

## Банки сучасного та майбутнього Banks of the present and the future

DOI: [10.26565/2786-4995-2024-4-01](https://doi.org/10.26565/2786-4995-2024-4-01)

UDC 005.95

**Iziumtseva Nataliia**

*PhD in Economic Sciences, Associate Professor,  
Education and Research Institute "Karazin Banking Institute"  
of V.N. Karazin Kharkiv National University,  
Maidan Svoboda, 4, Kharkiv, 61022, Ukraine  
e-mail: [diknat1972@gmail.com](mailto:diknat1972@gmail.com)  
ORCID ID: [0000-0002-1162-9352](https://orcid.org/0000-0002-1162-9352)*

**Yuskovych Vitalii**

*2<sup>st</sup> year student (master's degree),  
Education and Research Institute "Karazin Banking Institute"  
of V.N. Karazin Kharkiv National University,  
Maidan Svoboda, 4, Kharkiv, 61022, Ukraine  
e-mail: [vitalii.yuskovych@student.karazin.ua](mailto:vitalii.yuskovych@student.karazin.ua)  
ORCID ID: [0009-0009-9987-5459](https://orcid.org/0009-0009-9987-5459)*

### Improving the process of management and evaluation of the bank's personnel

**Abstract.** The article examines the improvement of the process of evaluating the personnel of commercial banks, the relevance of which is due to the modern challenges of management development in the conditions of the constant development of technological innovations and economic changes. A modern approach to bank personnel management requires effective personnel management, as qualified and motivated specialists are the basis for the competitiveness of any organization, including a bank. In the conditions of innovative transformation, it is the digitalization of banking services that requires adaptation in the field of management. Digitization and automation of processes in banks create new challenges for the personnel management and evaluation system, necessary adaptations to innovative technologies and new formats, and methods of interaction, both with the client and with colleagues. The development of competences in the field of digital technologies, analytical thinking, and adaptability to the process of continuous learning becomes important.

The meta-research was carried out in the general theoretical foundations of the organization and evaluation of the bank's personnel, the analysis of evaluation practices and the development of recommendations for improving the effectiveness of personnel management. The object of the study is the process of bank personnel management in commercial banks. Research methods used in the work include theoretical generalization to study and systematize theoretical approaches to evaluation and personnel management; a systematic approach to analyzing the management structure; a graphic method for the purpose of summarizing statistical data and their analysis; mathematical statistics and modeling - for calculating the main indicators with the calculation of their further evaluation and interpretation. According to the results of the research, the key barriers to effective personnel evaluation were determined, the obsolescence of traditional methods, insufficient understanding of the importance of evaluation, and the adaptation of the system to new digital tools was observed. Recommendations for the use of digital solutions to increase the objectivity, transparency, and flexibility of evaluation are offered.

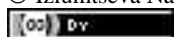
The practical value of the obtained results of the sector leads to the formation of stable and systematic methods of research aimed at increasing the productivity of employees, identifying areas of development and growth, to increase their competencies and competitiveness in the conditions of dynamic changes in the banking fund.

**Keywords:** *personnel management, banking system, personnel evaluation, innovative methods, bank, strategic management, efficiency.*

Formulas: 7, fig.: 1, tabl.: 6, bibl.: 10.

**JEL Classification:** L84, M21, M41

**For citation:** Iziumtseva N., Yuskovych V. Improving the process of management and evaluation of the bank's personnel. Financial and Credit Systems: Prospects for Development. №4(15) 2024. P. 10-19. DOI: <https://doi.org/10.26565/2786-4995-2024-4-01>



**Introduction.** The current economic climate in Ukraine requires effective solutions in the banking sector that facilitate rapid adaptation to changing market conditions. Human resource management is becoming the basis for the stable functioning of banks, as it is the personnel that ensures the effective implementation of the institution's strategic objectives. In this context, human resources assessment becomes an important tool that allows timely determination of the potential and improvement of employees' competence. This article analyzes the modern methods and approaches used in human resources management to assess, maintain and develop the qualification abilities of employees in the banking sector of Ukraine.

