AN ASSESSMENT OF LEAN AND AGILE CUSTOMER SATISFACTION IN HUMAN RESOURCES MANAGEMENT

Abstract. Financial sector organizations with Human Resources division face with change. Competition, globalization, constantly evolves consumer preferences, these factors are challenges for most of financial organizations in Human Resources Management. Combination with traditional business risks and economy lifecycles are the main reason why financial sector institutions are forced to use Lean and Agile Methods. Customer satisfaction and efficiency play an important role in this tough competition in modern business sector. Lean, Agile or Lean Agile strategy aims to achieve long-term objectives such as Human Resources process efficiency and customer satisfaction. The process of worker selection, continuous skill development, improvement, mistake proofing, reconfiguration for new products are discussed from a human-centric factor perspective. Human factor starts to play the main role. It is important to state that correct form of chosen strategy with customer satisfaction achievement have a significant positive influence on Human Resources division in financial sector profitability. Also, it can be considered as an indicator for future profitability and satisfaction index in financial performance. These outcomes are important for both Human Resources managers and decision makers in financial organization. It can be strongly pointed that Human Resources managers and decision makers can take financial institutions e.g. banks level and trend in customer satisfaction to make assumptions on its future efficiency, productivity and market performance. Companies that adopt Lean and Agile into Human Resources Management give many thoughts to how employees experience the workplace. In some cases, employees are treated as customers. No innovation provides limitation of growth opportunities in financial institutions sector. It is also stated that there is a relationship between customer satisfaction and efficiency in Human Resources in financial organizational with the help of Lean and Agile Methodology.

Keywords: Customer Satisfaction, Lean, Agile, Human Resources Management, Efficiency, Financial Institutions.

JEL classification: E21; E23; F13; F15.

methods for customer satisfaction achievement in Human Resources Management in financial sector. The study intends to develop and test an instrument that accurately captures employees’ importance, effectiveness of the HR organizational practices. Human Resources Division would be able to meet customers expectations therefore to satisfy their needs with the help of innovations. Human Resources practices are a set of activities implemented by organizations in order to develop employees’ competencies as well as to influence their behavior and mindset to be focused on the organization objectives.

Relevance of the Topic – Financial sector organizations face with change. Competition, globalization, constantly evolving consumer preferences, these factors are challenges and threats for financial organizations. Combination with traditional business risks and economy lifecycles are the main reason why financial sector institutions are forced to become Lean or Agile or even both of them. Customer satisfaction, efficiency and productivity plays an important role in rough competition in modern financial sector.

Researchers state that there is an essential relationship between the effectiveness of Human Resources and financial organizational Lean and Agility level. Human resources response is extended to strategic partnership for long-term development of society. Human resources sector needs efficient Lean or Agile Management or both of them. As it said before, Lean management is focused on reducing waste together with cost savings in the delivery of aid to the maximum of people while Agile management is more focused on the timely delivery of goods and services to the maximum number of people affected (P. Capelli, A. Tavis, 2018). It is worth to mention that Human Resources must not only focus on rapid delivery but also on efficient delivery to satisfy customers’ needs. Agility is required in terms of time effectiveness. To achieve cost efficiency and sustainability in Human Resources, Lean or Agile Management or both of them can play an important role in strategic partnership and development projects.

Problem – The importance of Lean and Agile methods implementation into Human Resources system that wish to obtain high level of competitiveness. What business strategy is useful in order to reach customer satisfaction in HR Management in Financial Institutions?

Research Objects – The research objects of this proposal are first; the human factor influences implementation of new business methods. Secondly, Human Resources division is correlated to Lean and Agile processes and customer satisfaction in Human Resources Management. An assessment of Human Resources management methods make impact on Lean and Agile processes.

Research Aims – The aim of this research is to assess the role of Lean and Agile processes on impacting on customer satisfaction in Human Resources Management. Also, the purpose can be stated is how to develop model in order to improve customer satisfaction efficiency in Human Resources division. In order to achieve this, the following tasks will be completed:

1) to analyze critically the theoretical concepts based on scientific literature analysis;
2) to identify Lean and Agile in Human Resource drivers, capabilities and practices;
3) to develop theoretical Lean and Agile in Human Resources level evaluation model in Financial Institutions;
4) to test the develop model and propose a methodology for its measurements.

