

Управління фінансово-кредитними системами та соціально-гуманітарна компонента їх розвитку

Management of financial and credit systems and the socio-humanitarian component of their development

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Study of areas for improving management in banking institutions: socio-psychological aspects

Abstract: This article addresses the crucial issue of enhancing the efficiency of banking institutions by focusing on the socio-psychological aspects of management. Acknowledging the significance of people in the banking sector, comparable to the monetary value of the bank's capital, necessitates an exploration of socio-psychological factors as pivotal contributors to the productivity of bank staff. Emphasizing the need to study a relatively independent type of relationship among employees within one organization, this research aims to identify the most influential socio-psychological factors affecting the performance of bank employees, ultimately revealing areas for improvement in banking institution management.

In today's dynamic labor market, a modern, highly qualified specialist, even without a leadership role, can thrive by actively engaging with colleagues and management, possessing essential communication skills. The study of personnel management, considered one of the most vital disciplines in management, is instrumental in fostering such qualities. A proficient leader must possess the ability to articulate a desirable social future and effectively predict its realization – a crucial initial step in management.

Utilizing surveys as an effective and accessible method of sociological research, this study comprehensively investigates the social environment, team dynamics, and the intricacies of social relations within the banking institution. The survey enables an examination of the organization as a holistic system, delving into the root causes of challenges, and proposing strategies to enhance the management system.

The primary objective of this study is to elucidate the necessary intentions for forming a competitive and highly qualified staff in today's labor market. By leveraging socio-psychological aspects of management, this paper demonstrates how strategic management practices can create conditions conducive to elevating the quality of work, enhancing production efficiency, increasing profits, and substantially improving overall organizational performance.

Keywords: *bank staff, team formation, personnel management, adaptation, collective climate.*

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Introduction: In the period of economic reforms, there has been a significant inflow of labor into the financial and credit sector, with banking institutions playing a major role. A study of the existing management practices in this sector of the economy shows that most domestic banks have focused on such areas as financial management and security, but such an effective method of increasing the productivity of bank employees, like the study of the social and psychological climate in the team, is hardly used. Thus, in the banking sector, attention to people is no less valuable than the bank's capital, which has a monetary value in the balance sheet and therefore requires the study of the social and psychological aspects of management as the most important factor affecting the productive activity of bank employees.

Analysis of recent research: Ukrainian scientists M. Logunova, M. Melnyk, N. Nyzhnyk, L. Pashko, and others have studied individual components of management, but their social and psychological aspect has not been studied sufficiently. This leads to significant miscalculations in the personnel policy of the management bodies of a banking institution. Therefore, in the authors' opinion, it is necessary to study a relatively independent specific type of relationship between employees of one organization.

The purpose of the study: The purpose of this article is to study the most influential socio-psychological factors of bank employees' work and to propose ways to improve bank personnel management based on the systematization of the results of a survey conducted in banking institutions of the Kharkiv region.

The main part: In the 21st century, the success of any organization is increasingly dependent on its employees. This is reflected in the field of science and education by the rapid development and widespread dissemination of knowledge in the field of human resources management. In countries with developed market economies, the study of the discipline "Human Resources Management" has long been not only the most important part of the training of managers at all levels but also a necessary component of higher education in general.

A modern highly qualified specialist, even if he or she is not a manager, can fully express himself or herself in work only by actively interacting with colleagues and management, possessing the necessary culture of communication. The study of human resources management as one of the most important management disciplines can help him in this [1].

Bank staff is a set of permanent employees who have undergone the necessary professional training and/or have practical experience in a financial institution. Banking work in the development of market relations has become significantly more complex, forcing employees to show responsibility, initiative, analytical thinking, and creativity. These qualities require employees to maximize their efficiency, realize and develop their potential and abilities.

Methods (aspects) of personnel management are methods of influencing teams and individual employees in order to coordinate their activities in the course of the organization's functioning.

Science and practice have developed three groups of aspects of HR management:

1. Administrative.
2. Economic.
3. Social and psychological.

The relevance of the study is that social and psychological aspects of personnel management have an indirect nature of managerial influence. It is impossible to rely on the automatic action of these methods, and it is difficult to determine the strength of their influence on the final effect.

