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## **ОСОБЛИВОСТІ МОТИВАЦІЇ ПРАЦІВНИКІВ НЕПРИБУТКОВИХ ПІДРОЗДІЛІВ БАНКІВ УКРАЇНИ**

**Анотація.** У статті розглянуто проблеми мотивації персоналу банку та запропоновано заходи щодо підвищення трудової мотивації працівників неприбуткових підрозділів банків. Визначено проблеми, які можуть виникнути при впровадженні системи трудової мотивації неприбуткових підрозділів банку та шляхи їх подолання.

**Ключові слова:** Персонал, мотивація, фінансова безпека, менеджмент, трудові відносини.

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## **FEATURES OF STAFF MOTIVATION NON-PROFIT DIVISIONS OF UKRAINIAN BANKS**

**Abstract.** The article considers problems of motivation of bank staff and propose measures to improve labor motivation of employees of non-profit divisions banks. Determined that the motivation of staff occupies a leading position in the mechanism of human resource management. Results of the analysis indicate that the leadership of the Ukrainian banks is not enough material focuses on staff motivation, which in turn, is the driving force in achieving good results in activity units and ensuring financial stability of the bank as a whole. Revealed that the motivation of non-profit divisions should be increased object of attention by the bank's management. Identify any issues that may arise in the implementation of the system of labor motivation unprofitable divisions of the bank, and ways to overcome them. Allocated to individual staff appraisal system as an effective method for estimating the degree of importance of each employee. Proposed to implement the activities of the moral motivation, as well as maintaining a high degree of loyalty to the bank.

**Keywords:** staff motivation, financial security, management, labor relations.

Fig.: 2.

**JEL Classification:** G 21, M 12, J 32.

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## **ОСОБЕННОСТИ МОТИВАЦИИ СОТРУДНИКОВ НЕПРИБЫЛЬНЫХ ПОДРАЗДЕЛЕНИЙ БАНКОВ УКРАИНЫ**

**Аннотация.** В статье рассмотрены проблемы мотивации персонала банка и предложены меры по повышению трудовой мотивации работников неприбыльных подразделений банков. Определены проблемы, которые могут возникнуть при внедрении системы трудовой мотивации неприбыльных подразделений банка и пути их преодоления.

**Ключевые слова:** Персонал, мотивация, финансовая безопасность, менеджмент, трудовые отношения.

### **Propounding of the problem.**

The results of negative influence of economic and political crisis on the activity of banking system of Ukraine allow to approve that the influence of methods and instruments of motivation on the activity of native banks under crisis conditions does not always fall short of interests of its employees, though methods of encouragement and stimulation of staff are not used by all the banks, grounded conceptions of motivation are absent. Therefore has appeared the necessity to renovate the systems of labour motivation in the banks which will correspond to modern terms and tasks of their financial activity.

### **The analysis of last investigations and publications**

The main foundations of management and motivation are laid in works of O.V. Vasyurenko, O.M. Trydid, L.S. Schevchenko, A.A. Gryschenko, A.O. Epifanov, O.A. Grischkov, E.M. Livanov. Scientifically-theoretical support of the article became the works of O.V. Browar, A.M. Kuznetsov, O.E. Kostuchenko, M.I. Zubko, O.L. Plastun, W.S. Dombrowskiy.

So, the object of this article is singling out measures of motivation employees unprofitable departments of bank for their effective functioning and, as a result, increasing the level of financial stability of a bank.

### **Propounding of assignment.**

Firstly, the task of the offered article is the analysis of the level of work relations in the Ukrainian banks nowadays; secondly, development the system of activity actions of employees in non-profitable divisions of bank; thirdly, increase of level of financial firmness of bank.

### **Exposition of the main material of research.**

The thoughts of scientists O.V. Vasyurenko and N.M. Sushko coincide that the changes in socioeconomic processes in the present had led to increase of a role of the staff. We divide the theses that staff management in banks gains bigger value as a factor of increase of competitiveness of banks, their strategic and efficient development. The staff in bank institution is a special object of management, N.M. Sushko distinguishes such a specificity of staff in modern banks:

- intensity of work;
- informational and intellectual saturation;
- complexity of work;
- narrow specialization of the staff in the conditions of distribution of diversified services;
- stressful kind of work, psychological tension, possibility of risk;
- work demands manifestation of an initiative, analytical approach;
- necessity of fast adaptation to changeable market conditions;
- demands the ability to work with people etc. [1]

Such specifics of activity in crisis times can cause some difficulties in development of the banking market of work and sector in general, therefore to leave nowadays the outdate motivation methods, than to call into question into a condition of financial safety of banks in the future.

