting the search only one result was found in the remote meta-search engine of scopus. We then proceeded to expand the exploration exhaustively excluding the term Colombia, as can be seen in Table 1.

**Table 1: Test Search**

Search equation	Documents obtained
( TITLE-ABS-KEY ( "management competencies" ) OR TITLE-ABS-KEY ( "Managerial skills" ) OR TITLE-ABS-KEY ( "management skills" ) OR TITLE-ABS-KEY ( "Managerial competencies" ) AND TITLE-ABS-KEY ( "Financial management" ) AND TITLE-ABS-KEY ( Colombia ) ) AND PUBYEAR > 2010	1
( TITLE-ABS-KEY ( "management skills" ) AND TITLE-ABS-KEY ( "Financial management" ) ) AND PUBYEAR > 2011	87
( TITLE-ABS-KEY ( "management competencies" ) AND TITLE-ABS-KEY ( "Financial management" ) ) AND PUBYEAR > 2010	18
( TITLE-ABS-KEY ( "Managerial skills" ) AND TITLE-ABS-KEY ( "Financial management" ) ) AND PUBYEAR > 2010	10
( TITLE-ABS-KEY ( "Managerial competencies" ) AND TITLE-ABS-KEY ( "Financial management" ) ) AND PUBYEAR > 2010	6

After the above explorations, the final search equation delimited by the English and Spanish languages and by the last 10 years, was as follows:

(TITLE-ABS-KEY) ("Management competencies") OR TITLE-ABS-KEY ("Managerial skills") OR TITLE-ABS-KEY ("management skills") OR TITLE-ABS-KEY ("Managerial competencies") AND TITLE-ABS-KEY ("Financial management") AND PUBYEAR > 2011 AND ( LIMIT-TO ( LANGUAGE, "English") OR LIMIT-TO (LANGUAGE, "Spanish")). The result was 112 documents, which were downloaded in csv format and statistically processed with R software, using the Bibliometrix package.

### 3. Results and Discussion

**Figure 1: Annual scientific production**

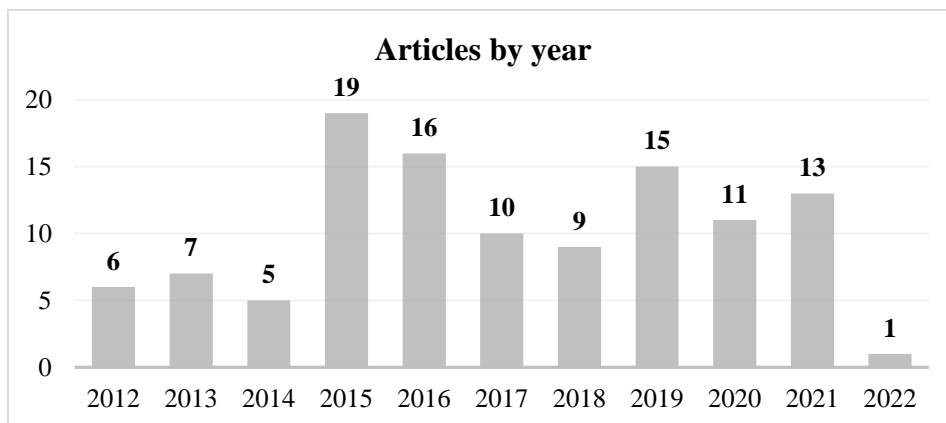


Figure 1 show that the intellectual production per year is not regular, in the first three years 2012, 2013 and 2014 it was relatively low, noting an outstanding increase in the years 2015, 2016 and 2019 as those with the highest production.