**Literature review.** In personnel evaluation studies, such as in the works of S.F. Pokropyvnoy, evaluation is defined as a purposeful comparison of the characteristics of employees with the corresponding requirements, which allows to assess the ability to achieve future results and perform current tasks. L.V. Balabanov also emphasizes the importance of assessing the qualitative characteristics of employees, such as their abilities and attributes, which are key to determining whether they meet production needs [1]. T.Y. Bazarova highlights the importance of the connection of these characteristics with production technology, which emphasizes the dynamic nature of the requirements for personnel. E.V. Maslov adds that the personnel evaluation aims to determine the conformity of the personal qualities of employees, as well as the results of their activities, to the requirements set before them. It is important to evaluate not only professional abilities, but also the effectiveness of tasks in accordance with the plans and requirements of the law [4]. Renowned researcher B.C. Polovynko notes that personnel evaluation has different forms: as a function, process and result, each of which plays its role in the personnel management system. O.A. Borisova interprets personnel evaluation as a process of gathering information for further management decisions, which is necessary to support the effective functioning of the organization. A.M. Kolot complements this definition by emphasizing that personnel evaluation is aimed at determining how well the employee meets the requirements of the production task. Staff evaluation, according to V.A. Savchenko, is not only a quantitative, but also a qualitative assessment of the employee's work efficiency, which confirms the need to establish clear requirements for the employee's personality. In turn, O.P. Yehorshyn offers a simplified methodology, where personnel evaluation is reduced to determining the employee's suitability for the position, using the methods of measuring potential and attestation [7].

**Purpose, objectives and research methods.** The purpose of this study is to generalize the theoretical foundations of the organization and evaluation of the bank's personnel, as well as the analysis of evaluation practices and the development of recommendations for improving the effectiveness of personnel management in the banking sector. Achieving this goal involves solving a number of tasks: generalization and characterization of the concept of bank personnel evaluation, research into the role of bank personnel management in modern conditions, review of methodological approaches to evaluating the effectiveness of the personnel management process, determination of key factors of personnel evaluation effectiveness, analysis of approaches to the organization of personnel management in JSC CB "PrivatBank", conducting an analysis of the organizational and strategic structure of JSC CB "PrivatBank", developing recommendations and ways of implementing modern approaches to the organization of management and evaluating the effectiveness of bank personnel, implementation multi-criteria analysis of the implementation of the latest methods to determine the optimal order of application of personnel evaluation methods, calculation using a mathematical model of the ranking of the sequence of implementation of personnel evaluation methods, using the TOPSIS method. To achieve the set tasks, the following research methods are used in the work: theoretical generalization for the study and systematization of theoretical approaches to evaluation and personnel management, a systematic approach for analyzing the management structure and organizational aspects, a graphic method for summarizing statistical data and conducting their analysis, mathematical statistics and modeling to calculate the main indicators for the purpose of their further evaluation and interpretation. These methods allow a comprehensive approach to solving research problems and obtaining scientifically based results.

**Research results.** In the context of constant changes in the banking industry and fierce competition in the market, personnel assessment is particularly important. It allows banks to quickly adapt to changes and implement innovative approaches to personnel management and development. The effectiveness of each employee is crucial to ensure sustainable growth and competitiveness of the bank.

Personnel assessment is an important component of any bank's HR policy in its management system. This process allows collecting the necessary information about each employee, assessing their suitability for their positions and contributes to improving management, personnel motivation and creating a positive climate in the team. The assessment process requires careful collection of data about each employee, as it provides the basis for strategic analysis and informed management decisions. A thorough understanding of the competencies, experience and potential of employees allows management to effectively allocate resources and plan the development of the organization. Personnel assessment in a banking institution is a comprehensive approach to determining the effectiveness of employees, which takes into account a variety of factors, from personal qualities to professional skills and overall productivity. This method is an integral part of strategic HR management and requires an integrated approach of the bank's management.

Traditional assessment methods in the banking industry often focus on individual achievements, treating employees as isolated from the overall organizational process, and measure performance solely through the lens of the bottom line, often ignoring deeper aspects such as potential and personal qualities that contribute to the bank's long-term development [9]. While these methods are easy to use and low-cost, they can miss important factors that influence employee performance.

However, the modern banking sector requires a more progressive approach to personnel assessment, which includes:

- taking into account team dynamics and teamwork as a basis for assessing the performance of a branch, department or region;
- reorientation from individual evaluation to peer evaluation and integration of employees into the team;
- analysis of the contribution of both the individual employee and the team to the overall results of the organization;
- assessing not only the current work, but also the employee's potential for professional growth and mastering new competencies.

The structure of bank's management comprises all levels of control necessary to create a comprehensive and effective system, including shareholders, the Supervisory Board, internal audit and the Commission. The powers of the various management bodies and the interaction between them are defined in the bank's constituent documents and supervisory regulations.