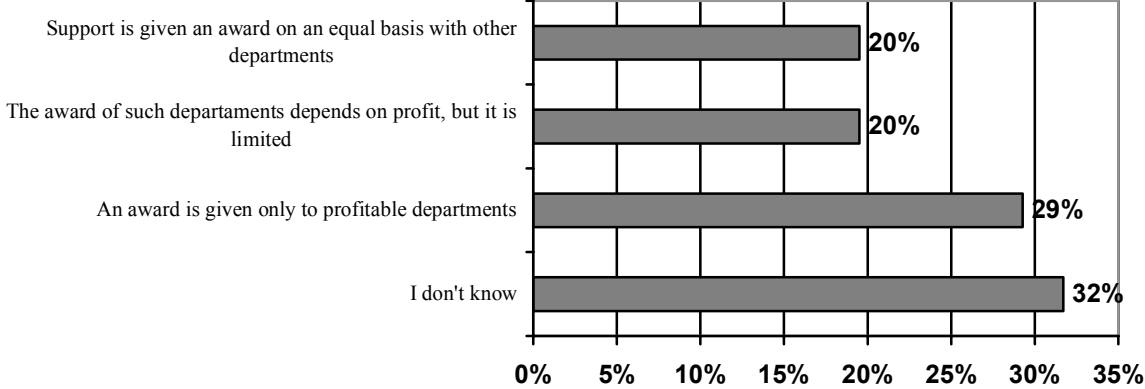
So, having analyzed the materials of normative legal acts, modern theories of motivation, native and foreign experience of labor motivation [2, c. 321] we agree with A.M. Kuznetsov's thought about that in the systems of labor motivation especially of bank workers it is necessary to use such principles: profitability, social responsibility, balance, flexibility, systemacity, complexity, publicity. Especially sharply the problem of motivation of the staff is felt in non-profitable departments of bank because if the system of bonuses from profit of own activity can stimulate employees of front office in bank, it is almost impossible to use it for workers who don't create the final product of bank by own work. Therefore alternative systems of motivation in particular of participation in distribution of profit of bank have to be developed for such workers.

It is necessary to take into account that assignment in modern conveniences on such departments which are responsible for settlement of problem debt, updating and development of a bank, optimization and maintenance of operational processes, information and technical providing, internal control and legal maintenance only increases.

For formation of the banking sector of the country departments of bank support or didn't get an award in general, or received it only formally, in the form of an insignificant financial extra charge to the main salary. The bank sector always differed in the high level of turnover of staff and front-managers who usually have the base of clients, were the most valuable acquisition. The modern bank everything farther and further plunges into "the free market" and ways of a gain of clients have cardinally changed [3]. It proves the necessity of consideration and updating of the existing systems of motivation bank staff once again. For example system of motivation which is directed on support of high level patriotism of staff is suggested to us by M.I. Zubok. We are agree that creation of favorable operating conditions, promotion and valent system of compensation are paramount and key points of the system [4].

Considering a difficult economic situation and optimizing processes in banks, existence of departments which directly influence profit of bank is called into question because for economy of means, banks can address to staff reduction, cancellation of any extra charges or transition to out staffing. Thus load on workers who remained, will increase together with responsibility, and the increased probability of mistakes threatens financial safety of bank in general.

Statistical data show that the management of bank gives attention of material motivation of workers non-profitable divisions of bank insufficiently that in turn negatively affects their effective work. So about 29 percent of respondents claim that the staff of non-profitable divisions of their banks doesn't get an award at all [3].



Source [3] Fig. 1 The results of questioning "Which kind of system motivation of workers non-profitable divisions is used in our bank?"

Management which is directed on automation of processes where influence of a human factor, f. e. possibility of a mistake, and also a measure of financial stimulation of workers is minimized can only be a solution from such situation.

