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ФОРМУВАННЯ ЕФЕКТИВНОЇ СИСТЕМИ УПРАВЛІННЯ ПЕРСОНАЛОМ В УМОВАХ АТ «ОЩАДБАНК»

***Анотація.** Управління персоналом базується на формуванні конкурентоспроможного кадрового потенціалу, який буде відповідати стратегічним цілям суб'єкта господарювання з урахуванням всіх загроз поза його межами. Формування ефективної системи управління персоналом це процес, котрий охоплює багато векторів діяльності та в цілому передбачає дослідження цілей системи, стратегію управління кадрами, визначення етапів, сприяє розвитку персоналу та займається його мотивацією. Наразі дуже важливим є забезпечення процесу розвитку персоналу на усіх його стадіях, а також підтримання корпоративної культури в колективі та лідерства, оскільки саме вони є важливими інструментами формування інтелектуального капіталу суб'єкта господарювання. Для того щоб дослідити ефективність системи управління персоналом у статті проаналізувано його структуру та динаміку на прикладі філії – Запорізького обласного управління АТ «Ощадбанк». На сьогодні в АТ «Ощадбанк» проводиться активна робота над оптимізацією підбору та оцінювання потенційних претендентів. Підбір персоналу здійснюється за двома основними сегментами: масовим та немасовим. Для кожного з цих двох сегментів використовуються свої методи підбору: резюмування, тести здібностей, опитування та професійні кейси тощо. Важливим фактором підвищення ефективності співробітників є безперервне навчання та розвиток. Цей фактор впливає на задоволеність персоналу від роботи, професійне та кар'єрне просування. Саме тому велику увагу приділяють плануванню та організації навчання для різних груп персоналу. Під час розробки програми навчання враховуються всі сучасні вимоги бізнесу. АТ «Ощадбанк» активно формує середовище, в якому кожен працівник сам несе відповідальність за свій розвиток та кар'єрне просування. В свою чергу він надає можливості для навчання та розвитку своїх працівників. За результатами опитування, в 2020 році банк перевищив всі очікування до можливостей професійного розвитку та навчання. Вплив на продуктивність праці в умовах сучасного технологічного розвитку полягає в першу чергу у забезпеченні*

розвитку інноваційної діяльності, розробці нових ідей та виборі більш вигідних та перспективних проєктів. Наразі в АТ «Ощадбанк» запроваджено застосування системи KPI (Key Performance Indicators, ключові показники ефективності) тобто обчислення показників ефективності роботи, які допомагають банку досягати стратегічних цілей максимально ефективно, а також відслідковувати динаміку роботи персоналу та успішність досягнення основних цілей. Застосування системи показників KPI в АТ «Ощадбанк» визначається як економічною, так і соціальною ефективністю. В той же час зазначено, що у системі індивідуального оцінювання ефективності працівників за допомогою системи KPI існує ряд проблем, які виникли в результаті недоопрацювання цих показників. Оцінивши управління персоналом АТ «Ощадбанк» варто зазначити, що система оцінювання ефективності роботи співробітників за допомогою системи показників KPI все ще лишається недопрацьованою та містить ряд проблем. Виявлення та доопрацювання всіх присутніх проблем системи KPI в управлінні персоналом дасть можливість збільшити ефективність роботи та трудового колективу співробітників банку та структурних відділів, а також підвищить результативність роботи банку в цілому.

Ключові слова: персонал, управління персоналом, керівництво, працівник, стратегічні цілі, ефективна система управління, організація праці, система KPI

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FORMATION OF AN EFFECTIVE SYSTEM OF PERSONNEL MANAGEMENT IN THE CONDITIONS OF JSC "OSCHADBANK"

Abstract. Personnel management is based on the formation of competitive human resources. This potential corresponds to the strategic goals of the business entity, taking into account all threats outside of it. The formation of an effective HR management system is a process that covers many vectors of activity. It involves researching the system's objectives, the HR strategy, defining stages, promoting staff development and motivating them. It is important to ensure the staff development process at all its stages, support the corporate culture in the team and leadership. These components are important tools for forming the intellectual capital of a business entity. In order to study the effectiveness of the personnel management system, the article analyzes its structure and dynamics on the example of a branch - Zaporizhzhia Regional Department of JSC "Oschadbank". JSC