The social and psychological aspects of management are based on the use of the social management mechanism (system of relationships in the team, social needs, etc.). The specificity of these aspects lies in a significant share of the use of informal factors, interests of the individual, group, team in the process of personnel management.

Although the socio-psychological aspects of HR management are indirect in terms of their impact on employees, in some cases, their managerial influence is not inferior to the economic and administrative aspects of HR management [1].

The success of responsible employees is based on the psychological preparation of bank employees, collective motivation for mutual cooperation, and an optimal management style. Methods of effective inflow of bank personnel into the activities of the bank can be divided into 3 main groups (Fig. 1) [2]:

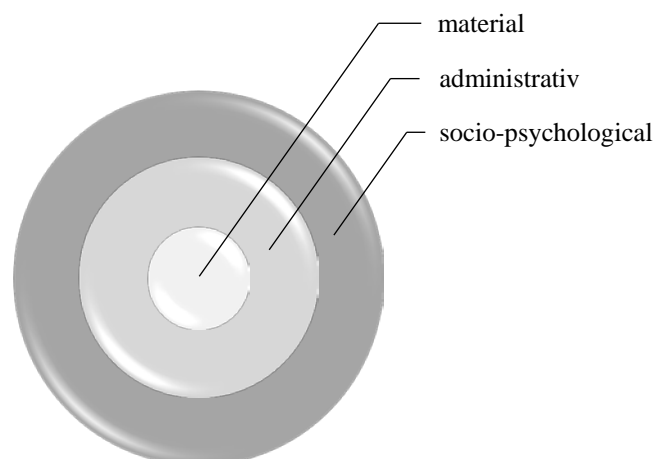


Figure 1. Methods of influencing the activities of bank staff

The main place among the methods of influencing personnel is occupied by material ones, the tools of which are salaries, bonuses, material benefits, and payments. Since they are aimed at meeting the basic human needs of Maslow's pyramid - physiological needs - they are the most influential means of stimulating employees to work effectively.

Administrative practice consists in the enforcement of rules, instructions, disciplinary requirements, and decisions of senior management. They are a prerequisite for establishing the relationship between employer and employee.

Socio-psychological methods are a system of means of influencing the processes of formation and development of labor collectives and individual employees, interests, incentives, social tasks, and include social norms that establish rules of behavior, measures to maintain social justice in the team, harmonize social relations between employees, and establish a favorable psychological climate. They play an equally important role in human resources management, as a modern manager has to spend a lot of energy and precious time to unite the workforce into a single team and motivate it to achieve high results.

Many scientists, researchers of social management and socio-psychological aspects of personnel management, in particular, note that social management as a set of scientific knowledge, special methods, and techniques is aimed at highlighting the social aspects of all processes taking place in society and solving social problems.

A manager must be able to formulate the social future that is desirable to achieve, to achieve - that is, to be able to foresee. Predicting the future with the help of special techniques is the first stage of managerial activity.

One of the main advantages of teamwork is the invention of a synergy effect so that the total efforts of teams exceed the sum of the efforts of its individual employees. The main advantages of teams lie in their ability to respond flexibly to changes in the business environment and develop rapidly. Team members understand the bank's goals better than others and try to make every effort

to achieve them. Each employee is aware of his or her responsibility for the fulfillment of other tasks.

In addition, the team plays an important role in a person's life, providing them with the opportunity to satisfy social needs - communication, interaction, involvement in a particular society, and taking on some of their concerns about safety and well-being. It also affects the development and formation of a person as a personality, the formation of his or her worldview and value system.

Finance and taxation play an important role in human resource management. The financial policy reflects the impact of internal and external factors and concerns all aspects of business activities - production, research and development, material and sales. The taxation system should solve the following tasks: to facilitate the business activity of the enterprise, to increase the volume of production, to increase the interest of employees in the results of work, to encourage enterprises to use the main production funds efficiently, to ensure the formation of a budget in the amount sufficient to finance public expenditures and perform its functions, to reduce non-productive costs, to minimize production stocks [3].

Thus, for domestic enterprises to survive in the current financial and economic crisis, they must employ highly qualified employees motivated by the necessary effective incentive system that directs the activities of personnel to achieve the organization's goals using efficient methods. Economic methods are recognized as the most effective.