**Figure 2: Scientific production by countries**

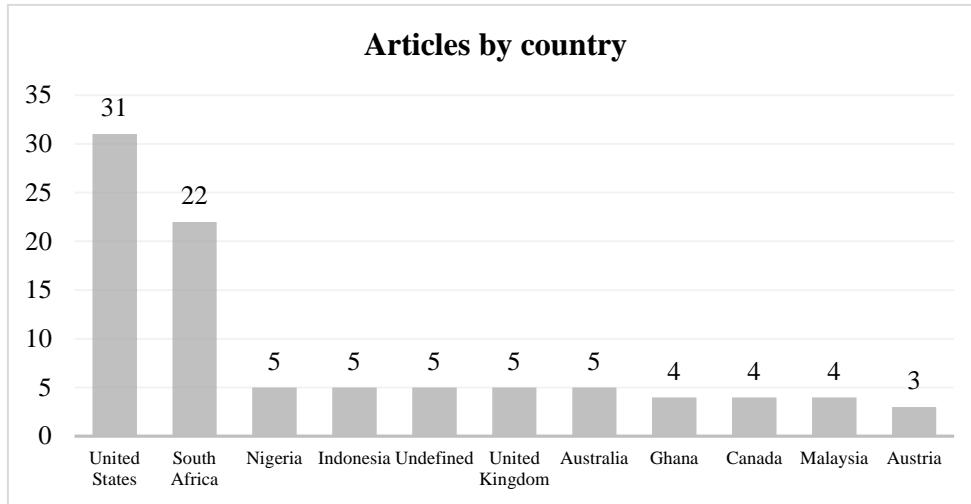


Figure 2 indicates that the countries that contribute the most to the research area are the United States and South Africa with 31 and 22 contributions, respectively.

**Figure 3: Sources with the most publications**

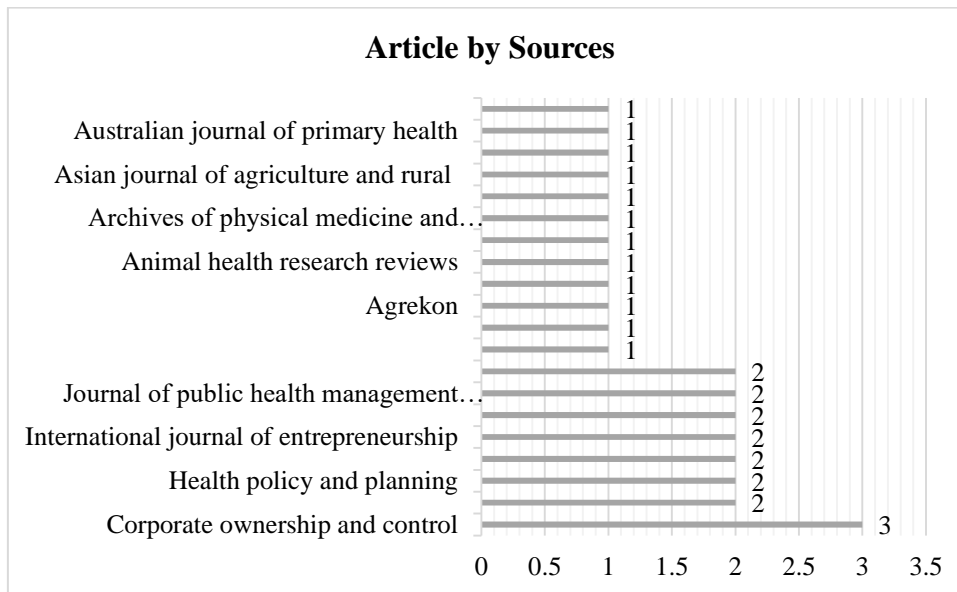


Figure 3 shows that the journal or source with the most contributions to the research topic is "Corporate owner ship and control", with 3 of the reported papers. The most significant article for the research topic for the research area is "The importance of record keeping to the growth of small and medium scale enterprises (SMEs) in Zimbabwe" by author Wadesango, O.V. from 2015, which explains the influence of quality financial reporting systems on the performance of small and medium scale

enterprises, The study found an absence of formal accounting systems in many firms due to lack of financial and accounting knowledge among owner-managers. And it is recommended that financial institutions and policymakers focus on educating such owner-managers with the necessary accounting and financial management skills.