Oschadbank is actively working to optimize the selection and evaluation of potential applicants. Recruitment is carried out in two main segments: mass and non-mass. Each of these two segments uses its own selection methods: resumes, aptitude tests, surveys and professional cases, etc. Continuous training and development is an important factor in improving employee performance. This factor affects staff satisfaction with work, professional and career advancement. That is why much attention is paid to planning and organizing training for different groups of staff. When developing a training program, all modern business requirements are taken into account. JSC Oschadbank actively creates an environment in which each employee is responsible for his or her own development and career advancement. In turn, it provides opportunities for training and development of its employees. According to the survey, in 2020 the bank exceeded all expectations for professional development and training opportunities. The impact on labor productivity in the context of modern technological development is primarily in ensuring the development of innovative activities, developing new ideas and choosing more profitable and promising projects. Currently, JSC "Oschadbank" has introduced the use of the KPI system (Key Performance Indicators), i.e. the calculation of performance indicators that help the bank achieve its strategic goals as efficiently as possible, as well as monitor the dynamics of staff performance and the success of achieving the main goals. The use of the KPI system at JSC Oschadbank is determined by both economic and social efficiency. At the same time, it is noted that there are a number of problems in the system of individual performance evaluation of employees using the KPI system that have arisen as a result of the underdevelopment of these indicators. Having assessed the HR management of JSC Oschadbank, it should be noted that the system of employee performance evaluation using the KPI system is still underdeveloped and contains a number of problems. Identification and elaboration of all existing problems of the KPI system in personnel management will allow to increase the efficiency of work and personnel.

Keywords: *personnel, personnel management, management, employee, strategic goals, effective management system, labor organization, KPI system*

Introduction and problem statement. Human resources management is a set of principles, mechanisms, methods and forms of influence on the creation, development and use of employees. Human resources management is simultaneously an organization system, a process and a structure that makes it possible to define human resources management as an integral system and as an activity to provide the required number of employees with the required competence. The management of a business entity's staff covers a wide range of functions, ranging from hiring to dismissal, and also provides for the regulatory, technical, information, documentation and legal support of the personnel management system. In the process of management, two parties interact: the object of management

(employees) and the subject of management (management). Management actions can only be recognized as effective if they are accepted by employees, otherwise the decision is ineffective and inefficient. Human resources management is the implementation of targeted actions on its respective categories or individual employees in order to most successfully solve the tasks facing the organization. Human resources management is based on the formation of competitive human resources, taking into account all threats outside the organization.

The HR management system of a business entity is a system of certain factors, methods and ways of influencing the organization of work of its employees, as well as approaches to forming the principle of its organization depending on its strategic goals. It is a set of techniques, methods, tools and technologies for organizing work with personnel. The issue of organizing the work of HR managers becomes especially important when a business entity is faced with the issue of high-quality and productive work for the sake of effective functioning in a competitive environment [1].

Building an effective human resources management system is a process that encompasses many areas of activity. In general, it involves researching the system's goals, developing a human resources management strategy, defining stages, promoting staff development and motivating them. Human resources management plays a significant role in the management of every business entity, as the main resource of every organization is people, their abilities, skills and capabilities. For successful management of an organization, it is necessary to constantly maintain and improve the development and high level of personnel management.

It is very important to ensure the process of personnel development at all stages, as well as to maintain corporate culture in the team and leadership. They are important tools for the formation of a business entity's intellectual capital. Changes in the organization's activities create a need for new knowledge and increase the desire to develop human resources with high professional and qualification characteristics.

Analysis of recent research. Much attention is paid to the study of personnel efficiency. Most scientists study certain categories of personnel of an enterprise. Today, in the context of scientific and technological progress, the role of people in the production process has changed significantly. Previously, personnel was considered as one of the factors of production. Now it is a strategic resource of the organization in the competitive struggle of the business entity. Among the numerous developments, special attention in the study of personnel development should be paid to the works of such scientists as Oliynyk S.U., Pozdnyakova L.O., Danyuk V.M., Balabanova L.V., Krushelnytska V.O., Nemtsov V.D., Vlasenko M.O. and Derikhovska V.I., and others.

The purpose of the study is to assess the effectiveness of the management system and to substantiate proposals for its improvement.

Summary of the main material. The effective operation of a business entity directly depends on the development of its personnel. Personnel is one of the most complex objects of management of an organization, since, unlike material factors of production, personnel have the ability to make decisions and critically evaluate the requirements imposed on them. It has its own interests and is very sensitive to any management actions, its reaction to them is unpredictable [2].