A factor that helps to stabilize relations in a modern team in a banking institution is skillful management: finding a common language with subordinates, taking an interest in their problems, delegating authority, rallying around them using intelligence and experience, creating a special atmosphere of job satisfaction that helps to maximize the employee's capabilities - that is, ensuring a favorable social and psychological climate in the team.

The socio-psychological climate is a state of interpersonal relations, which is manifested in a set of psychological conditions that facilitate or impede the productive activity of the team. To study the socio-psychological climate in banking institutions, we will evaluate it at 3 levels of relationships [4]:

1. Vertical relationships between team members (perception of the team leader and the degree of his/her involvement in management, satisfaction of team members with management).
2. Horizontal relationships between team members (team cohesion, nature of interpersonal relationships, types and methods of conflict resolution).
3. Attitude to work (job satisfaction, professional performance, etc.). Attitudes to work in the study of the psychological climate are investigated at two levels: overall job satisfaction (nature of work, conditions, salary, etc.) and intention to continue working in this department.

As the most effective and affordable method of sociological research, we used a survey, which is completely objective, although it requires significant time to obtain results. The survey allows us to study the social environment, social ties, consider the team as an integral system, investigate the causes of problems and their consequences, and identify areas for improving the management system. Questionnaires have a significant advantage over other research methods, as they do not involve the direct influence of the researcher on the respondent and increase the objectivity, quality, and reliability of the results [5]. To study the socio-psychological methods of management, the authors have developed a questionnaire that covers issues related to three levels of relationships in the system of assessing the socio-psychological aspects of activity in the team of a banking institution.

The information base of the study included banks in the Kharkiv region - UkrSibbank, official reports of Alfa-Bank JSC, SEB Bank, State Savings Bank of Ukraine JSC, Raiffeisen Bank Aval JSC, and others. The sample had a special age composition: 23-25 years old - 41% of respondents; 26-33 years old - 54% of respondents; 34-40 years old - 5% of respondents. Taking into account the age of the respondents, it can be concluded that the socio-demographic characteristics of the group are mainly short-term experience in the bank.

To characterize the socio-psychological climate in banking institutions, we will start with the basic level - determining the attitude of bank employees to their work. First of all, the degree of job satisfaction is expressed through the correspondence of professional motives, intentions, and desires of employees to the real situation. The predominant main intentions were such moral and ethical motives as career opportunities and job prestige, as well as dreams and vocation, family circumstances, and family traditions (Table 1).

Table 1. Motives for choosing a profession by bank employees

Prestige of the job	57%
Opportunity for career growth	64%
Family traditions	5%
Dreams, mission	20%
Family circumstances	14%

Financial, i.e. material, motives, such as the amount of financial support, benefits, and advantages of employment, were expressed minimally. The main ones were the desire for self-realization and self-development and the disclosure of their abilities. It can be said that their intentions were almost realized, as the majority of respondents (57%) are still satisfied with their jobs, but 13% found it difficult to answer, and 37% of respondents admitted that they were dissatisfied with their jobs.

The bank's employees know and objectively assess the specifics of performing their assigned tasks. Awareness of the high level of responsibility, qualifications, and communication skills encourages employees to improve their professional training.

52% of respondents consider their work to be interesting, so attempts at self-development require support in the system of planned professional training. For 40% of respondents, the work they do is challenging, which can be explained by the high level of intensity and stress in the bank. Professional activity is considered prestigious and promising by 37% and 23%, respectively, due to their desire for career growth and high status.

The overwhelming majority of respondents have maintained a psychological state of readiness for high workload and responsibility due to the development of adaptive abilities - 91% of respondents feel able to work and ready to fulfill their obligations in accordance with their powers. However, according to the survey, 48% have manifestations of increased fatigue and nervous tension (Table 2). This situation requires the introduction of psychological rehabilitation and measures for bank staff:

Table 2. Adaptive abilities of bank employees

How are you feeling these days?		
Nervous	Often	5%
Tired	Often	48%
Depressed	Often	7%
Indifferent	Never	42%
Excited	Often	25%
Vigorous	Often	39%
Able to work	Often	91%
Pessimistic	Never	53%

Half of the employees expected more from their work in the bank, which is due to a lack of initial ideas about the future type of professional activity and unpreparedness to endure difficulties. Among the main reasons that negatively affect the work of a bank employee are low salaries, high

labor intensity and tension, lack of free time and overtime, lack of understanding with management, and others (Table 3).