Scientific contribution – The findings posed to offer better insights and value on the important role of the Human Resources in Lean and Agile processes as critically analyze theoretical concepts in order to test empirical model of research on relevance. Also, it is important to do pilot study in order to justify the novelty of planned research.

Practical significance – Applicability of the findings will be useful for features of customer satisfaction in Human Resources Management. In financial sector, the significance of customer satisfaction achievement needs to be increased in efficiency. Practical significance is seen as resource for efficiency development for Human Resource Managers.

Research limitations – The limitation of this research focuses on the problem not all organizations embrace change. Leaders, Managers of Human Resources and members of team need a deep rethink before they introduce Lean and Agile Methodology into financial organization Human Resources division. Decentralization and autonomy are a core factor to focus on in order to have a combination of Lean and Agile methods work properly (Anderson, 2020). Also lack of employees’ motivation to proceed Lean, Agile or Lean Agile Methodology in Human Resources Department in order to improve customer satisfaction can cause limitation for change in financial institutions.

Literature review. The analysis of current state of research – Customer satisfaction is the most important key concept in strategic formula. Not only academicians admit the importance of customer satisfaction for financial institutions’ development. Businessmen practitioners pay great attention to its measurement and management. The factor behind the view that customer satisfaction is important is straightforward. Moreover, according to many scientific researches satisfied customers tend to demonstrate loyal attitude for financial institutions. It is worth to state customer satisfaction
through efficiency and correctly chosen strategy leads to higher Human Resources productivity and higher revenues for the financial institutions either. This reason assumes that increase in customer satisfaction is not only connected with Human Resources division performance but also allows for its prediction (Modig & Ahlstrom, 2014). To say more, the research question arises: What methods and tools will help to reach customer satisfaction in financial institution, mainly how it will quid to satisfy and provide the insight in customer satisfaction? High levels of customer satisfaction have positive effect on organizations financial performance. However, many organizations fail to use these measurements in order to improve quality in Human Resources division. Based on empirical research, this paper provides that all organizations would benefit from activities related to strategy of customer satisfaction information usage. Methods and tools outline for what purpose and how these methods will be applied. Moreover, this paper aims to focus on process, methods and practice understanding that enable use of customer satisfaction measurements to drive improvement work in financial institution.

Due to the boom of financial sector development in combination with globalization and increased number of customer demands, there are many articles written on why organizations should seek for insights in Human Resources development in order to reach high demand in customer satisfaction these days in modern financial sector. However, this paper develops further question on how to reach customer satisfaction in Human Resources division in financial sector.

To say more, an action-oriented use points - how Human Resources department is connected to efficiency (Modig & Ahlstrom, 2014). The stream of research of customer satisfaction achievement has provided a further perspective on HR processes itself. This efficiency achievement can be divided into strategy, customer satisfaction, productivity in Human Resources Management. The purpose of this paper is to provide an insight strategy of customer satisfaction as a result, as outcome. What will help to strategy customer satisfaction case of Human Resources Management? The purpose is addressed by investigating the use of proposed Lean, Agile or Lean Agile models itself.

Research methodology. The research purpose is to assess Lean and Agile customer satisfaction in Human Resources Management. The research goal is to provide insights on how those methods (Lean and Agile) will be useful for features of customer satisfaction. For research study methodology first, it will be necessary to analyze previous scientific literature of the current state of customer satisfaction in Human Resources division in Lithuania, to assess how it nurtures and promotes the human factor and the challenges will be assessed also. Next it will then become necessary to evaluate and analyze the efficiency of Human Resources division in financial institutions. From the case study, it is important to assess the findings through collected data. Also, the advantage of case study is it attempts to explore mechanisms and outcomes of this phenomena. The study intended to develop and test an instrument that accurately captures employee's importance with the help of quantitative method where theory verification is based on deductive approach on effectiveness of the HR organizational practices.

Main results.