The main essence of human resources management is that employees can be considered as an organization's value, its advantage among competitors, which must be actively developed and improved to achieve the organization's strategic goals. Studying the experience of foreign theorists and practitioners allows us to formulate the main goal of human resources management - creation, development and realization of the labor potential of the enterprise with maximum efficiency.

Human resources management is the activity of the organization's functional services and heads of relevant departments aimed at achieving the strategic development goals of the business entity.

In order to investigate the effectiveness of the personnel management system, it is first of all necessary to analyze its structure and dynamics. Let's do this on the example of the branch - Zaporizhzhia regional department of JSC "Oschadbank" (Table 1)

Table 1 - Staff structure of Zaporizhzhia branch of JSC "Oschadbank"

Categories of personnel	Year						Deviation	
	2019		2020		2021		2021/2020	
	absolute	relative	absolute	relative	absolute	relative	absolute	relative
Managers	115	7,4	109	7,2	106	7,1	-7	-0,1
Specialists	632	40,4	615	40,7	598	40,2	-8	-0,5
Service	478	30,6	458	30,3	449	30,2	-7	-0,1
Workers	338	21,6	330	21,8	334	22,4	-3	0,6
Total	1563	100	1512	100	1487	100	-25	-

Source: company data.

Based on the results of Table 1, it can be concluded that the composition of the staff of the Zaporizhzhia branch of JSC Oschadbank has recently changed significantly by category. This was influenced by both subjective and objective reasons.

It is necessary to analyze the personnel movement of the Zaporizhzhia branch of JSC "Oschadbank". It involves a fairly detailed study of the processes associated with both hiring and dismissal of employees of the organization (Table 2).

Table 2 - Staff movement of the Zaporizhzhia branch of JSC "Oschadbank" from 2019 to 2021

Indicators	2019	2020	2021	Deviation 2021/2019
Average number of employees	1563	1512	1487	-76
Number of hired employees	71	61	57	-16
Number of dismissed employees	41	37	23	-19
Total number of employees hired and dismissed during the year	112	98	80	-35
Refresh rate	0,05	0,04	0,04	-0,01
Turnover rate	0,02	0,02	0,01	-0,01
Personnel turnover rate	0,07	0,06	0,05	-0,02

Source: company data.

The Zaporizhzhia branch of JSC Oschadbank has seen an increase in the number of dismissed employees. In 2021, 537 people were dismissed. In 2019, 435 people were dismissed. The staff turnover rate for 2021 increased by 0.03 compared to 2019. The staff renewal rate shows the percentage of employees who have been hired by the bank over a certain period of time. In the Zaporizhzhia branch of JSC Oschadbank, this percentage is 4% in 2021. This is a 1% increase compared to 2019. This situation is not positive for the bank. This is because the recruitment of new employees has not led to an increase in the quality of the staff. In this case, more attention should be paid to increasing the material and non-material motivation of employees to stay in the bank.

The staff turnover rate indicates the percentage of employees who resigned voluntarily or due to violation of labor discipline, and also shows the dynamics of staff movement. In 2021, the staff turnover rate for the Zaporizhzhia branch of JSC Oschadbank was 2% higher compared to 2019. The normal range for this indicator is from 8 to 10%. A decrease in this indicator to 5% is negative. This indicates the existing problems in the bank's personnel management system. The main such problem for JSC Oschadbank can also be identified as employee dissatisfaction with their work. This leads to voluntary resignations due to low work motivation. In general, in order to reduce staff turnover, the bank should pay more attention to the careful organization of recruitment and develop additional incentives for effective work.

An important step that affects the effectiveness of staff recruitment is familiarization with the bank. This stage helps candidates learn about the opportunities to work in the bank, and the bank to attract new employees. Much attention is paid to analyzing exactly what kind of employees are needed to realize all the bank's goals. Then, the bank actively works with the selected audience. Today, JSC Oschadbank pays great attention to attracting young people to entry-level positions.

Potential employees can start their acquaintance with the bank through an internship or training (about 12 thousand students undergo internships at JSC Oschadbank every year). Under the guidance of mentors, trainees work on real projects of various bank divisions. As part of the Strategy 2021-2024, JSC Oschadbank is actively involved in the training of multidisciplinary specialists. In

particular, it supports basic departments of universities. In 2020, a summer internship for students was organized to recruit specialists. Almost 70% of the participants were hired. After that, the SberSeasons program was also developed and implemented, which involves combining work and study [3].