The bank is focused on strategic management, increasing financial performance and asset value. The management policy includes regular review and approval of development strategies and prioritization.

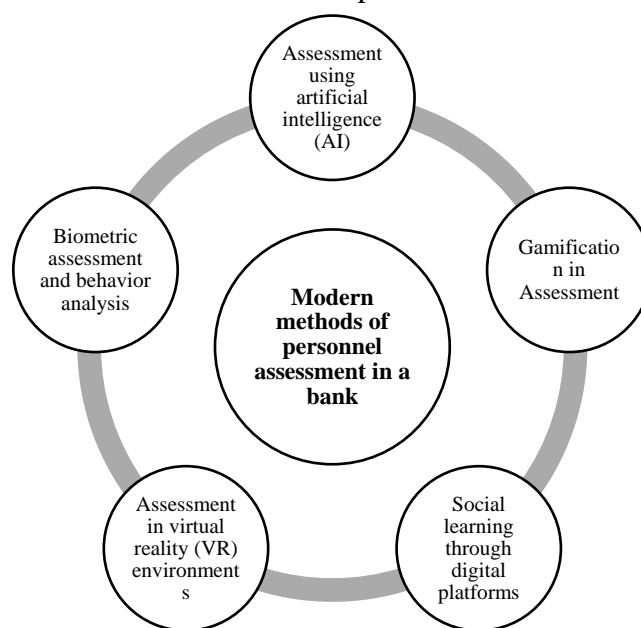
The strategy of JSC CB PrivatBank is aimed at unlocking the true value of its specialized operations through an efficient operating model, strengthening operational and financial stability, and increasing the potential for dividends and profits from privatization. To create an organization with high management efficiency and competitive advantage. The goal is to create a "good bank" model with approximately 15,000 employees and 1,250 branches: the target operating expenses are UAH 8.3 billion [10]. We consider the number of branches and employees over the past eight years. The bank's strategy is focused on a comprehensive approach, including preparations for privatization. This process includes improving the financial and organizational structure of the bank to increase its attractiveness in the market. At the same time, it is important to focus on strengthening the risk management and operational culture, including the development and implementation of new risk management systems. This will help identify and minimize potential threats to banks.

At the same time, the strategy emphasizes innovative development and reduction of the toxic loan portfolio inherited from the previous owners. This involves the use of the latest technologies and methods to improve the quality of the loan portfolio and the overall efficiency of the bank.

Another key element of the strategy is the optimization of branches and number of personnel, which sets new challenges for management in terms of personnel development. An effective team is the key to the bank's success, especially in times of rapid change and implementation of new strategies. This is a new and important challenge in managing and evaluating personnel to achieve maximum efficiency in a short time.

The effectiveness of HR management and evaluation system of JSC CB PrivatBank is based on a solid foundation of competent personnel, their training, and a modern approach to HR policy. At the same time, challenges such as a large organizational structure and high personnel turnover also make effective management and evaluation difficult. Opportunities for improvement include the integration of innovative technologies, curriculum development, and improved evaluation systems. External threats, such as competition in the labor market and limited resources, require flexibility and adaptability in the bank's strategic planning. Overall, the bank can improve its human resource management system by addressing these challenges and opportunities [8].

In today's world, where the banking industry is constantly influenced by global economic fluctuations, technological innovations and changing consumer demands, the role of effective human resources management has become extremely important. Integration of modern methods of personnel assessment into management systems of PrivatBank is an important step towards ensuring competitiveness and market leadership. This allows the bank not only to improve the performance of its employees, but also to adapt to future challenges, ensuring long-term stable growth and innovative development. Taking into account the analysis of the bank's development strategy and trends in the implementation of changes, special attention is paid to reducing the number of employees, which sets the management the task of not only maintaining but also increasing the efficiency and professionalism of each employee. Therefore, a systematic and well-thought-out personnel evaluation is crucial, as it not only assesses the current performance of employees, but also determines the direction of further development and improvement of the employee's work. Consider the modern methods of personnel evaluation in (Fig. 1).