**Figure 4: Institutions with the most publications**

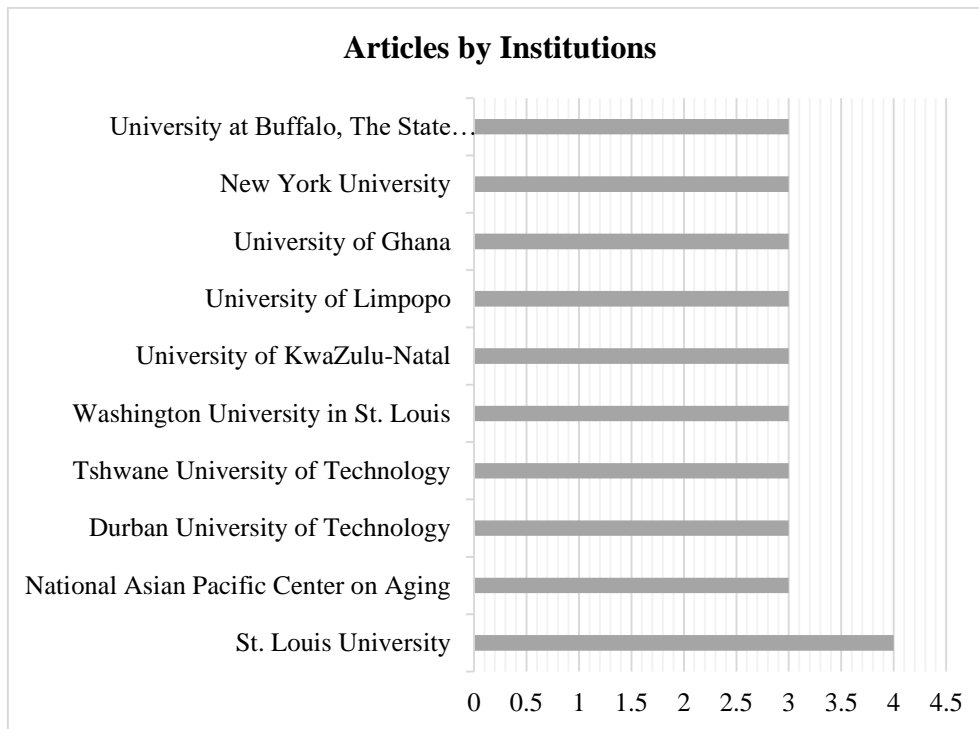


Figure 4 indicates that the institutions contributing the most scholarly output to the research area are St. Louis University, National Asian Pacific Center on Aging [and 8 others], each with 4 and 3 respectively. The most significant article from the former institution, "Examines financial capability among low-income older Asian immigrants, using data from in-depth interviews with 13 participants in a subsidized employment program in Los Angeles. Overall, respondents present a portrait of financial insecurity. Qualitative analyses indicate that respondents perceived little need to improve their financial knowledge and management skills because they "had no money to manage." There is evidence that respondents' financial knowledge and management skills may improve after opening a bank account, suggesting a potential role for financial access in expanding financial capability. The findings demonstrate the importance of financial capability building interventions for older low-income Asian immigrants. Social workers should be equipped with financial education and a thorough understanding of the financial needs, perceptions, values, behaviors, and resources of this population (Nam, Sherraden, Huang, Lee, & Keovisai, 2019).