1. Factors influencing Lean, Agile and Lean Agile Strategy

Developing further the scope of customer satisfaction with the help of Lean, Agile or Lean Agile business tools for HR as suggested a three-phase process: strategy, efficiency and productivity. Firstly, the strategy is primarily focused on questions related to the planning of how customer satisfaction in HR should be reached. Secondly, the analysis and implementation phase is focused on making customer satisfaction index available throughout the organization, for example, as decisions and strategic planning. Furthermore, Lean, Agile or Lean Agile Methodology into Human Resources Management implementation entails customer satisfaction aim communicated to everyone in an organization. Communication is the core factor in this process. It is vital to collaborate with the colleagues in positive environment. In order to establish the frame of collaboration, it worth to encourage people to identify advantages of their work and their working environment that proud of or grateful for. This means that all employees can take part in the process and outcomes can be involved in the process of efficiency, productivity achievement.

1.1. Innovations versus Challenges

Innovation is an idea of creating new strategy. Usually it involves tools that bring out the new innovations into financial sector. Innovations involve Technological or Human Resources Management restructure or even more (Wysocki, 2019).

Damanpour (1991) distinguished innovation into 2 groups: Administrative versus Technical: - The administrative section includes the organizational structure and the administrative processes while in the technical sector the innovations exist in products, services and production processes and technology. Product versus Process: - The product innovation within this dimension includes new products or services introduced to meet customers' needs whereas the process innovation involves newness in new element, materials, task specification and work.
flow mechanisms.

There are many challenges for Human Resources division in financial sector. There are numerous factors which influence innovation in Human Resources Management either. Communication is vital in any organizations. Both external and internal communication helps to gather key information for making innovation within the organization. Moreover, knowledge, experience and skills of personnel creates innovation. Financial sector needs to provide correct environment which would encourage employees to face challenges and changes in organization. Such challenge can be named as Lean Strategy or Agile Strategy or mix of Lean Agile Strategy either. It is important to create environment that would remain the effort which is required for change. Usually level of motivation and confidence falls down when change begins to be implemented into Human Resources division in financial organization. That happens for several reasons, for example extra effort is introduced to daily work or mistakes are made, re-planning becomes as daily basis work for employees either. Only leadership, time, patience and proper knowledge helps to face with change and challenges as to evaluate innovation and its quality in financial organizations. The quality of a service has direct relationship with customer satisfaction (see Figure 1, Anderson, 2020). Organization needs the people who are committed for making change. It can be achieved by turning organizational benefits into improvement statements that employees would take responsibility for. Balance between organizational needs and people needs must be a core factor in Human Resources division. Employees do not participate in change that worse their life. That is why important to have a concrete plan for action in Human Resources Management before Lean or Agile, Lean Agile Methodology being introduced in financial institutions. Changes always requires employees’ response, flexibility and adoption: improving procedures, adding additional process capabilities, adjusting the schedule, migration to new systems and processes (Dove, 1993). There is a collaboration process between employees and organization in order to adapt to changes and changing environment successfully as to improve its performance. According to Crocito and Youssef (2003), the importance of employees is the main core to success in financial organizations. The authors had presented the model where leadership is vital and act as basis for foundation in change and learning acceptance. According to Hopp and Oyen (2004), Agile Employees’ Evaluation Framework was developed. It consists of strategic and tactical assessment structures. The first helps to evaluate whether Agile Methodology should be suitable for organization whereas tactical helps to evaluate the environment. In order words, how cross-training could be applied in this environment. The transformation from strategic to tactical framework can be performed with the help of Lean or Agile, Lean Agile Methodology. Speed and quality are important factors of Lean and Agile in Human Resources Management.

Quality is the must, due to the fact that every new product or service must meet the customer’s needs of the quality of service in financial institution. Moreover, satisfaction level, it is needable to take into consideration that customer-employee interaction is one of the most effective factors in customer satisfaction process achievement. Financial sector HR department must understand the needs and wants of the customers and it is worth to say that not only complaints of customer be taken into account but also provide remedy for it. Human Resources Department would be able to meet customers expectations therefore to satisfy their needs only with the help of changes and innovations. Lean and Agile Business Tools help to fulfill customers’ needs.