*Fig. 1. Modern methods of personnel assessment in a banking institution*  
*Source: prepared by the authors*

Artificial intelligence (AI) employee evaluation opens up new opportunities for improving the efficiency of the banking industry. An AI platform that analyzes the work of call center operators can measure parameters such as response time to customer queries, tone of voice, and overall customer satisfaction. This allows not only to accurately assess the current performance of an employee, but also to identify areas that require further development and training. This approach identifies the best operators who demonstrate high efficiency and provides them with career opportunities. The use of artificial intelligence in employee evaluation not only improves overall productivity but also improves the quality of customer service, which is a critical success factor in today's banking environment [1].

Gamification in the assessment of a bank's financial advisors may include the development of mobile applications with game elements that simulate real-life work situations. Consultants can solve virtual cases related to customer service or financial planning and earn points and rewards for doing so. This approach not only motivates and engages employees, but also develops a competitive spirit and business skills in a safe environment [6].

The use of gamification allows employees to experiment and learn from their own mistakes without putting real customers at risk, effectively improving their professional skills and readiness to solve complex problems in a real banking environment.

In today's business environment, social learning through digital platforms is becoming an increasingly important aspect of employee development. In the banking context, creating internal social networks for sharing knowledge and practices plays a key role in developing a culture of continuous learning and collaboration. These digital platforms can serve as internal social networks where employees can share ideas, knowledge, experiences and best practices. This approach not only helps to increase the level of knowledge and skills of employees, but also strengthens the sense of community and mutual support.

On such platforms, you can create specialized forums or groups to discuss specific topics, such as new banking products, customer service strategies, or the introduction of new technologies. This allows you to quickly disseminate innovative ideas and find effective solutions to problems your bank may face.

The use of virtual reality (VR) for employee assessment is an innovative approach that can be used to improve the skills of employees in the banking industry. VR simulations create a modelled environment in which employees can virtually practice various scenarios, especially those related to resolving conflict situations with customers [3].

This approach allows employees to practice and improve important skills such as effective communication, stress management, conflict resolution, and understanding customers' emotional reactions. Simulations of VR provide an opportunity to explore different approaches to problem-solving, allowing employees to learn from their mistakes in a safe environment before applying these skills in real-world situations. It allows you to better understand and respond to the emotional needs of customers, which is an important aspect of providing high-quality services.

Biometric assessment and behavioral analysis - this approach involves using biometric data, such as heart rate, breathing analysis, tone of voice, and even eye movement monitoring, to assess employee stress and fatigue levels [9].

Using this data, you can identify employees who may be experiencing high levels of stress or are on the verge of burnout. For example, an increase in heart rate or a change in voice tone may indicate an increase in stress levels. By analyzing this data, the bank's management can react quickly to provide employees with breaks, professional support, or even change their workload.

These measures will not only improve the well-being and health of employees, but will also have a long-term positive impact on the bank's overall productivity. Healthy and satisfied employees are better able to focus on their tasks, serve customers more efficiently, and are less likely to make mistakes while working.

Implementation of advanced methods of personnel assessment and development can significantly affect the overall efficiency and innovation of PrivatBank. These approaches not only allow us to adapt to rapidly changing market conditions, but also play an important role in increasing employee satisfaction and motivation, which is key to maintaining a high culture of learning and internal growth.

The use of AI and VR in personnel assessment brings a new level of accuracy and efficiency to the assessment process, allowing for accurate measurement and development of key employee skills. Gamification and social learning through digital platforms effectively implement the principles of motivation and engagement, making the learning process more dynamic and interactive. Biometric analysis, in turn, helps to ensure the emotional balance and well-being of employees, which is critical to maintaining high productivity.

**Discussion.** Implementation of these approaches at PrivatBank can strengthen its market position, increase customer satisfaction, and create a foundation for sustainable development and innovation. This, in turn, will not only increase the bank's competitiveness, but will also contribute to the formation of a strong and motivated team of employees ready to meet the current challenges of the banking industry.

Analyzing the system of personnel evaluation at PrivatBank, it can be noted that the existing range of methods is rather limited. Accordingly, there is a need to expand and supplement these methods to ensure more effective HR management. For this purpose, we propose to use additional methodological tools, in particular, the use of multicriteria analysis, to determine the advantage of implementing the proposed methods of personnel evaluation.

As part of this study, innovative methods [5] will be introduced into PrivatBank's personnel evaluation system to ensure a deeper and more comprehensive approach to the evaluation and development of the bank's personnel:

- A1 - Evaluation using artificial intelligence;
- A2 - Use of game elements in assessment;
- A3 - Social learning through digital platforms;
- A4 - Assessment in virtual reality;
- A5 - Biometric assessment and behavioral analysis.