**Figure 5: Authors with the most publications**

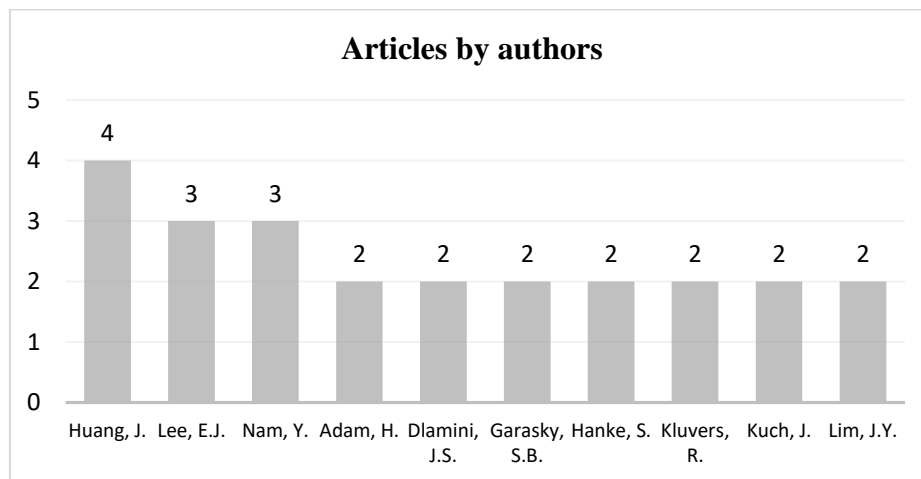


Figure 5 shows that the authors with the most contributions to the topic Management skills for financial management are: Huang, J., Lee, E.J. and Nam, Y., each with 4, 3 and 3 respectively. The most representative paper by the first author, on a study that examined financial capability and economic hardship among low-income older Asian immigrants in a supported employment program (N = 142). Financial capability was defined as a combination of financial literacy, financial access, and financial functioning. Financial hardship was defined as the inability to meet basic needs. The results showed that most of the sample had difficulty meeting basic needs. Most of the respondents answered questions on basic financial literacy incorrectly and few applied prudent financial management skills (Huang, Nam, & Lee, 2015).

**Table 2: Twenty most-cited articles**

Documents	DOI	citation
Gundersen Cg, 2012, j nutr	10.3945/jn.112.162214	74
Ramadani V, 2015, j enterprising communities	10.1108/jec-04-2015-0027	36
Nguyen Gtk, 2015, j int bus stud	10.1057/jibs.2014.64	35
Wu y-Cj, 2013, supply chain manage	10.1108/scm-04-2012-0145	35
Ogundeji Yk, 2016, health policy plann	10.1093/heapol/czw016	32
Sayinzoga F., 2016, bmc health serv res	10.1186/s12913-016-1351-4	28
Postmus jl, 2015, j consum aff	10.1111/joca.12057	28
Mudhara M., 2016, dev policy rev	10.1111/dpr.12151	27
Falconier Mk, 2015, j marital fam ther	10.1111/jmft.12052	23
Hussain J., 2018, j small bus enterp dev	10.1108/jsbed-01-2018-0021	20
Goverover Y., 2016, arch phys med rehabil	10.1016/j.apmr.2016.05.003	19
Liang Z., 2013, aust j prim health	10.1071/py12041	19
Mabuchi S., 2018, health policy plann	10.1093/heapol/czx146	16
Huang J., 2015, j fam econ issues	10.1007/s10834-014-9398-z	16

Whittaker A., 2015, global public health	10.1080/17441692.2014.998696	15
Soto-Fuentes P., 2014, aquichan	10.5294/383quí.2014.14.1.7	15
Kagotho N., 2017, j adolesc	10.1016/j.adolescence.2017.05.013	14
Noh W., 2015, asian nurs res	10.1016/j.anr.2015.04.004	14
Ranta M., 2018, int j behav dev	10.1177/0165025417745382	13
Engel L., 2016, j clin exp neuropsychol	10.1080/13803395.2015.1087468	13

In the table 2, the twenty most cited papers on the research topic are listed; the one with the most citations of these articles is about "Food insecurity is one of the major public health challenges facing children in the United States today. Reducing food insecurity and its concomitant consequences requires an understanding of the determinants of food insecurity. Although previous work has greatly advanced our understanding of these determinants, the role of one of the most speculated important determinants of food insecurity, household financial management skills, has not been considered. These results suggest that improving household financial management skills has the potential to reduce food insecurity in the U.S. (Gundersen & Garasky, 2012).