JSC Oschadbank is actively working to optimize the selection and evaluation of potential applicants. Recruitment is carried out in two main segments: mass and non-mass. Each of these two segments uses its own selection methods: resumes, aptitude tests, surveys and professional cases.

Mass segment. It involves increasing the digitalization of the candidate selection and evaluation process. This makes it possible to reduce the search time and increase the efficiency of recruitment. Since 2017, Oschadbank has been implementing a project to automate recruitment tools. It uses auto-search for resumes, a chat recruiter, and auto-calling by a robot. This made it possible to hold only one meeting with a candidate at the final stage of selection. He showed the high efficiency of this project in attracting personnel [4].

Non-mass segment. When recruiting specialists and managers, the bank uses personalized assessment tools, namely cross-functional interviews, which allow the bank to make more objective decisions when recruiting new employees. The bank is also developing additional search channels for this segment. Especially when recruiting IT specialists, the bank actively uses referral recruitment. In other words, it is the selection of employees based on the recommendations of internal employees.

Vacancy closure is the main indicator characterizing the effectiveness of recruitment. According to the results of 2021, it was 24 days. For the mass segment, it was 7.5 days, and for the non-mass segment - 33 days. However, the bank plans to work to recruit employees for open positions as quickly as possible.

Continuous training and development is an important factor in increasing employee efficiency. This factor affects their job satisfaction, professional and career advancement. That is why much attention is paid to planning and organizing training for different groups of staff. When developing a training program, all modern business requirements are taken into account.

JSC Oschadbank actively creates an environment in which each employee is responsible for his or her own development and career advancement. In turn, it provides opportunities for training and development of its employees. According to the survey, in 2020, the bank exceeded all expectations for professional development and training opportunities [3].

JSC Oschadbank is also actively developing a training and development system not only for specialists but also for managers. Specialists study at full-time and distance learning programs in regional training centers and sometimes at the central management office. The Corporate University and the Oschadbank Virtual School are available for managers. In 2021, about 2 thousand managers were trained at the Corporate University and more than 2.2 thousand specialists at training centers.

Ongoing continuous training and development is an important factor in improving employee performance. This affects their career advancement and professional growth. JSC Oschadbank pays great attention to the program of planning and organizing training for all groups of personnel. When developing this program, it is also necessary to take into account all modern business requirements. In 2021, new comprehensive educational programs were developed that covered several areas of development at once. Training was provided to different groups of employees [3].

JSC Oschadbank pays an important role to improving working conditions for its employees, including increasing salaries and social benefits. The salary of JSC Oschadbank employees consists of a fixed salary and a variable bonus, which depends only on the employee. Every year, the bank analyzes the salaries of other organizations and, based on its results, raises salaries in those departments where they are below the market level. In September 2021, we reviewed the level of employee salaries based on the personal effectiveness of each employee and on regional specifics. As a result, the salary growth for the bank's employees was at least 6%, and in some regions about 10%. In 2021, payroll expenses increased by 7% compared to 2020.

In addition to salaries, JSC Oschadbank provides its employees with a social package. Its main component is voluntary health insurance, under which the bank's staff receives comprehensive health insurance and a number of programs for disease prevention. At the end of 2021, the number of participants in this program increased by 11%.

Another important area of JSC Oschadbank's strategy is the development of corporate culture, the quality and importance of which has increased significantly over the past two years. In 2020, the number of employees who believe that the bank's culture has a positive impact on employee behavior increased by more than 20%. Also, the number of employees who believe that the working environment and corporate culture have a positive impact on the bank's advantages when deciding whether to work in the bank increased by about 10%.

In Strategy 2021, the further development of corporate culture continued through improving the communication system, involving employees in the implementation of the bank's strategic mission, training in emotional intelligence, using culture in HR processes, etc. In 2021, a model for the outflow of chief and leading economists in the Retail Banking sector was developed and implemented in operations. Churn models help plan for future staff turnover and, as a result, forecast the future need for new employees. Outflow models for other positions are under development and are planned to be piloted [5].

The 2021-2024 Strategy pays special attention to the procedure for "parting ways" with an employee if his or her career at Oschadbank comes to an end for one reason or another. The bank implements a special Outplacement Program, which actively promotes the further development and employment of employees.

