

MODERN METHODS OF HUMAN RESOURCES MANAGEMENT IN BANKS

A.Roller conf.univ.,dr.
A.Zubic conf.univ.,dr.
Catedra „Bănci și Activitate Bancară”
ASEM

Summary. The place is well-defined human resources management in the context of General Management. Thus, in literature published to date, the focus is on issues concerning relations report, starting with recruitment, selection, framing, training and fostering lifelong employment and ending with the termination of the activity.

Key words: Coaching, mentoring, personal banking, brainstorming.

Human resource capacity to bring benefits to the company where they work remains a pillar underpinning policies effective management of personnel.

Categories of staff working in an organization are clearly identified and are set virtually every level objectives, tasks and responsibilities that the latter should know and meet.

In a society that is permanently in crisis where financial institutions working quite hard with deviations regular legislation, violations are taken out is complicated to track the effect of implementing new strategies and new policies should be without effect radical activity.

Obviously, some issues remain to be solved personnel management, such as the number of staff required for the activity of a bank; their qualification at the time of employment and during the activity, not a last role does the organizational structure of the bank where clearly identified position of each bank within the bank worker. Always order bank has been selling bank products and services, if bank staff has the skills and competencies that brings sales then this bank personnel are competent and optimal working in the bank.

The organization of work in the bank is continuously influenced by stress. Customers are quite nervous, unpredictable, with major demands and expectations from the bank. The staff has a mission not easy when you have to offer competitive services easily usable with explanations correct, concise and to promote the image bank.

Categories of staff fulfill their obligations set out in the job and promotes the assembly of banking products and services.

Optimizing quality jobs bank to avoid duplication of staff and identify the degree of skill of each human resource bank to fulfill aware bonds remains a priority for the bank's management, which has a mission to identify the needs of the bank and similar their realities work.

If we identify targets placed in front of bank workers I have the following design:



Figure 1. The objectives of bank staff.

Staff management requires major changes especially in a financial institution, where each year are related to top management changes. Compliance work with existing legislation remains one of the highest priorities, but for Moldova bankruptcy of the three banks showed that the institution peak as National Bank of Moldova and the legislation was not an impediment to record major irregularities in following that banks „Banca de Economii” S.A., „ Banca Sociala” S.A., „Unibank” S.A. they went bankrupt. The strict rules were violated in the banking system has been compromised and thus the entire banking system activity. Refer to the number of employees who were made redundant in the three banks among their number was the BEM 570 subdivisions with staff of 2151 people or 21.1% of total banking system to the data presented in the Annual Report of the Bank for the year 2014. The „ Banca Sociala” S.A., in 2012 numbered 813 persons of which 75% graduate and postgraduate, maintaining the average age of specialists was 38 years old, as determined from the bank's annual report for 2012. And „Unibank” S.A. as of 31/12/13 bank had five branches, 43 agencies Annual Report for 2013 where there are no data regarding the number of staff at the time.

Although the personnel policy of these banks was at an appropriate level proved that no responsibilities aimed at the higher level where they performed deviations from established banking policy for the reporting year. These three banks are in liquidation phase, and the staff was rehired at other banks in the banking system, most of the staff was taken over by the bank "Moldova Agroindbank" SA; "Victoriabank" and "Moldindconbank" the largest banks in the banking system. Currently, and they are under early intervention system which allows customers to have full confidence in the banking system activity. After the measures listed by BNM to restore the financial situation throughout the banking system, noting that the contribution of external auditors was and is an opinion that is considered the annihilation situation in the national banking system, for the belief that banks will become stronger from financial shocks. BNM sticks around for nearly their lending,

receiving daily reports from NBM avoid excessive lending to affiliated persons, officials of the bank, or the bank's 10 largest borrowers.

The most important elements are taken into account in personnel management when submitted new ways of management:

- their professional skills and competences;
- skills and technical skills, they should be instructed in the process of working on emerging moments in activity, new technologies will be implemented; noted that the latest information technologies diminish the number of staff able to work in the bank because the bank processes become more automated and does not require decisions from human resources;
- skills and competences order intellectually general - every employee of the institution knows its precise obligations and responsibility to fulfill under the general policy of the bank and to maintain banking secrecy, because the bank is important confidentiality of information submitted so people physical and legal persons;
- skills and knowledge of economic and financial situation of the country - is important to mention that bank staff to have clear information about the real economy, while knowledge of current information, and the information posted on www.bnm.md.

Staff bank every day becomes more uncertain about discussing on a European, and this information can also be found internationally, more and more banks experiencing deficiencies large activity and that in previous periods State engage to address the situation today each bank on their own self-financed.

Society no longer responds so painful to bankruptcy of banks, the banks closed and the staff are training or retraining opportunities along to find a job. We note that the largest banks and banking systems faces shortcomings in his work when customers are not receptive to banking products and services they propose them. And to attract new customers because the bank does not have enough forces to competition policy more financial institutions are identified with the same financial and practical activities with the same spectrum of banking products and services.