To evaluate the proposed methods, let's define the criteria that will be important for the bank's management in choosing the appropriate approaches.

K1 - an assessment of the probability of success of the event, taking into account the improvement of the quality of services and efficiency of the bank's operations.

K2 - analysis of the costs of implementing valuation methods to optimize costs and efficiency.

K3 - taking into account employees' perception of new methods to ensure their comfortable implementation in the workflow.

K4 - an estimate of the time required to implement new assessment methods.

K5 - analysis of the complexity of implementing valuation methods, taking into account the specifics of the bank.

K6 - assessing the profitability of measures to maximize the efficiency of the bank's personnel and operations.

K7 - determining the riskiness of measures, analyzing potential uncertain outcomes and negative consequences.

For each alternative, according to the identified criteria, the characteristics shown in Table 1 has been calculated.

Table 1. Characterization of alternatives according to the calculated criteria

Alternatives	Criteria						
	K1	K2	K3	K4	K5	K6	K7
A1	85	90	8	4	8	90	35
A2	90	85	9	3	6	85	25
A3	80	60	7	1	4	75	20
A4	90	95	5	6	10	95	50
A5	75	75	8	3	7	70	45

Source: prepared by the authors

Let's define the method of criterion constraints and find the best alternative for implementation in PrivatBank and their order of priority. To do this, we set constraints for each evaluation criterion. Analysis of the proposed alternatives in accordance with the defined constraints in order to find the one that satisfies the majority of indicators (Table 2).

Table 2. Search for optimal alternatives

Alternatives	Criteria						
	K1	K2	K3	K4	K5	K6	K7
A1	85	90	8	4	8	90	35
A2	90	85	9	3	6	85	25
A3	80	60	7	1	4	75	20
A4	90	95	5	6	10	95	50
A5	75	75	8	4	7	70	45
Limitations	≥ 85%	≤ 90 %	> 5	≤ 4	≤ 7	> 80%	≤ 40

Source: prepared by the authors

Thus, according to this methodology, the best options for initial implementation are A1 assessment using artificial intelligence and A2 use of game elements in assessment.

The next method used is TOPSIS, which determines the rating according to the closeness of the solution to the ideal, the TOPSIS method was originally used to solve ranking problems. The basic idea is to estimate separately the distance of an indicator from the first ideal and anti-ideal point and convert these two indicators into a single overall score. TOPSIS has such attractive features as an easy understanding of its geometric meaning and immediate consideration of the worst and best results with the necessary calculations and additions. Let's calculate this methodology through the following 5 steps [5].

Step 1. Let's rank each analyzed evaluation indicator according to its importance and calculate the values using the formula (1) and (Table 3).

$$P_{ij} = \sqrt{\sum_{k=1}^n x_{kj}^2} \quad (1)$$

Table 3. The importance of personnel evaluation criteria

Alternatives	Criteria						
	K1	K2	K3	K4	K5	K6	K7
Weight (w)	0,3	0,1	0,1	0,05	0,05	0,2	0,2
A1	85	90	8	4	8	90	35
A2	90	85	9	3	6	85	25
A3	80	60	7	1	4	75	20
A4	90	95	5	6	10	95	50
A5	75	75	8	3	7	70	45
	188,3	183,2	16,8	8,4	16,3	186,8	82,3

Source: prepared by the authors

Step 2. Let's calculate the normalized decision matrix (Table 4) using formula (2).

$$r_{ij} = \frac{x_{ij}}{p_{ij}} \quad (2)$$

Table 4. Normalized decision matrix

Alternatives	Criteria						
	K1	K2	K3	K4	K5	K6	K7
A1	0,45	0,49	0,48	0,48	0,49	0,48	0,43
A2	0,48	0,46	0,54	0,36	0,37	0,46	0,3
A3	0,42	0,33	0,42	0,12	0,26	0,4	0,24
A4	0,48	0,52	0,3	0,71	0,61	0,51	0,61
A5	0,4	0,41	0,48	0,36	0,43	0,37	0,55

Source: prepared by the authors

Step 3. Let's calculate the product of the normalized decision matrix and the weighting factor using formula (3), and find the perfectly positive (A+) and perfectly negative (A-) solutions (Table 5).