Adequacy of estimation of the staff is a topical and problematic issue, because the idea of O.L. Plastun: "If the personal contribution of each worker to the general result is measured with considerable mistakes, his award won't correspond to the valid efficiency of his work [5, p. 70], gives the grounds to consider that negative incentives in activity of the worker cause danger to financial safety of bank.

We think that heads of banks have to realize risks which exist and threaten safety of the bank and to include ways of materialistic and moral stimulation of employees of such departments in the directions of personnel policy because, automation and control of operational processes depends from quality of their work, their orientation, the level of the organization.

Failures of such processes can bring at least to:

- 1) lack of confidential information as the front subsection by the nature of activity and because of information security systems doesn't own a lot of detailed information about activity of bank as the ordinary expert of support. Because of insufficient motivation such information can become available to competitors and other interested persons by simple "sale" or owing to transition of the employee to the competitor. Also it must be kept in mind that costs of training and "education" of one employee of support much more exceed costs of similar training of front manager that is caused by wide specialization, high level of qualification requirements and need of a clear understanding of specifics of all processes of bank;
- 2) failure of the interconnected processes which are negatively reflected on activity of bank, even to a full stop.

Therefore we completely share opinion of M.I. Zubko about creation in the organization such conditions at which requirements are available for the worker and considerable for collective, will be implemented because it will stabilize social and psychological climate in group and will reduce probability of approach of roguish actions of the staff and information leakage [4].

Let us analyze the results of poll of bank employees concerning factors which negative influence their work. Poll proves that present methods of stimulation to work became ineffective, for many people the main incentive is material remuneration after all.

So during developing system of motivation, it is necessary to pay attention to material remuneration first of all. For creation the atmosphere in the group at which workers will be aimed at promotion, professional development and conscientious performance of the duties, in our opinion, the dynamic model of a salary which consists of the main salary and additional which depends on results of activity as the certain worker and subsection in general can be applied. Key question is the objective assessment of activity or a contribution of the certain worker. It is simpler to estimate the work of a front subdivision in modern bank because of transparency of results of its work, however quality standard of work of in non-profitable divisions of bank demands sufficient efforts and an integrated approach. Within this process paramount development of banks are systems of planning and rationing of work of the staff.

In this direction opinions of A.M. Kuznetsov and O.E. Kostuchenko are similar, [2], [7] who make accent in their works that the best way of motivation of the staff is the system which is based on key indicators of efficiency, otherwise, of Individual Performance Factors. Indicators are the markers which allow to estimate distribution of loading and efficiency of certain workers both in one subdivision, and in scales of all bank that is especially important for banks which dynamically develop, with the high level of load on the staff. We are agree with the opinion of A.M. Kuznetsov, that during developing key

indicators of efficiency it is necessary to pay attention to that indicators were grouped in the functional directions or specialization and it is necessary to watch existence of contradictions between indicators [2, p. 323].