Fig. 1. Return of the Human (Anderson, 2020)
Lean is a form of efficiency that can be called flow efficiency. It focuses on the amount of time it takes from identifying a need to satisfy that need. There are two forms of efficiency: resource efficiency and flow efficiency. The most common is resource. It focuses on efficiently using the resources that add value within an organization. However, flow efficiency focuses on the unit that is processed in the organization. Resource efficiency, the traditional form of efficiency, involves usage, utilizing of resources as much as possible. A basic principle in this development is to divide an incoming job into smaller tasks which are carried out by different individuals and organizational functions. Another principle is to find economies of scale. Grouping smaller tasks together so that individuals, parts of an organization, or the whole organization can perform the same task many times over increases resource efficiency. Efficient use of resources has long been the most common way of looking at efficiency. Resource efficiency focuses on the resources an organization needs in order to produce a product or deliver a service, such as staff, equipment, tools, information system. Resource efficiency is a measurement of how much a resource is utilized in relation to a specific time period (see Figure 2; Modig & Alhstrom, 2014).

<table>
<thead>
<tr>
<th>Resource:</th>
<th>HR recruitment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time resource is utilized:</td>
<td>3 hours</td>
</tr>
<tr>
<td>Time period:</td>
<td>24 hours</td>
</tr>
<tr>
<td>Resource efficiency:</td>
<td>3h/24h=0.125 per cent</td>
</tr>
</tbody>
</table>

Fig. 2. This is Lean: Resolving the Efficiency Paradox (Modig & Alhstrom, 2014)

Only 0.125 per cent of HR recruitment process is used of the actual time period. In this case, the working hours of Human Resources department is from 8 to 5 p.m., the resource efficiency would be 99.8 per cent. At an organizational level, efficiency indicates how well an organization is utilizing all of its resources. Opportunity cost is an important matter to focus on. It is the loss made by not utilizing resources to the fullest. Resource efficiency is a good way of looking at things because of wish to value money. Flow efficiency means satisfying needs. It focuses on the unit processed in an organization. In services, the unit is often a customer whose needs are met through different activities. Flow efficiency is a measurement of how much a flow unit is processed from the time a need is identified to the time it is satisfied. For instance, flow efficiency could show how efficiently Human Resources department, financial institutions satisfy customers’ needs (see Figure 3; Modig & Alhstrom, 2014).

It is important to use resources efficiently, it is also important to meet customers’ needs. Moreover, to have both utilization and satisfied customers, resource efficiency and flow efficiency both play a significant role in the process of customer satisfaction in Human Resources Management. Flow efficiency is created through processes. A process is a collection of activities that together create the path for and fulfill the need of a flow unit.

Flow efficiency is created through an organization’s processes. All financial organizations have processes. However, there are different kind of processes: development, purchasing, production, delivery and service. In order to understand flow efficiency, it is important always to define the process from the perspective of the flow unit. There is important difference between resource and flow efficiency. Any form of activity in customer satisfaction system fulfills the needs of clients involve a transfer of value. The client is the receiver of the value transmitted by, for example, the financial institution staff. A value transfer occurs when one side (the resources) adds value and the other side (the flow unit) receives value. Resource efficiency focuses on the utilization of specific resources, whereas flow efficiency focuses on how a particular flow unit moves through the process. In flow efficiency, whereas, it is more important to attach people to work, to ensure that each flow unit is always being processed by a resource. Understanding flow efficiency: value and needs. Also the phenomena of efficiency means waste of resources at the organisational, individual even societal levels either. Solution for that can be focus on flow efficiency. In such case, organisation can decrease many of the secondary needs that occur. The main idea is that by focusing on flow efficiency, flow units should flow quickly through the organisation. It involves the need of flow and create organizations that are more like an efficient path to rely on (see Figure 4, Modig & Alhstrom, 2014).

In this case, resource efficiency is high and flow efficiency is low, it is called efficient islands. The next case is a state where flow efficiency is high but resource efficiency is low, it is called the efficient ocean. In wasteland, the financial organisation cannot use its resource efficiently. In this case, organisation wastes resources and creates less value for customers. All financial organisations invest time, resources, energy in order to forecast customers needs, when they
want, in which amount, however, it is impossible to make and to know everything in perfect predictions. The nature of customers needs to be changeable. To say more, it is important to point your attention that the scale of variation decides possible positions in scheme of efficiency, financial institutions always choose where to position itself. This is the main task of strategy. There is a thin parallel between business and operations strategy. In other words, business strategy focuses on what type of customer need this organisation wants to complete, however, an operation strategy focuses on how the organisation will meet this need. Business strategy always leans on the value the company or organisation will offer to customer. Furthermore, differentiation is anything that customer considers valuable. This process is time, money, energy consuming in order to satisfy customers needs. Competition among financial organisations is very tough that is why strategy plays an important role in satisfying customers’ needs. Also operation strategy helps to visualise business strategy and focuses on how value is to be produced. Resource and flow efficiency are two main tasks defined at the highest level of abstraction (Modig & Alhstrom, 2014).