$$U_{ij} = w_j r_{ij} \quad (3)$$

Table 5. Weighted matrix and perfectly positive, perfectly negative solution

Alternatives	Criteria.						
	K1	K2	K3	K4	K5	K6	K7
A1	0,14	0,05	0,05	0,02	0,02	0,10	0,09
A2	0,14	0,05	0,05	0,02	0,02	0,09	0,06
A3	0,13	0,03	0,04	0,01	0,01	0,08	0,05
A4	0,14	0,05	0,03	0,04	0,03	0,10	0,12
A5	0,12	0,04	0,05	0,02	0,02	0,07	0,11
A+	0,14	0,05	0,05	0,04	0,03	0,10	0,12
A-	0,12	0,03	0,03	0,01	0,01	0,07	0,05

Source: prepared by the authors

Step 4. Let's calculate the values of alternative methods (Table 6) using formulas (4) - (6):

$$S_i^+ = \sqrt{\sum_{j=1}^m (u_{ij} - u_j^+)^2} \quad (4)$$

$$S_i^- = \sqrt{\sum_{j=1}^m (u_{ij} - u_j^-)^2} \quad (5)$$

$$R_i = \frac{S_i^-}{S_i^- + S_i^+}, 0 < R_i < 1 \quad (6)$$

Table 6. The value of alternative valuation methods

Alternatives	S+	S-	Ri
A1	0,037	0,062	0,625
A2	0,065	0,044	0,402
A3	0,085	0,017	0,170
A4	0,020	0,089	0,816
A5	0,045	0,066	0,595

Source: prepared by the authors

Step 5. Let's rank the options based on the results of the TOPSIS methodology. The graphical representation of the coefficients of preference of the available options is presented in the form of formula (7):



$$A4 \rightarrow A1 \rightarrow A5 \rightarrow A2 \rightarrow A3 \quad (7)$$

As a result of the ranking according to formula 7, we have the following calculation results: the implementation of A4 - assessment in virtual reality, which has a fairly high potential for efficiency and profitability due to its uniqueness and innovation, is of primary importance. The next step is A1 - assessment with the help of artificial intelligence, which is also an advanced tool for effective personnel assessment using modern technologies, and then it is important to pay attention to A5 - biometric assessment and behavior analysis and A2 - the use of game elements in assessment. And finally, A3 - social learning through digital platforms. Each of the proposed methods is unique and can help PrivatBank and other banks in the system to develop personnel assessment and bring it up to the high level of modern approaches.

**Conclusions.** The study confirms the importance of a deep understanding of the theoretical foundations and methodological trends in personnel management. This provides a solid basis for developing effective HRM strategies. The results of the diagnostics and analysis of the HR management system at JSC CB PrivatBank have revealed important aspects that need to be improved. This applies to both organizational and strategic aspects, as well as a comprehensive assessment of personnel performance.

The introduction of innovative assessment methods, such as artificial intelligence-based assessment, gamification, social learning, VR assessment, and biometric behavioral analysis at PrivatBank, opens up new horizons for HR management in the banking sector. These methods not only motivate and inspire personnel, but also allow for a more objective and efficient assessment. The potential of the proposed solutions in the banking sector can significantly increase productivity, promote a culture of learning and adaptation to rapid market changes.

The study pays special attention to analyzing the impact of these innovative methods on corporate culture and efficiency of internal processes. It is emphasized that modern approaches to personnel assessment not only increase operational efficiency, but also contribute to the formation of a more open, flexible and innovation-oriented corporate culture.

In conclusion, the findings of this article emphasize the need for further research and application of innovative methods in personnel assessment to ensure sustainable development and competitiveness of banks in a dynamic market environment. This suggests that there is great potential for further research in the area of human resource management in the banking sector.

