



Optimization of Personnel Management in Banks and Capacity Building Based on Foreign Experience

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ABSTRACT

This article deals with the management of banks and their capacity building on the basis of foreign experience, further optimization of the industry. Foreign experience in capacity building will also be considered.

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Introduction. In a modern bank, the main changes in the organization of human resources determine the need to take into account aspects of internal and external activities, not only consumer priorities, but also the needs and preferences of employees.

The Bank is both an economic entity and a community of people. As with any human community, the bank's workforce is characterized by common values and norms that govern the interactions between its members. Thus, the bank's management culture encompasses the values and beliefs that determine the nature of the bank's activities and their standards of conduct. One of the main issues of management is the individuality of the bank, the characteristics of its perception of itself and the environment. It covers many areas. It is becoming more and more active as a factor in increasing the efficiency of management and production, competitiveness in the formation and use of human resources and personal leadership.

Why do we need personal leadership? When personal leadership emerges from the outside, its impact is felt not only by you and your family, but also by others in your team and workplace. For example, Abraham Lincoln began his political career with his wit and intelligence, with his excellent communication skills to criticize his political opponents, so he even shed tears during a debate with a politician.

Effectively, he was embarrassed by Lincoln's tones. Over time, he learned to master the language of his people, using his personal leadership skills, including self-regulation. This allowed him to be an effective leader (to say the least) and one of the best communicators America has ever seen.

Some of the personal leadership qualities we can develop within ourselves are to use our success and positive results and talents, and for the benefit of those we live and work with:

- Vision - Having an overall game plan or mission statement that includes your goals and the leadership qualities you want to own is critical to good personal guidance.
- Self-regulation - Like Abraham Lincoln, a raw joke or talent focused on positive use can significantly improve your life and leadership skills. Having the discipline to use your strengths only for the better will enhance your personal growth and your ability to make a positive impact on others.
- Spirituality is a respected leadership expert and author Peter Block: "Spirituality is the process of living a deep set of personal values, strengthening the process, or participating more than ourselves. it expresses a desire to offer." Although we do not fully understand this, this spiritual content motivates us to live more than our personal lives.
- Integrity - Having strict principles is a sign of a good and trustworthy leader (and friend). You will gain the integrity and trust of the people around you.
- Honesty - Being trustworthy is not always easy, it is always the right way. But this is the main foundation of personal leadership.
- Open communication - the ability to communicate openly, honestly and politely with others - always leads to fame. Like Abraham Lincoln, good communication lacks power in a leadership position.
- Kindness - As Nobel Peace Prize winner Dr. Albert Schweitzer put it succinctly, "Constant kindness can do a lot of things. When the sun melts the ice, kindness leads to misunderstanding, mistrust, and evaporation."

- The old building - Carl Sharon says: shiA good sign is the best cemetery. Those who love you and need your help are forgetting you. Put a picture of your name on your heart, not marble. The banking sector is a highly managed source of power that stabilizes the economic environment of peoples around the world.

Banks keep sensitive and personal information about their customers, and commercial banks often have more cash than other retail transactions. From managers to employees, most bank employees need to have a high level of trust and confidence compared to those working in other fields.¹.

Developing personal leadership is a process that requires regular reflection and self-assessment. However, with confidence and determination, you can develop the qualities of an effective leader to determine how well your life is going and how it will have a positive impact on those around you.

Internal relations in the bank, as a specific basis for the formation of human resources, as well as a set of rules governing relations with customers, business partners, the state and society, play a key role in the management of the bank. This is especially important today. The growth of socio-economic factors in personnel management in banks is a universal trend. However, the management of human resources in banks and the use of their potential remains the same in different countries. They are related to the differences between liberal, socially oriented and corporate models in a market economy.

An example of a liberal model with a flexible labor market is the United States. The main features of the management of bank employees in America are:

- Training of bank employees is carried out on separate and integrated programs, which can sometimes lead to some misunderstandings in the practical activities of banks;
- HR department pays more attention to test questions than to objective descriptions of candidates for vacancies;
- senior executives of the bank are selected from outside other financial and credit structures;
- Uses a 3-4 year contract system compared to Europe;
- Bank employees widely use the system of social benefits, which accounts for 60-65% of their annual income. - The Euro-continental model is socially oriented. where social guarantees and long-term employment are preferred.
- For example, in France, the following aspects are characteristic of bank personnel management:
- The coordinating role of the Central Bank of France is reflected in the development of the methodology of personnel management and processes of the financial and credit system;
- use of competitions in the appointment of employees to various positions; - Integration of the ladder of service with the increase of knowledge and retraining;
- High proportion of women specialists and managers (up to 20%); - Regularly inform the staff about the activities of the bank, vacancies and elements of the current personnel policy.