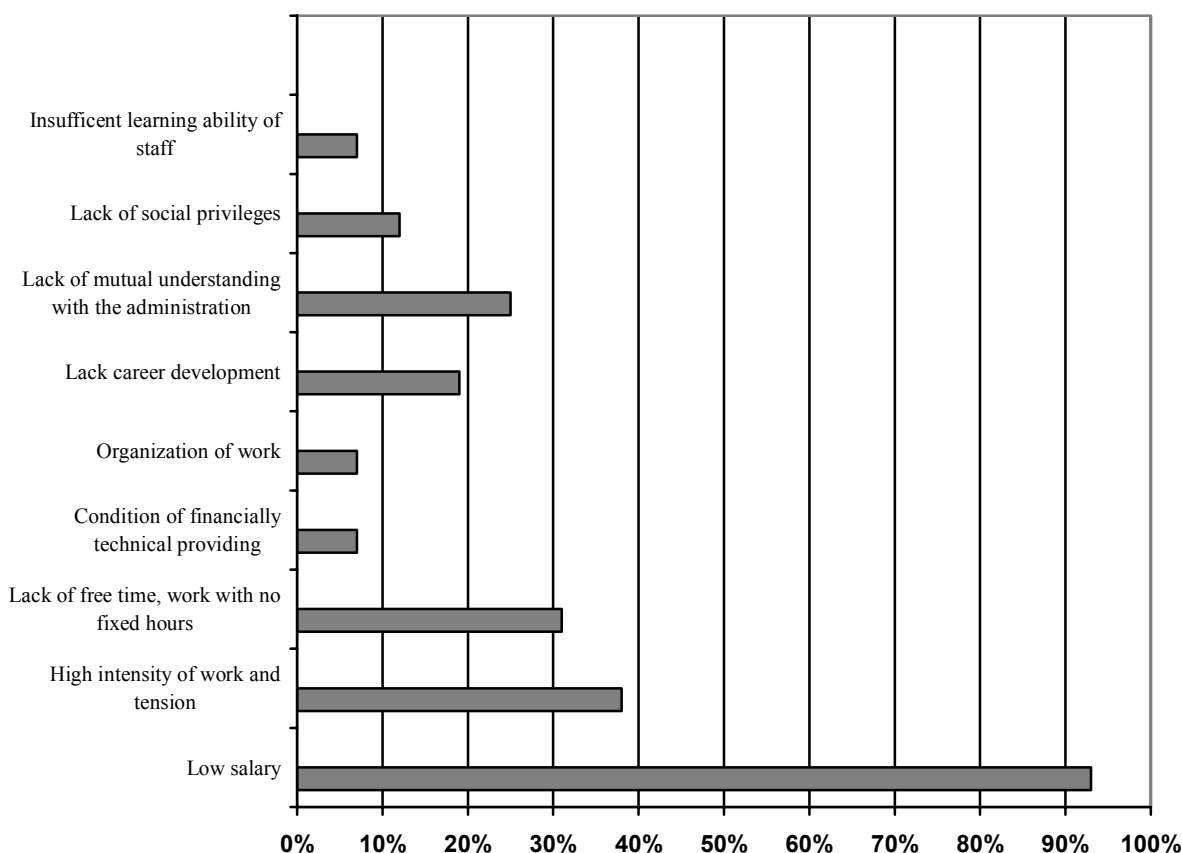


Fig. 2 The results of poll “Which factors do negative influence on your work?”  
Source [6, p. 285]

Introduction of system of individual estimation of the staff is equally useful both for the head, and for ordinary employees. Among the main positive sides it is possible to mention:

- the system allows to estimate objectively daily loading and regular force majeure in subdivision;
- the system allows an adequate assessment of each worker;
- the system is "educational" process for the staff because it allows to take a detached view of oneself and to estimate objectively, comparing with colleagues;
- the system in itself is already a motivation as except regular receiving a salary and a praise of the management for the person of our mentality is important enough to be “citius, altius, fortius” and to feel progress in the work that is especially difficult for employees in non-profitable divisions of bank.

Practicing of implementation the programs of recognition of the staff those represents open competition of professional achievements of employees of departments which are directed on achievement either operational or strategic objectives of bank, and also customer service improvement of quality is also widespread.

The program on definition of the best worker of year can be an example. The purpose of such program is formation of an active position of workers, their familiarizing in business processes of bank. Workers who won the nomination, need to be awarded an honorary title of

the best employee of year, to hand nominal diplomas. As the first prize winners can receive collective action or a reward.

Coming back to motivation of subdivisions of support, it is possible to tell with confidence that the listed ways of motivation make a basis of effective system of the stimulating actions as both of them joins material and moral stimulation. But during developing systems of attraction for non-profitable divisions of bank it is necessary to abstract a little from rules and the principles that are standard for front subdivisions as support is another labor group and demands special approach.

**Conclusion.** Thus the main actions of motivation, except material stimulation, have to be aimed at creation of the comfortable environment for work and support of high level of loyalty to the organization. For achievement of these purposes the management of bank should realize such actions:

- to provide control of rationing of work, observance of the norms of labor protection concerning an operating mode and rest [8];
- to motivate an initiative of workers, their rational offers and deposits which improve course of working processes;
- to represent visually a contribution of work of each employee to result of work of establishment in general;
- to organize interactive team competitions, quizzes which can reveal the best according to training, knowledge of the banking legislation, to award winners diplomas;
- to establish control of observance of the labor legislation for the purpose of prevention of discrimination of the rights of women, disabled people and people who have social privileges [8];
- to pursue personnel policy with emphasis on the maintenance of skilled workers and their stimulation to career development within one bank, to express gratitude as collective actions, material remunerations, letters of thanks from the top management.

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