**4. Analysis of co-citations by authors, by sources and by documents:**

**Figure 6: Collaboration between authors**

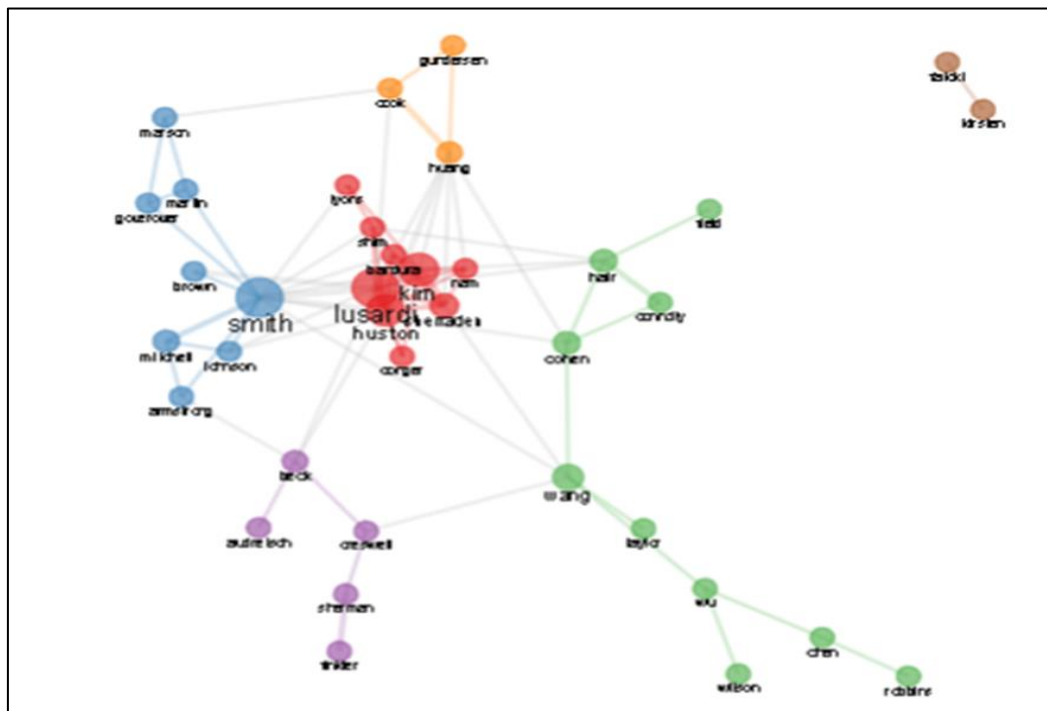


Figure 6 shows that there are 6 groups or clusters of authors, each node or circle represents an author, the size of which indicates the strength of the bibliographic coupling of the researchers, the closer two of them are in the visualization, the greater the relationship between them according to the bibliographic coupling. That is, researchers who are located close to each other tend to cite the same publications, as in

the case of Lusardi and Smith. The colors indicate clusters of researchers who are strongly related to each other according to the strength of bibliographic coupling of authors (Limaymanta, Zulueta-Rafael, Cristina, & Álvarez-Muñoz, 2020).

The groups of authors are conformed as follows:

Group 1. Lusardi, Kim, Sherraden, Bandura, Nam, Huston, Lyons, Conger and Shim, these represent 24.32% of all authors.

Group 2. Goverover, Smith, Armstrong, Brown, Johnson, Marson, Mitchell and Martin, which account for 22%.

Group 3. Wang, Cohen, Hair, Field, Robbins, Wu, Chen, Connolly, Taylor and Wilson, which account for 27% of the authors

Group 4. Creswell, Beck, Sherman, Finkler and Audretsch, these authors represent 14% of the total.

Group 5. Huang, Cook and Gundersen, represent 8% of the total.

Group 6. Fatoki and Kirsten, account for 5% of the total.