In order for the bank to comply with all the principles of the ideal management model, managers need to reorganize the entire system, using productive methods and new ideas from various fields, such as economics, biology, medicine, political science, computer technology, etc. First and foremost, a bank manager must have a broad understanding of how to use labor, intelligence and human behavior more effectively to achieve successful bank performance. JSC "Oschadbank" solves the problems of recruitment, training and development of personnel based on the use of the latest cloud technologies and services.

The innovation and development of modern society's technologies have had a significant impact on the HR management system. To a greater extent, it is associated with an automated personnel management system, the purpose of which is to provide information support [6]. One of the main advantages of implementing this system is to ensure the efficiency and completeness of the information necessary for making personnel decisions. Usually, such information can be obtained without using this system, but it requires more time and labor costs, as the employee is distracted from more important tasks.

Digitalization is also becoming increasingly popular in today's environment. To achieve better results, it is necessary to create systems for continuous training of employees and to distribute job responsibilities. At the same time, it is quite important to take into account the employees' focus on developing and improving capabilities and their ability to cooperate with other departments.

In general, the introduction of innovative solutions and technologies, as well as labor market assessment factors, into the activities of JSC Oschadbank contributes to the increase in the level of competitiveness. By assessing the market and the activities of its competitors, the bank can use this information and develop and sell competitive products based on it [7].

It is necessary for JSC "Oschadbank" to develop a corporate culture that would provide for mutual support and constructiveness in the team and create conditions for open discussions in the form of internal electronic documents of the bank, which is an open recognition of the problem. Separating departments from each other and creating different offices greatly simplifies the process of communication and interaction between employees. In order to facilitate contact between managers and their subordinates, personal accounts should be created for department and branch managers.

The method of employee rotation needs to be more widely used in order to improve the quality of project management and form a broad profile of employee qualifications. For more efficient project implementation, the working group includes employees from different structural units that will be affected by the project during its implementation [9].

Attention should also be paid to informing employees. It is necessary to create software systems to quickly inform employees about any areas of the bank's activities (internal distance learning system (DLS), group chats in messengers, internal e-mail, internal document management

system, personnel management and control system). An important process is the delegation of authority to employees and the division of labor between them in order to increase their potential. At the same time, delegation should not turn into a manager's workload, as this does not help build trust in the manager. Delegation can significantly save time on solving important tasks and is based on increasing the efficiency of the manager's work [10]. Delegation is a very important process that allows to increase the efficiency of departments or divisions. It is aimed at facilitating the work of the manager without relieving him or her of responsibility and the obligation to make final decisions. However, delegation of authority to subordinates can lead to undesirable results if there are no proper controls in place to prevent abuse of this authority. The area of responsibility of each employee should be limited to disciplinary norms and standards that indicate to employees where and how to direct their initiative [11].

The impact on labor productivity in the context of modern technological development is primarily to ensure the development of innovative activities, development of new ideas and selection of more profitable and promising projects. Currently, JSC "Oschadbank" has introduced the use of the KPI system (Key Performance Indicators), i.e. the calculation of performance indicators that help the bank achieve its strategic goals as efficiently as possible, as well as monitor the dynamics of staff performance and the success of achieving its main goals. The use of the KPI system at JSC Oschadbank is determined by both economic and social efficiency. At JSC Oschadbank, personnel KPIs are calculated using IBM Planning Analytics, a planning program that uses artificial intelligence to automatically generate plans, budgets and forecasts, as well as to manage complex workflows. An incorrect approach to the development and implementation of KPIs has a rather negative impact on the attitude of employees to this system. If they do not understand it, they may perceive it as a system of deprivation, the indicators will be considered inaccessible, and the method of calculating motivation will be difficult.

The essence of the KPI system is to perform the following tasks: control over the work of subordinates; a properly built KPI system helps employees manage their work, achieving the necessary targets and is the basis for motivating employees. KPIs greatly facilitate the process of improving sales technology, as they are used to analyze the success of the strategy, and knowing which indicators are best for each employee can help them acquire the necessary knowledge and skills [12].

