



STRATEGIC WAYS OF IMPLEMENTING PERSONNEL POLICY IN COMMERCIAL BANKS

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Abstract: *The article provides analytical information about the personnel policy of commercial banks, the features of the formation of the mechanism of personnel policy, effective strategies for personnel management.*

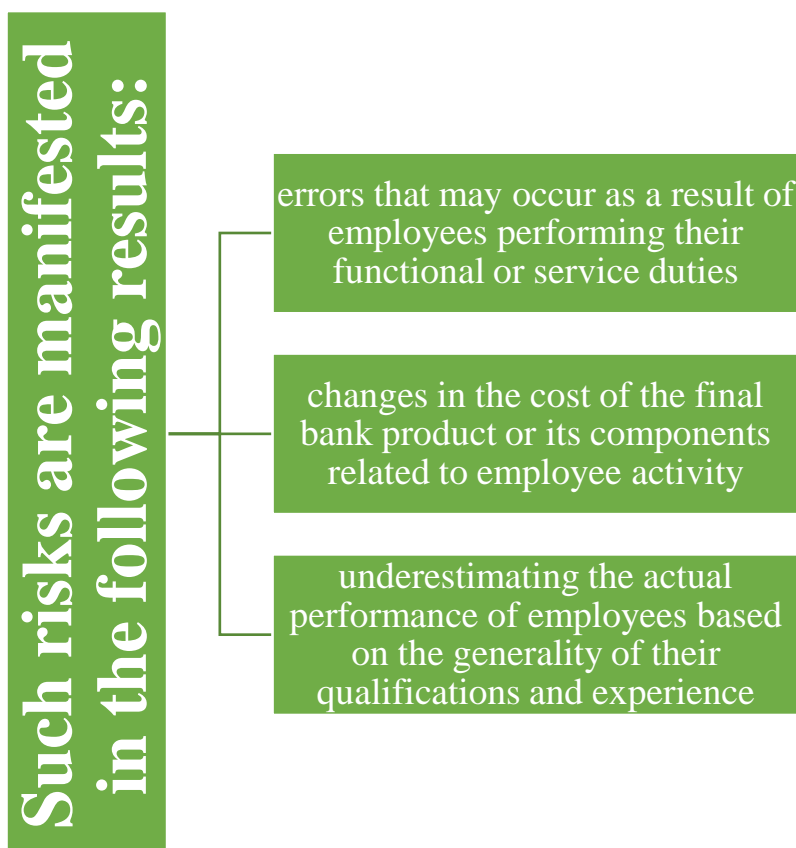
Key words: *personnel policy, banking secrecy, level of professionalism, risks associated with employees, personnel risk.*

The features of the formation of the personnel policy mechanism of the commercial bank are related to the specific features of the bank's activity as a financial institution, which is reflected in the high-risk nature of most of its operations. This requires bank employees to be more responsible than employees in other areas of activity, and each employee, in the course of performing his professional activities, directly affects not only the overall results of the organization, but also its image. requires understanding that it is possible.

At the same time, the bank operates in a highly competitive and constantly changing environment, which creates a high rate of change and growth in the volume of financial services provided to banking organizations, which, in turn, causes bank employees requires increasing the level of professionalism in its activities. The growth of competition in the financial sector of the economy prompts banks to develop services that were previously non-traditional for the banking system, including audit and consulting services, economic and financial expertise, etc., which encourages banks to attract highly intelligent individuals.

In addition, the specific characteristics of banking activities require the need to keep bank secrets and other confidential information,

Dealing with customer service and their accounts and financial transactions of the bank. This creates additional risks for employees to ensure the preservation of confidential information, and the need to monitor the use of such information by the bank and to ensure the loyalty of employees to the bank's activities increases. Loyalty of bank employees is ensured by implementation of special programs on employee risk management. Risks related to employees are any actions of employees aimed at worsening the performance of their departments.



Therefore, based on the specific conditions of banking activity, the need to maintain the bank's competitiveness as a financial institution, and the requirements of economic security of activity, they form a fundamentally different mechanism for the implementation of personnel policy in the banking sector. It features the following features:

- increase in requirements for personnel in the field of their professional training;
- the need to keep commercial secrets due to the confidentiality of banking services;
- the presence of risks for employees related to the possibility of data leakage;
- the need to ensure the economic security of banking activities.

Taking into account the specified features, the bank's personnel policy implementation mechanism has its own characteristics in addition to the main components.

Banking guidelines were developed for the development of the personnel management process.



The structure of the personnel policy mechanism of a commercial bank reflects the specific functions of the bank's activity, which can be revealed through the following elements:

1. first, the general issues of personnel management, which ensure the resolution of successive operations, including: providing the bank with personnel, organizing personnel training and professional development, resolving labor disputes,
2. secondly, employee loyalty programs, including: ensuring the preservation of commercial secrets, encouraging employees' interest in honest and effective work, managing employee motivation to improve the quality and efficiency of their work;
3. thirdly, employee risk management programs, which include: identifying sources of risk, determining the systemic nature of their manifestation, and taking preventive measures to minimize risks;
4. fourth, developing strategic personnel policy programs related to the bank's development strategy.

Assessing the contribution of department employees to the final result in ensuring the final result of work, determining the costs of development of department employees based on their contribution to the results of banking activities.

The effectiveness of commercial bank activities depends to a large extent on the choice of its development strategy and its connection with personnel policy. Therefore, such a policy should be included in the bank's development strategy through certain means. According to the author, such tools should be organizational structures of commercial bank management. The main criterion for the formation of the organizational structure of the bank should be the economic content and size of the operations carried out by it.

To create an effective bank organizational structure, it should be based on the following principles:



- ✓ classification of departments' activities and clear demarcation of the powers of employees;
- ✓ proportional distribution of workload and the same workload of employees;
- ✓ continuity of the production process of all departments of the bank.

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