**Figure 7: Collaboration among sources**

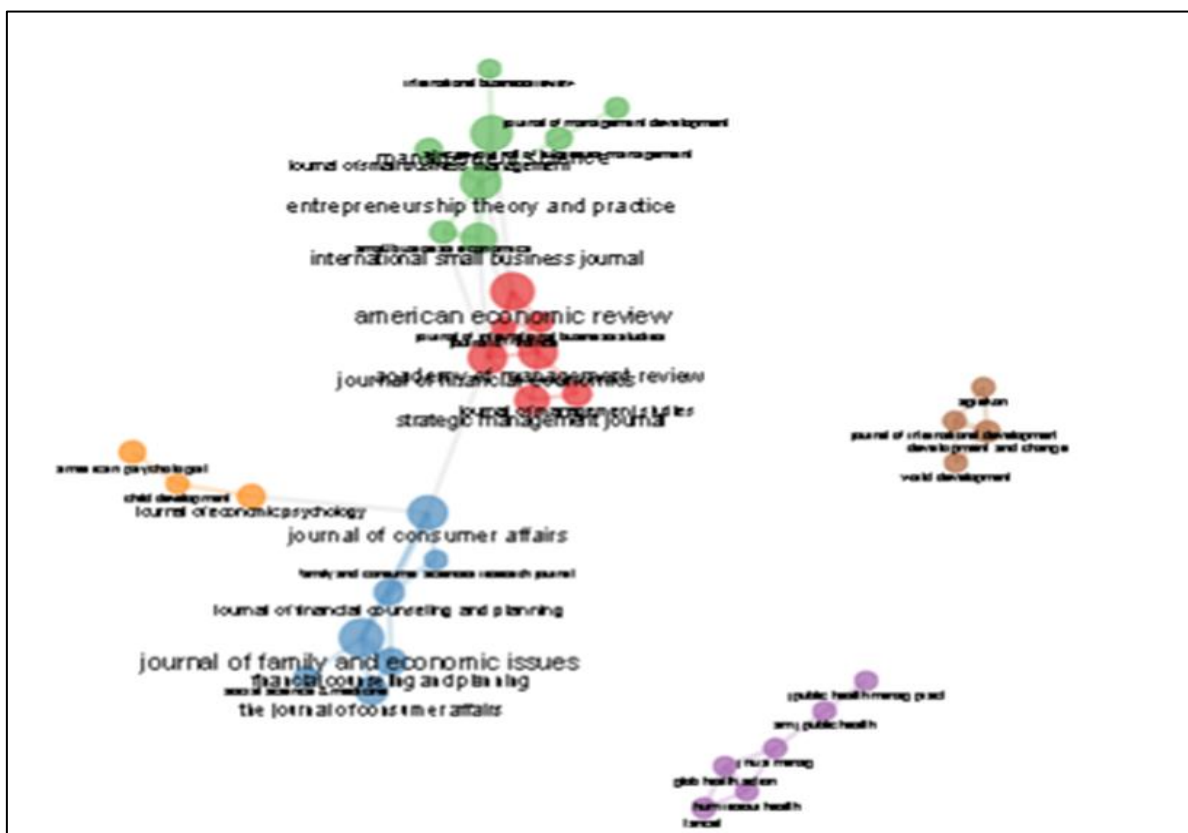


Figure 7 shows the clusters of collaboration between sources, of which 6 groups can be seen discriminated as follows:



Group 1. (Red color) included seven (7) journals: Journal of international business studies, Strategic management journal, Journal of financial economics, American economic review, Journal of finance, Journal of management studies and academy of management review.

Group 2. (Blue color) included seven (7) journals: Journal of family and economic issues, Journal of consumer affairs, financial counseling and planning, The journal of consumer affairs, Family and consumer sciences research journal, Journal of financial counseling and planning y Social science & medicine.

Group 3. (Green color) included six (8) journals: Small business economics, African journal of business management, Entrepreneurship theory and practice, International small business journal, Journal of management development, international business review, Journal of small business management y Management science.

Group 4. (Purple color) included six (6) journals: Journal nursing management, Lancet, Human resour health, Journal public health management pract, Global health action y Am journal public health

Group 5. (Brown color) included six (3) journals: Journal of economic psychology, American psychologist y Child development

Group 6. (yellow Color) included four (4) journals: World development, Agrekon, Development and change y Journal of international development.