There are six basic rules for developing and implementing a KPI system:

1. KPIs must be linked to strategic planning. Each manager must explain to his or her employees the relationship between the bank's strategic goals and key performance indicators.
2. KPIs must be achievable. If an employee does not believe that they can be achieved, this system will only demotivate him or her. Indicators should be set for those on which they have a

direct influence. There is no set number of KPI indicators, but a large number of them reduces the amount of motivation, and it becomes more difficult for employees to predict their income and expenses.

3. The indicators should be clear to subordinates. Each employee should understand how each indicator is measured and calculated, and what needs to be done to achieve it. There are often situations when employees are given incentives without explaining the calculation system itself.

4. KPIs must be linked to motivation. For employees, motivation is not only monetary reward, but also a sense of their own value in the bank, a desire for professional growth, and satisfaction from achieving a goal. The new system of financial incentives should be appropriate to the level of the employee and give him or her the opportunity to earn more, otherwise it will only demotivate him or her.

5. It is necessary to make all adjustments in time. In many companies, you can find indicator systems that have lost their relevance but are still used in motivation calculations. Data should always be up-to-date.

6. Implementing a KPI system is a project. It is necessary to carefully consider and organize a high-quality PR campaign, make information about these indicators available and understandable to every bank employee.

A well-thought-out implementation of KPIs will significantly increase the bank's efficiency, create realistic targets and transparently assess staff performance.

The main practical tool that allows you to evaluate the effectiveness of both a particular employee and a department is the KPI method. The key performance indicators are the planned performance indicators of employees, branches, departments and the entire central office, which can be measured in quantitative (number of bank products sold, time for which they were sold) and qualitative terms (employee competence, quality of service, WOW-service).

The formation of the KPI system at Oschadbank JSC takes place in three main stages:

Stage 1: Determining the bank's strategic goals for the year. For example, the implementation of the new Mobile Savings application. The goal must be expressed in quantitative and qualitative terms. This stage also includes determining the project budget.

Stage 2. Set tasks for each department, defining the planned result and deadlines for its implementation.

Stage 3. Develop a plan of tasks within each department and distribute them among the employees of the department. Identify responsible persons who will monitor the implementation.

Minimum values are set for each indicator (for example, the number of insurance products sold per quarter, the number of connected financially active users of the Mobile Savings application per quarter, the increase in deposit account balances per quarter). KPIs at JSC Oschadbank are usually

collective, formed for the branch as a whole for one year, and at the end of the set period, actual results are compared with the planned ones.

The main advantages of the KPI assessment method at JSC Oschadbank are as follows:

- 1) the regulated evaluation system eliminates the advantage of subjectivity;
- 2) assessment of employees' and departments' performance makes it possible to cover all planned indicators and analyze their significance and effectiveness in the overall HR management system;
- 3) as a result of the analysis of indicators, gaps in the knowledge and skills of employees are identified for the purpose of their training and professional development;
- 4) the dynamics of the results of the analysis of this method allows to evaluate the work of the branch and determine the timing of the implementation of the plans set for it.

For each employee of JSC Oschadbank, the evaluation indicators in the incentive system are determined by the sales department and may have significant differences with employees holding the same position. At the end of each month, the actual value of the KPI is evaluated [9]. However, it should be emphasized that there are complications based on this assessment. It is impossible to make mathematical calculations and determine the amount of bonus based on the results of the audit. In this situation, a 100-point scale should be used:

- basic value - from 0 to 30;
- normal - from 40 to 70;
- excellent - 80 to 100 points.

It is also important to note that the explanation of the scores corresponding to different levels of the scale should be the same so that employees understand what results the management expects from them[9].

When assessing the function of the KPI system in the HR management of JSC Oschadbank, the key performance indicators of the bank's employees have a significant impact on the formation of bonuses and career growth.

The total percentage of material motivation of labor consists of a normative coefficient (depending on his position) can be determined as follows:

- depending on the official salary;
- depending on the bank's profit, depending on financial data for a certain period of time
- depending on the percentage of KPI fulfillment set for a branch, department or central office.

Financial KPIs are necessary to determine the bank's economic condition. Customer KPIs are intended to motivate employees who directly interact with the bank's customers. Process KPIs are designed to determine the pace of implementation of business processes. Development indicators are necessary to determine the potential of the bank's work and its development in general.

JSC Oschadbank has a system of key performance indicators for all levels of the bank's organizational structure. For customer service managers, the key performance indicators are the proper management of tasks and focus on achieving the bank's goals. In order to correctly assess the effectiveness of employees, KPIs such as productivity, improvement of knowledge and skills, acquisition of active sales knowledge, improvement of performance, and result orientation are used.