Table 3. Factors of negative impact on the work of bank employees

Lack of free time	42%
Mismatch of qualifications with the level of work	7%
Uncomfortable workplace	6%
Negative relationships in the team	7%
Insufficient training of personnel	8%
Lack of social benefits	13%
Lack of understanding with management	25%
Lack of career development	18%
Organization of work	5%
High labor intensity and tension	37%
The state of logistics	7%
Low wages and salaries	94%

Under the influence of the real situation of professional activity, needs usually transform and the system of values is adjusted. However, the main motive of bank employees at work has not changed and is not to ensure an adequate financial position, but, above all, to achieve a professional career (Table 4). Achieving recognition and respect in the team is also an important task for a bank employee.

Table 4. The main motives of employees in a banking institution

Ensure proper financial condition	28%
Achieve a professional career	85%
Achieve recognition and respect in the team	24%
Not yet decided	7%

Given the same material incentives, bank employees would primarily prefer a job where there is an opportunity to make a career (33%), a job that allows for professional development and self-development (24%), and interesting and creative work (23%). Equally important for respondents are factors such as working in a prestigious institution (13%), work that does not cause physical fatigue and with proper working conditions, work where the team has good relations, where management treats staff well, work that provides social benefits, benefits to people, and is close to their place of residence (7% respectively).

Among the work values, good earnings (70%) remain the first among bank employees, as well as for the majority of the employed population in Ukraine, followed by self-development, knowledge, training, and quiet work (42% of respondents each). Equally important work values for employees of the institution are excellence in work, freedom and absence of pressure, and health (36% each), creativity (27%), spiritual enrichment (18%), participation in management (17%), and active social contacts (12%).

To characterize the social and psychological aspects at the second level, we will analyze the relations between employees horizontally. The activities of bank employees have a pronounced collective character due to the specifics of banks serving their customers and providing a wide range of banking services. The main qualities of teams in banking institutions are high responsibility and discipline, as well as mutual assistance and cohesion (Table 5).

Table 5. Characteristics of the team in a banking institution

The main qualities of your team are evaluated:		
Responsibility	High	60%
Mutual assistance	Medium	43%
Discipline	High	58%
Cohesion	Medium	37%

The horizontal stability of relationships in the team is characterized by the average level of development of relationships created in the process of intensive professional activity and organization of leisure. In the context of work, the issues of psychological compatibility of employees, building trust and mutual assistance in performing assigned tasks are of particular importance. Collective relations between employees are formed on the basis of personal perceptions of the psychological qualities of their colleagues. The main qualities valued by bank employees in their colleagues are responsibility, organization, communication skills, and others (Table 6):

Table 6. Attitude of bank employees to colleagues

Diligence	26%
Kindness	18%
Accuracy	5%
Sociability	37%
Discipline	20%
Balance	7%
Openness	19%
Honesty	19%
Dedication	6%
Intelligence	17%
Courage	4%
Knowledge of the business	62%
Organization	40%
Seriousness	24%
Responsibility	78%

According to the respondents, the following factors contributed to the success of the banking institution's teamwork: shared values (62%), mutual trust (39%), additional skills (36%), as well as goals (20%) and rewards (5%).

Assessment of the third level of socio-psychological aspects of management involves analyzing the attitude of employees to the general manager and their satisfaction with management. The specifics of the work require maintaining clear leadership of the group in the performance of professional duties, coordination of actions, compliance with instructions and guidelines, staff responsibility, and mutual trust. The nature of the activity requires the use of management methods in which the requirements for ensuring discipline are consistent with collective responsibility, trust, and independence in the actions of each member of the group. Good management in the performance of professional work is supported by frank relationships in everyday activities. The requirements for the head of the respective department are explained by the high degree of moral and legal responsibility for the completeness of the tasks:

Table 7. Attitude of bank employees to their management

What qualities are characteristic of your direct supervisor?	
Well respected in the team	52%
Tries to ensure qualified assistance	64%
Able to show interest and attention to subordinates	30%
Regularly consults with the team	23%
Able to maintain proper discipline	62%
Listens to his subordinates	33%
Believes that the main thing is the result and quality of work	55%
Makes decisions single-handedly	11%
Performs the duties responsibly and proactively	16%
Strongly critical to subordinates	14%
Knows how to order in such a way that you want to carry out it	8%
Encourages employees to work independently	35%

According to the survey results, heads of departments of banking institutions are characterized by high discipline and quality of work, and employees generally treat their managers with respect (Table 7).