**Figure 8: Collaboration among documents**

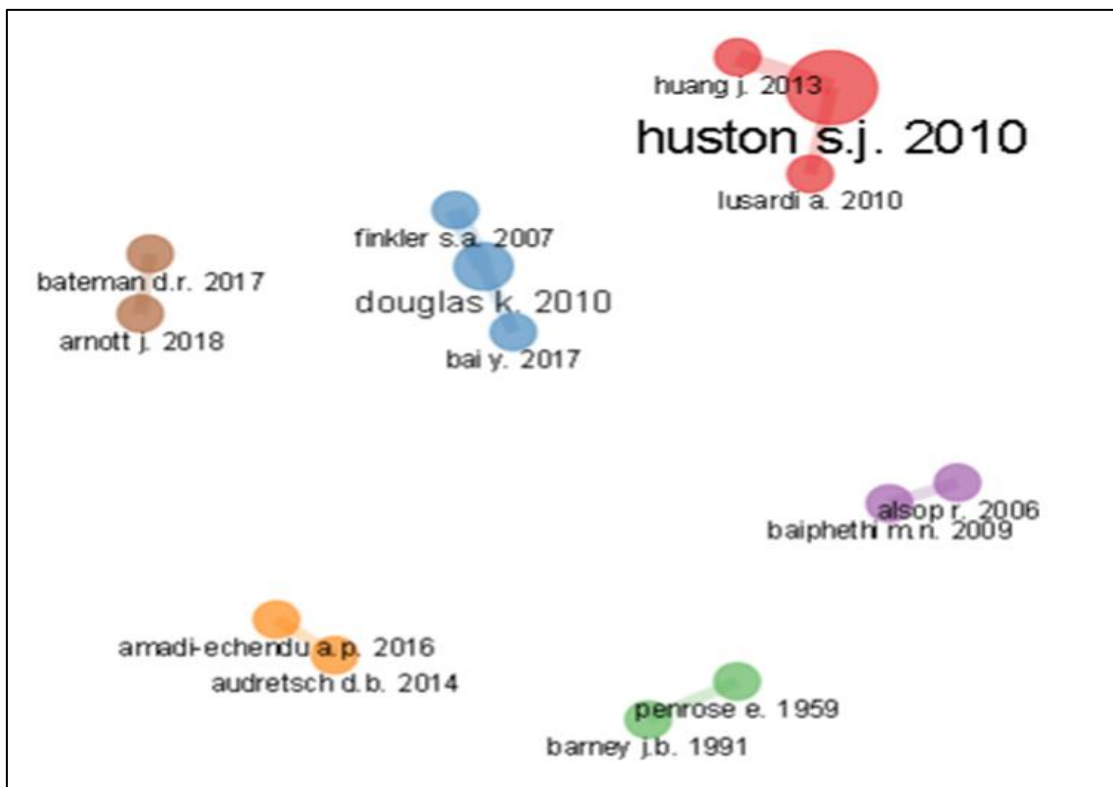


Figure 8 shows 6 groups that show the collaboration between documents, which do not agglutinate a large number of documents and are discriminated in the following way:

Group 1. (Red Color) included three (3) documents: Huston S.J. 2010, Huang J. 2013 y Lusardi A. 2010.

Group 2. (Blue) included three (3) documents: Douglas K. 2010, Bai Y. 2017 y Finkler S.A. 2007.

Group 3. (Green) included two (2) documents: Penrose E. 1959 y Barney J.B. 1991.

Group 4. (Purple color) included two (2) documents: Alsop R. 2006 y Baiphethi M.N. 2009.

Group 5. (Yellow) included two (2) documents: Amadi-Echendu A.P. 2016 y Audretsch D.B. 2014.

Group 6. (Brown color) Included two (2) documents: Arnott J. 2018 y Bateman D.R. 2017.

## 5. Conclusions

In the first place, it can be stated that for the research topic administrative skills for the management of financial management in Colombia, using the search strategies in the meta-search engine Scopus, which contains the best indexed journals did not yield the expected result, that is, no publications related to the research topic were found in the last 10 years, this indicates that it is an area in which future research projects can be developed. In general, it can be indicated that the highest concentration of scientific production occurred in 2015 and 2016 and it is linked to a few countries and authors.

The analysis of co-citation by authors indicates that researchers Kim, Lusardi, Huston and Smit, are the most related, i.e., they have a strong collaboration in scientific production. From the analysis of co-citation by sources, we can say that the journals that publish in the same research area are: Journal of financial economic, Journal of consumer affair, American economic review, Entrepreneurship theory and practice and Journal of family and economic issues. The analysis of co-citation by papers shows that in the clusters of Huston S.J. and Douglas K., the most co-cited papers are found.

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