There is training and retraining center for bank employees in France. At this educational institution, students are trained in three programs: —SAR and —VR| category (for higher education) and —ITB|

¹<https://bizfluent.com/info-7986688-role-hr-banking.html> D.Ingram
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category (non-production training program for bank managers).

The Japanese model of personnel management is based on corporate. The Japanese mentality allows the selection and management of bank employees to be more efficient than in European and American banks. Labor productivity in Japanese-run U.S. banks is 30-40% higher than in banks managed by American managers. The most important features of personnel management in Japanese banks are:

- loans will be provided and jobs will be created for parents working in the bank and wishing to train their children as banking specialists in accordance with family traditions;
- The system of "full-time employment" used in banks guarantees various social benefits and a steady increase in wages in accordance with the years of development;
- Specialized training centers provide in-service training for employees;
- the system of moral motivation of employees is widely used, the color system is used when moving up the service ladder;
- methods of evaluating the work of employees in parallel with the assessments made by managers are used;
- Regular seminars and conferences for bank managers are held;
- The presence of coaches in the banking staff - experienced managers who have been caring for young employees for several years.

International practice shows that the economic function (profitability) of the bank is based more and more on social functions (accumulation of "human capital", the nature of work, conditions, remuneration, satisfaction of corporate interests, etc.). In this regard, the role of personnel management in the overall system of bank management is growing.

The head of personnel management services in Western banks is the vice-president of the bank. In the United States, not only in banks, but also in other industries, in recent years, the vacant position of president of the company is considered primarily by the heads of personnel management services, ie professionals trained to work with people.

Another feature of bank management is directly related to the nature of the banking business. The difference of banking business from other branches is that it works with special Commodity-money. Taking into account the above, it is expedient to specify the specific features and objectives of the bank's management. These features are:

- Ensuring the profitability of banking as a business entity in the money market;
- to ensure the liquidity of the bank's balance sheet as a trustee in order to ensure the interests of creditors and depositors;
- maximum satisfaction of customer requirements to ensure the continuity of communication between the bank's customers by improving the volume, type and quality of services provided to them;
- to take into account the joint production, commercial and social problems of the community;

- Training, retraining and placement of specialists in order to make full use of their potential. To achieve these goals, the human resources of banks rely on quantitative, qualitative and social indicators. Quantitative indicators relate to the management of banking activities.

Quantitative indicators include the number of bank customers and numbers; Examples are the volume of deposits, loans, operations and services, etc. 35 Quality indicators include the bank's income and expenditure indicators, the speed of cash flow, the cost of operations and labor, and the processing of documents.

An information system, an electronic payment system is a clear example of this. The use of human resources in banks can be divided into three groups. These are: (professional training of team members;

- their attitude to labor;
- Degree of differentiation of social problems. Each of them consists of separate directions. All directions are directly related to banking policy. Determining and conducting the results of the analysis of banking policy depends on the human resources of the bank. To some extent, the situation within the bank is involved in human resources management.

In practice, the entire management system is involved in the process of formulating personnel policy, strategic planning of human resources, the task of attracting staff, its evaluation, development, management of promotion of employees.

It is known that the training of bank employees is of a structural nature, the purpose of which is to identify the source of training of the management entity. The governing body needs to take staff training seriously. Personal motivation, skills and professional qualities are reflected in the activities of employees as a source of professional development.

Conclusion. These workers are the main factors that ensure the strength and development of any enterprise and organization, especially commercial banks. It states the reasons for the work of employees, the high level of profitability and the ultimate high results in the activities of enterprises.

The task of the bank's personnel management is to ensure that all employees of the bank cooperate around new ideas, new offers and services. It should be borne in mind that the issue of prioritization of personnel performance management is a much more sensitive issue for all employees.

Personnel planning of commercial banks is carried out both in terms of the interests of the organization and its satisfaction, as well as in the interests of its staff. When planning the staff of commercial banks, the following key issues are considered: when and where a qualified employee will be, how to attract the necessary staff without causing social harm.

Personnel differs from other resources (financial, raw materials, material and other resources) in the sense that it is a resource, in that the employee, the worker, the employee has the right to waive the conditions under which its use is based; voluntary dismissal; to object; study of other professions; negotiations on the level of remuneration; has the right to decide on the categories of professions that are socially unacceptable to him, and in general can not be considered a kind of substance, have their own personal arguments and values.

From a practical point of view, personnel is the most important resource of the bank, and the effective implementation of its capabilities requires social solutions in accordance with the specifics of specific production tasks to be solved by a particular group of employees or individual employees.

When assessing the effectiveness of the work of the staff of commercial banks, the information

obtained as a result of the assessment of different characteristics of its activities and behavior at work is taken into account, combined or combined on one indicator, this indicator is an integral assessment.

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