In order to maintain a stable social and psychological climate in the team, management should organize corporate events. They help not only to build relationships between employees but also inspire confidence in each member of the organization in their participation, involvement in the goals, and mission of the banking institution.

According to the respondents, the most common corporate events are birthday celebrations at work (84%), bank birthdays (65%), seminars and trainings (58%), rewarding the best employees (46%), corporate events and parties (29%), and conferences (21%). The main suggestions of bank employees for improving social and psychological management methods are material incentives (salary increases, bonuses) and establishing relationships in the team (social justice in the department, opportunities to advance in the career ladder, respect for employees by management, friendly relations between employees, etc.).

Conclusions. Management with the use of social and psychological aspects can create prerequisites for changing the quality of work, increasing production efficiency, increasing profits, and significantly improving the organization's performance.

Thus, the conducted study of the most influential socio-psychological factors in the work of bank employees made it possible to identify areas for improving management in a bank. In our opinion, such directions may be:

- Consideration and satisfaction of subordinates' needs for recognition of their professional activities by managers;
- Developing individual approaches to subordinates among managers, taking into account the social and psychological characteristics of the bank's employees;
- Conducting additional activities for internal enrichment of management work (motivation for joint activities and search for optimal interaction, a sense of involvement in a common cause, etc.);
- Creating conditions for raising the level of professionalism, healthy competition, and professional growth;
- Increasing salaries to a level not less than that of commercial organizations.

Thus, the realization of these intentions is necessary for the formation of an effective composition of bank employees who must be competitive and highly qualified in the modern labor market. This area requires further research to fully describe the socio-psychological factors of banking employees in Ukraine.

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Дослідження напрямків вдосконалення управління в банківських установах: соціально-психологічні аспекти

Анотація. У статті розглядається питання успішної роботи банківських установ за рахунок підвищення ефективності праці в банківській сфері. Зокрема, розглядаються соціально-психологічні аспекти управління як найважливіші умови продуктивності персоналу банку. У банківській сфері увага до людини не менш цінна, ніж капітал банку, який має грошову оцінку в балансі і тому вимагає необхідності вивчення соціально-психологічних аспектів управління як найважливішого фактора, що впливає на продуктивну діяльність робітників банку. Слід зазначити, що необхідно досліджувати відносно самостійний специфічний тип взаємин між співробітниками однієї організації. Проведене дослідження найвпливовіших соціально-психологічних факторів у роботі банківських службовців дасть змогу з'ясувати напрямки вдосконалення управління в банківській установі. Сучасний висококваліфікований фахівець, навіть якщо він не є керівником, може повноцінно проявити себе в роботі, тільки активно взаємодіючи з колегами і керівництвом, володіючи необхідною культурою спілкування. Допомогти йому в цьому може вивчення управління персоналом як однієї з найважливіших управлінських дисциплін. Керівник повинен вміти формулювати соціальне майбутнє, якого бажано досягти, досягти - тобто вміти передбачити. Передбачення майбутнього за допомогою спеціальних прийомів - це перший етап управлінської діяльності. Як найбільш ефективний та доступний метод соціологічного дослідження ми використовуємо опитування, яке є цілком об'єктивним. Опитування дає змогу вивчити соціальне середовище, соціальні зв'язки, розглянути колектив як цілісну систему, дослідити причини проблем та їх наслідки, з'ясувати напрямки вдосконалення системи управління. У цьому дослідженні ми з'ясуємо реалізація яких намірів необхідна для формування ефективного складу банківських службовців, які повинні бути конкурентоспроможними та висококваліфікованими на сучасному ринку праці. У цій роботі буде продемонстровано як управління з використанням соціально-психологічних аспектів може створити передумови

для зміни якості роботи, підвищення ефективності виробництва, збільшення прибутку та значного поліпшення роботи організації.

Ключові слова: персонал банку, формування колективів, управління персоналом, адаптація, колективний клімат.

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