<table>
<thead>
<tr>
<th>Need: Specialist recruitment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value adding time: Time with HR specialist + candidate</td>
</tr>
<tr>
<td>Time period: Time from candidate's arrival and departure</td>
</tr>
<tr>
<td>Flow efficiency: 10minutes/30 minutes=33 per cent</td>
</tr>
</tbody>
</table>

Fig. 3. This is Lean: Resolving the Efficiency Paradox (Modig & Alhstrom, 2014)

Lean always deals with operations strategy and it is vital in this case to reduce and manage variation. Lean strategy is the strategy to achieve an aim. The main aim is to prioritise high flow efficiency over resource efficiency. Standardisation is an example of the most important method. It is a method of developing other methods. The flow must be standardised and have an understanding of how task should be carried out. Usually it is said that standardisation is a standard for establishing standards. Lean and Agile or Lean Agile in Human Resources Management is a dynamic state characterised by constant improvement.

<table>
<thead>
<tr>
<th>High Efficient islands</th>
<th>The perfect state</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Wasteland</td>
<td>Efficient ocean</td>
</tr>
<tr>
<td>Low</td>
<td>High efficiency</td>
</tr>
</tbody>
</table>

Fig. 4. This is Lean: Resolving the Efficiency Paradox, Resource Efficiency (Modig & Alhstrom, 2014)

1.2. Samples
In terms of analysis in Lean, Agile or Lean Agile implementation phase, Customer Satisfaction Model is often used as way to make a comparison of performance in relation to competitors from other financial institutions. The banking industry like any other financial institutions faces with challenge of market changes.

This study mainly focuses on Human Resources division in financial institutions. The financial organizations as banking institutions were further chosen based on score in the EPSI rating group customer satisfaction index. The EPSI customer satisfaction model bases the concept of customer satisfaction on 7 components: Image, Customer Expectations, Customer Perceived Product Quality, Customer Perceived Service Quality, Customer Perceived Value, Customer Satisfaction and Customer Loyalty (Eklof & Selivanova, 2008).

“Thus, utilizing customer-centric measurement appear to have the potential to aid companies in focusing their attention on matters that are deemed significant for their customers” (Birch-Jensen, Gremyr, Hallencreautz, & Ronnback, 2018).

1.3. Direct and indirect needs
Direct needs are about creating a concrete outcome (reaching customers satisfaction), however indirect needs are about the experience. Therefore, when people are flow units, it is important to look at direct and indirect needs, even though the main focus is often on direct needs. In many financial organizations, the
word process is used to describe formalized work routines. Human Resources work is full of documented routine system, such as recruiting a new staff member or buying new equipment. Many organizations focus more on resource efficiency. Moreover, high capacity utilization sometimes is the main goal. In some cases, such approach is beneficial from the organization's point of view but it may be a problem for customers. There are many disadvantages of resource efficiency, for example the need of additional work, energy, time and efforts. The greater focus is that utilizing resources efficiently needs to maximize the amount of work. Resource efficiency has many disadvantages: time, many flow units, many restarts per flow unit. This creates 'efficient islands' where customer needs are split into smaller steps that perform separate islands. Moreover, no one island has a full picture of the whole process; each island sees only its own part. Such process creates secondary needs. Those needs damage organization since they create superfluous work. It is a waste of time. Superfluous work creates the efficiency paradox either. It is believed that financial institutions utilize resources efficiently but in reality, it is being inefficient because that utilization comes from overwork (Modig & Alhstrom, 2014).