The use of the KPI system at JSC Oschadbank is determined by both economic and social efficiency. The economic efficiency of this system is manifested in the increase of the bank's financial results and the growth of employees' salaries. In other words, it is a benefit for both the bank and employees. Social efficiency is an increase in labor motivation, retraining of employees and additional prospects for their development.

Despite the skills of using the KPI system in the HR management of JSC Oschadbank, it is impossible to say that this system is sufficiently developed. There are a number of problems in its use by the bank. Let us consider the main ones.

The most incorrect is the staff personal effectiveness ratio. It is most relevant for those employees who work directly in branches with clients. The most common problem is the assessment of "individual performance", in which there is no stable basic system of indicators [13].

One of the problems is the lack of interest of direct supervisors and low orientation of the bank's HR departments; focus on performance evaluation and neglect of the quality of tasks; non-transparent system and poor planning of performance evaluation indicators for bank employees; opposition of employees to the main departments; and incorrect choice of evaluation values.

There is a positive trend in the development and use of KPI evaluation methods by the bank, which indicates that the process and measures of development and management of JSC Oschadbank's personnel are standardized and controlled, and the dependence of stability is becoming stronger. At the same time, the development and success of the bank's work directly depends on the human factor.

When managers receive quantitative data on KPIs, it is much more difficult to distribute them among employees. In such a situation, the managers of specific departments face the problem of whether to develop a system with individual KPIs for each employee or to use only a collective system.

The fact that very often employees working in the same department in the same positions perform completely different functional duties makes the development and implementation of a collective KPI system more problematic.

Recently, the Bank launched the Bank of Ideas and Innovations, where each employee can send his or her proposal to improve production processes and achieve greater results. However, the evaluation of their ideas is still unregulated and has no clear criteria. The flow of ideas for the

development and implementation of new work methods is quite limited. As a result, the assessment of the innovation competency is falsified.

The system for assessing the performance of Oschadbank's employees using the KPI system is still underdeveloped and has a number of problems. Identification and elaboration of all existing problems of the KPI system in HR management will make it possible to increase the efficiency and labor potential of the bank's employees and structural departments, as well as to increase the efficiency of the bank's work in general.

Conclusions. Having analyzed the bank's human resources management system, we can say that the staff of JSC Oschadbank is characterized by variability. It is related to its reaction to changes in the internal structure of the bank and environmental conditions outside the bank. Changes in the bank's personnel composition are caused by: staff turnover; decrease in employee motivation; and working conditions that do not fully promote the manifestation of employees' professional potential and characteristics. In general, the personnel management system at JSC "Oschadbank" is formed in accordance with the bank's need for personnel. It has been substantiated that one of the main approaches to personnel evaluation is the use of the KPI system in the personnel management of JSC "Oschadbank". It is noted that quite often top management aims to achieve personal efficiency at any cost, while not paying attention to market capacity, customer potential and even customer solvency. As a result, employees perceive the planned KPIs as too high, which only demotivates them. There are a number of problems in the system of individual performance evaluation of employees using the KPI system that have arisen as a result of the underestimation of these indicators. The problems also include the not always correct distribution of responsibilities between employees. It is emphasized that one of the main tasks of each bank is to develop and improve innovations and innovations that would be acceptable for the current conditions of the banking market. The development of staff abilities directly related to the innovation process significantly increases labor productivity in terms of physical capital per employee. It is argued that the use of the KPI system in JSC "Oschadbank" is determined by both economic and social efficiency. The economic efficiency of this system is manifested in an increase in the financial results of the bank's activities and an increase in the level of employees' wages, in other words, a benefit for both the bank and the employees. The social efficiency consists in: increasing labor motivation, retraining of employees and the emergence of additional prospects for their development. At the same time, it is noted that there are a number of problems in the system of individual employee performance assessment using the KPI system that have arisen as a result of the underdevelopment of these indicators.

Having evaluated the HR management of JSC Oschadbank, it can be concluded that the system of employee performance evaluation using the KPI system is still underdeveloped and contains a number of problems. Identification and elaboration of all existing problems of the KPI

system in HR management will make it possible to increase the efficiency of the work and labor collective of the bank's employees and structural departments. It will also improve the performance of the bank as a whole.

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