Bank staff collaboration with clients must be close for him to call his bank services again. It's already shown that bank worker skills greatly influence customer decisions, even referring to its ability to serve the rapidly without technical errors and politely to the maximum, which often missing.

We note that when a person is engaged a question of service is its ability to cope with stress. For a period of 8 hours worked during the working day picture changes in the bank, personal observations lead us to conclude that changes are needed in the quality of service for legal person's status of staff remains constant throughout the working day, as for individuals the situation is different

topics addressed by them in some cases bank staff out over the allowable limits of behavior when they are forced to seek the help section chief or department. Not knowing all the questions related to banking or questions related to the operations that the customer would like to perform next level involves personnel with experience in the field and a broader specialization.

Mentioning the higher the level is much higher and responsibilities are greater and requires special training, training in the field, making decisions independently. Internal instructions of the bank establish limits for bank staff work at all levels of activity, knowledge is mandatory for every employee of the bank. If staff cannot meet bank obligations or has problems in daily activity it can be dismissed as the responsibility for the bank's monetary resources and bank activity is enormous subject.

Training bank is aiming to propose that person another job most times that is hierarchically higher than the one it occupies today. If it was a change of gender by itself, it will lead technological training of all human resources involved in this process to the effective implementation of new methods of banking.

Raising qualification from the development of technical progress is a positive impact on banking but with negative effects on human resources, some of them are not able to understand the processes we are forced to leave the bank. At the latest stages of development of society banks are trying to keep to the requirements submitted by bank customers and satisfy their requirements in new standards and new capabilities through the use of new strategies that are proposed by the Bank.

Today is complicated to attract customers banking services and banking products they must be constantly renewed and introduced us to maintain the top banks demand. Of the 11 remaining banks on the market it is difficult to make a forecast for the future that they will maintain that position we mention that for small banks is quite difficult to keep up with capital or to attract loyal customers.

To effectively manage human resources within the bank used various incentives which inevitably improve the bank's activity and raises the quality of services provided:

- raising salaries and offering different bonuses;
- obviously, we cannot mention moral stimulation such as holidays, providing rest sheets, organizing different competitions which beneficially influences the climate within the financial institution.

Staff in the bank must find the right place in the bank. How clearly the obligations established can become so unclear if the collective atmosphere is complicated. Staff inside the bank must come reluctantly to work with and benefit the bank's activity.

Staff encounter some problems such as:

- the bank's image and prestige,
- the failure of the situation arising personnel manager;
- what is the strategy proposed manager to raise employee efficiency?
- what are the criteria of change in recruiting staff following the implementation of new technology,
- bank tactic is to create comfort at work?

These criteria related to the bank's activity are analyzed and plotted in corporate governance where permanent changes are made to improve bank performance.

Staff need to feel comfort at work and then its activity yield will rise much, the mouse connection between comfort - incentives and motivation is straightforward, and the scheme would look like:

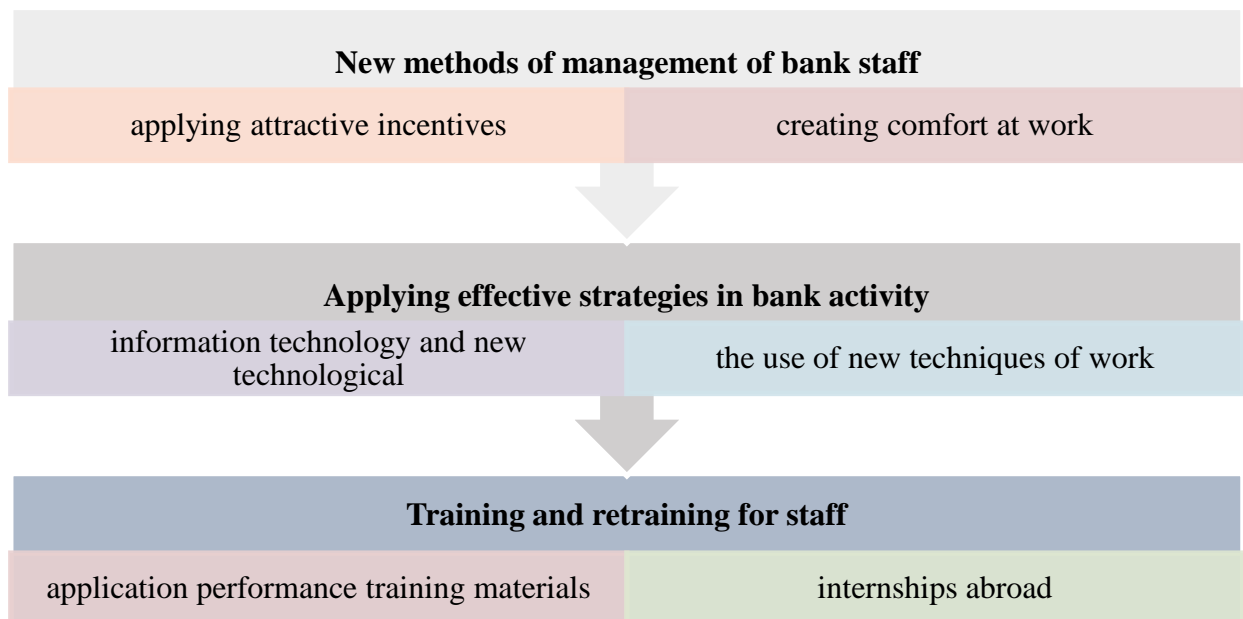


Figure 2. Personnel management at the bank.

Innovation in the bank's activity by itself induce radical changes in work organization. To meet market requirements banks are changes and modifications permanent or hiring new staff.

There is an element of personnel management without which no bank can operate, particularly those working in the marketing department, it relates to highlight the originality and creativity of staff personnel in the value of the bank. For a better understanding of the creative staff we could mention factors that have a direct bearing on the case:

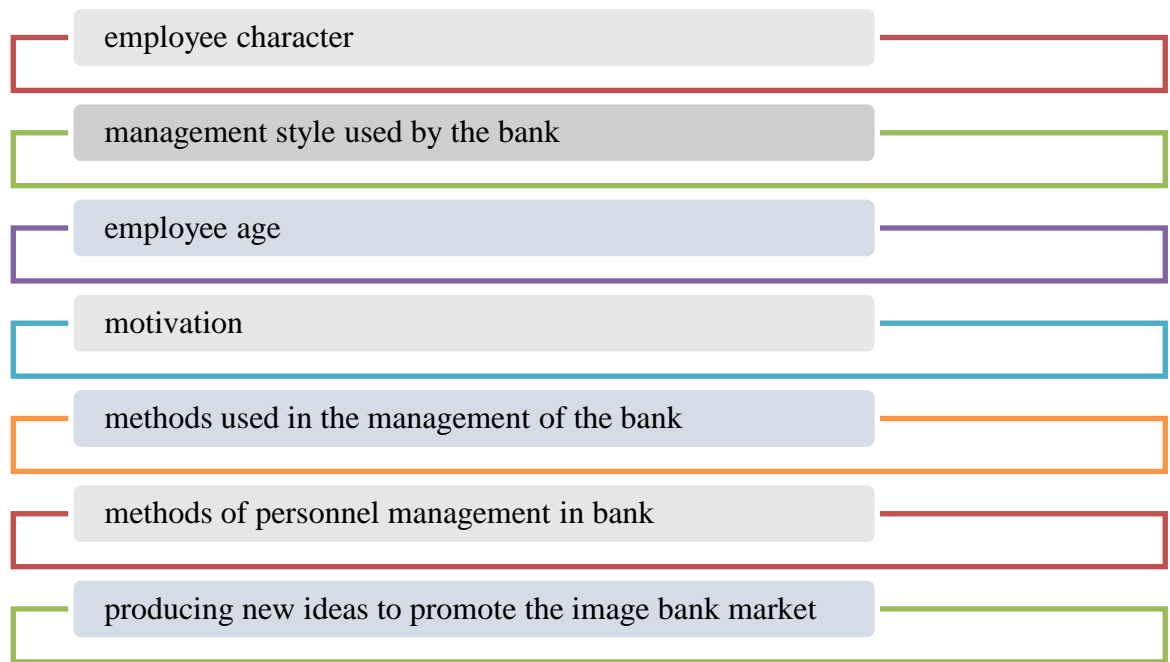


Figure 3. Factors influencing creativity banking staff.

We only call methods that are efficient enough to be used in banking to boost the image bank:

- **brainstorming** - teamwork;
- **Delphi method** - the use of feed-back;
- **Philips method** - 66- is a variation of brainstorming number of participants in the discussion is the time for discussion is 6 and 6;
- **morphological method** aims to identify all possibilities of solving problems;
- **Frisco method** - 2 teams; one investigation and one composed of highly qualified specialists;
- **method of value analysis** - identifying and functions of existing products;
- innovative process by **position Kaizen** - involvement of each employee; encompassing all activities of the bank; it is a state of mind.

All these methods are successfully used in banking, but the institution is important to select smart marketing by using the best resources:

- performance tests;
- assessment centers;
- computerized adaptive testing;
- initial interview.

Coaching and **mentoring** activities are capacity building and skills development organization employees. Quality work requires a high efficiency for the bank and it basically represents interest and bank employee.

Finally expose the ideas mentioned above are directly influenced by the bank's overall strategy and objectives it has set and for the reporting year. The most important source through which it can be increased bank profitability is increasing the quality of bank staff through continuous investment in human capital of the bank.

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