#### References

1. Belinska, S. M., Krysin, I. O. (2022). Enterprise Profit Management. Effective Economy, 1. Retrieved from <http://www.economy.nayka.com.ua/?op=1&z=9879>. DOI: 10.32702/2307-2105-2022.1.16. [In Ukrainian].
2. Biloborodova, T. O., Skarga-Bandurova, I. S. (2023). Decision-making methodology based on the cumulative reliability and interpretability of artificial intelligence recommendations. Bulletin of NTU "KhPI", 1–2(9–10), 127–139. DOI: 10.20998/2411-0558.2023.01.10. [In Ukrainian].
3. Vetchanin, E., Gorbatsky, D. (2020). The use of virtual reality in the educational process and career guidance work on the example of the software product vranalytics. OD, 1(28), 80–93. [In Ukrainian].
4. Grigorenko, O. G. (2023). Personnel assessment methods and their impact on the effectiveness of organizational systems. Scientific Bulletin of the Severshchyna Region. Series: Education. Social and Behavioral Sciences, 2(11), 63–75. [In Ukrainian].
5. Hwang, S. L. (2014). A new car selection in the market using TOPSIS technique. International Journal of Engineering Research and General Science, 4, 177–181. [In Ukrainian].
6. Lyashchenko, T. O., Gryshunina, M. V., Pichkur, V. R. (2018). Gamification as one of the innovative forms of the educational process. Management of Complex Systems Development, 35, 113–123. [In Ukrainian].
7. Makhmudov, Kh., Chukhlib, V. (2023). Assessment of the Personnel Management System in an Enterprise in the Conditions of an Unstable Economic Situation in the Country. Economy and Society, (52), 32–47. [In Ukrainian].
8. Official website of PrivatBank. Retrieved from <https://privatbank.ua> [In Ukrainian].
9. Petyukh, V. M., Voloboeva, I. O. (2019). Methodological principles for assessing the competencies of functional bank personnel. Effective Economy, 2. Retrieved from <http://www.economy.nayka.com.ua/?op=1&z=7173>. DOI: 10.32702/2307-2105-2019.2.65 [In Ukrainian].
10. PrivatBank. Development strategies of PrivatBank. [Electronic resource]. Retrieved from [https://static.privatbank.ua/files/Strategy+summary\\_2024\\_ukr.pdf?\\_gl=1\\*1xd3vuv\\*\\_ga\\*MTI3MzMzOTc1NC4xNjk4NDg3NTkw\\*\\_ga\\_C7N2L9YCO9\\*MTcwMTYwMjI0MS45LjEuMTcwMTYwMjI0Ni4zNy4wLjA](https://static.privatbank.ua/files/Strategy+summary_2024_ukr.pdf?_gl=1*1xd3vuv*_ga*MTI3MzMzOTc1NC4xNjk4NDg3NTkw*_ga_C7N2L9YCO9*MTcwMTYwMjI0MS45LjEuMTcwMTYwMjI0Ni4zNy4wLjA)

The article was received by the editors 03.09.2024  
The article is recommended for printing 20.10.2024

**Ізюмцева Наталя**

к.е.н., доцент,

Навчально-науковий інститут «Каразінський банківський інститут»

Харківського національного університету імені В.Н. Каразіна,

Майдан Свободи, 4, Харків, 61022, Україна

e-mail: [diknat1972@gmail.com](mailto:diknat1972@gmail.com)

ORCID ID: [0000-0002-1162-9352](https://orcid.org/0000-0002-1162-9352)

**Юскович Віталій**

студент 2 курсу (магістерський ступінь),

Навчально-науковий інститут «Каразінський банківський інститут»

Харківського національного університету імені В.Н. Каразіна,

Майдан Свободи, 4, Харків, 61022, Україна

e-mail: [vitalii.yuskovych@student.karazin.ua](mailto:vitalii.yuskovych@student.karazin.ua)

ORCID ID: [0009-0009-9987-5459](https://orcid.org/0009-0009-9987-5459)

**Удосконалення процесу управління та оцінки персоналу банку**

**Анотація.** У статті розглядається вдосконалення процесу оцінювання персоналу комерційних банків, що актуальність зумовлена сучасними викликами розвитку менеджменту в умовах постійного розвитку технологічних інновацій та економічних змін. Сучасний підхід до управління персоналу банку вимагає ефективного управління персоналу, адже кваліфіковані та вмотивовані фахівці – основа для конкурентоспроможності будь-якої організації, зокрема банку. В умовах інноваційної трансформації, саме цифровізація банківських послуг потребує адаптації у сфері управління. Цифровізація та автоматизація процесів у банках створюють нові виклики перед системою управління та оцінки персоналу, необхідність адаптації з інноваційними технологіями та новими форматами, та способами взаємодії, як з клієнтом так і з колегами. Набуває важливого значення розвиток компетенцій у сфері цифрових технологій, аналітичного мислення, адаптивності до процесу постійного навчання.