It is visible that the interest growth domain on the idea that Human Resources should be as important element in customer satisfaction. Ability for collaboration and work in teams and as a team increases workforce performance as promotes experience and knowledge sharing, respect and tolerance for changes in financial organizations. Financial sector Human Resources division continuously needs to focus

### Conclusion

This research analyses the importance Lean and Agile Methods have influence on customer satisfaction in Human Resources Division. From the literature review, in order to increase the customer satisfaction level, it is needable to take into consideration that customer-employee collaboration is an important element in customer satisfaction. Ability for collaboration and work in teams and as a team increases workforce performance as promotes experience and knowledge sharing, respect and tolerance for changes in financial organizations. Financial sector Human Resources division continuously needs to focus
on identifying the needs of the customers. That is why it is needable to equip this process with Lean or Agile or Lean Agile Methods in order to meet customers’ needs. It is to be claimed that assessment of Lean and Agile customer satisfaction in Human Resources Management topic receives an attention of researchers. However, it can be also stated that there is a lack of a systematic approach towards Lean and Agile in Human Resources sector because mostly Lean and Agile Methods are adopted to IT or Manufacturing sectors. This issue needs to be investigated from the perspectives of Lean or Agile Business Methodology or Lean Agile Business Tools Methodology either. In order to make customers happy and increase profit of organization it is needable to put on one’s shoes and think about what excites and makes this process more efficient, what tools should be used to reach this aim, how to achieve goals in order to survive in competitive financial market these days. Moreover, what Agile and Lean principles entail with iterative business process in general. The topic of Assessment of Lean and Agile Customer Satisfaction in Human Resources Management is relevant both practically and theoretically and requires further research.

REFERENCES
44.%C5%A0ar%C5%ABnas%20Nedzinskas.pdf?sequence=1.

The article was received by the editors 11.01.2022.
The article is recommended for printing 04.04.2021.
Вікторія Прапрайте, викладач-досягнірак, Вільноський коледж /Університет прикладних наук, вул. Дідлакіо, 49, Вільнюс, 08105, Литва
viktorija.prapraite@gmail.com
https://orcid.org/0000-0002-8811-7398

ОЦІНКА ЗАДОВОЛЕНОСТІ КЛІЄНТІВ ПРИ ВИКОРИСТАННІ LEAN AND AGILE МЕТОДІВ В УПРАВЛІННІ ЛЮДСЬКИМИ РЕСУРСАМИ

Організації фінансового сектору з відділом кадрів стикаються зі змінами. Конкуренція, глобалізація, постійно змінюються споживчі переваги, ці фактори є викликами для більшості фінансових організацій у сфері управління персоналом. Поєднання з традиційними бізнес-ризиками та життєвими циклами економіки є основною причиною, чому установи фінансового сектора змушені використовувати методи Lean та Agile. Задоволеність клієнтів і ефективність відіграють важливу роль у цій жорсткій конкуренції в сучасному бізнес-секторі. Стратегія Lean, Agile або Lean Agile спрямована на досягнення довгострокових цілей, таких як ефективність процесів людських ресурсів і задоволеність клієнтів. Процес відбору працівників, безперервний розвиток навичок, вдосконалення, захист від помилок, реконфігурація для нових продуктів обговорюються з точки зору людиноцентричного фактора. Головну роль починає відігравати людський фактор. Важливо відзначити, що правильна форма обраної стратегії здатна сприяти рісту та розвитку компанії, якщо вона надає сприятливий середовищний його вплив на прибутковість відділу кадрів у фінансовому секторі. Крім того, його можна розглядати як показник майбутньої прибутковості та індекс задоволеності фінансовими результатами. Ці результати важливі як для керівників відділу людських ресурсів, так і для осіб, які приймають рішення у фінансовій організації. Можна чітко відзначити, що менеджери з персоналу та особи, які приймають рішення, можуть взяти фінансові установи, напр. рівень і тенденцію задоволеності клієнтів, шоб зробити припущення щодо їх майбутньої ефективності, продуктивності та продуктивності маркера. Компанії, які впроваджують Lean та Agile в управління людськими ресурсами, багато думають про те, як працівники відчувають себе на робочому місці. У деяких випадках працівники розглядаються як клієнти. Жодна інновація не обмежує можливості зростання в секторі фінансових установ. Також зазначено, що існує взаємозв’язок між задоволеністю клієнтів та ефективністю людських ресурсів у фінансовій організації за допомогою методології Lean та Agile.

Ключові слова: задоволеність клієнтів, Lean, Agile, управління людськими ресурсами, ефективність, фінансові установи.

JEL classification: E21; E23; F13; F15.

СПИСОК ВИКОРИСТАНОЇ ЛІТЕРАТУРИ

Стаття надійшла до редакції 11.01.2022 р.
Стаття рекомендована до друку 04.04.2021 р.