Мета дослідження полягає в узагальненні теоретичних основ організації та оцінювання персоналу банку, аналіз практик щодо оцінки та розробка рекомендацій для підвищення ефективності кадрового управління. Об'єктом дослідження є процес управління персоналу банку в комерційних банках. Методи дослідження, які використані в роботі, включається теоретичне узагальнення для вивчення та систематизації теоретичних підходів до оцінювання та управління персоналом; системний підхід для аналізу структури управління; графічний метод з метою узагальнення статистичних даних та їх аналізу; математична статистика та моделювання – для розрахунку основних показників з метою їх подальшої оцінки та інтерпретації. За результатами дослідження визначено ключові бар'єри ефективного оцінювання персоналу, застарілість традиційних методик, недостатнє розуміння важливості оцінки та відсутність системи адаптації до нових цифрових інструментів. Запропоновано рекомендації, щодо використання цифрових рішень для підвищення об'єктивності, прозорості, гнучкості оцінювання.

Практична цінність отриманих результатів полягає у формуванні стабільних та систематичних методик дослідження, що спрямовані на збільшення продуктивності працівників, виявлення зон розвитку та зростання, для підвищення їх компетенцій та конкурентоспроможності в умовах динамічних змін банківського сектору.

**Ключові слова:** управління персоналом, банківська система, оцінка персоналу, інноваційні методи, банк, стратегічне управління, ефективність.

Формули: 7; рис.: 1, табл.: 6, бібл.: 10.

**Для цитування:** Iziumtseva N., Yuskovych V. Improving the process of management and evaluation of the bank's personnel. *Фінансово-кредитні системи: перспективи розвитку*. №4(15) 2024. С. 10-19. DOI: <https://doi.org/10.26565/2786-4995-2024-4-01>

**Список літератури**

1. Белінська С. М., Крисіна І. О. Управління прибутком підприємства. Ефективна економіка. 2022. № 1. URL: <http://www.economy.nayka.com.ua/?op=1&z=9879> DOI: 10.32702/2307-2105-2022.1.16
2. Білобородова Т.О., Скарга-Бандурова І.С. Методологія прийняття рішень на основі сукупної достовірності та інтегрованої рекомендації штучного інтелекту. Вісник НТУ "ХПІ". Серія: Інформатика та моделювання. Харків: НТУ "ХПІ". 2023. № 1 – 2 (9 – 10). С. 127 – 139. DOI: 10.20998/2411-0558.2023.01.10.
3. Ветчанін Є., Горбатовський Д. Використання віртуальної реальності в освітньому процесі та профорієнтаційній роботі на прикладі програмного продукту vnanalytics», OD, вип. 1 (28), с. 80–93, Бер 2020.
4. Григоренко О.Г. Методи оцінки персоналу і їх вплив на ефективність діяльності організаційних систем. Науковий вісник Сіверщини. Серія: Освіта. Соціальні та поведінкові науки. 2023. № 2 (11). С. 63 – 75.
5. Лященко, Т. О., Гришуніна, М. В., Пічкур, В. Р. (2018). Гейміфікація як одна з інноваційних форм навчального процесу. Управління розвитком складних систем. № 35. Київ. 2018. С. 113–123.

6. Махмудов, Х., Чухліб, В. Оцінка системи управління персоналом у підприємстві в умовах нестійкої економічної ситуації в країні. Економіка та суспільство. 2023. №(52). С. 32-47.
7. Офіційний сайт «ПриватБанку». URL: <https://privatbank.ua>.
8. Петюх В.М., Волобосова І.О. Методичні засади оцінювання компетентностей функціонального персоналу банку. Ефективна економіка. 2019. № 2. URL: <http://www.economy.nayka.com.ua/?op=1&z=7173>.
9. «Стратегія розвитку ПриватБанку». URL: [https://static.privatbank.ua/files/Strategy+summary\\_2024\\_ukr.pdf?\\_gl=1\\*1xd3vuv\\*\\_ga\\*MTI3MzMzOTc1NC4xNjk4NDg3NTkw\\*\\_ga\\_C7N2L9YCO9\\*MTcwMTYwMjI0MS45LjEuMTcwMTYwMjI0Ni4zNy4wLjA](https://static.privatbank.ua/files/Strategy+summary_2024_ukr.pdf?_gl=1*1xd3vuv*_ga*MTI3MzMzOTc1NC4xNjk4NDg3NTkw*_ga_C7N2L9YCO9*MTcwMTYwMjI0MS45LjEuMTcwMTYwMjI0Ni4zNy4wLjA).
10. Hwang S. L. A new car selection in the market using TOPSIS technique. International Journal of Engineering Research and General Science. 2014. № 4. P. 177–181.  
*Стаття надійшла до редакції 03.09.2024*  
*Статтю рекомендовано до друку 20.10.2024*