

A COMMERCIAL BANK PERSONNEL MANAGEMENT COMPETITIVENESS IMPROVING BASED ON THE NON-FINANCIAL MOTIVATION FORMS

Employee's motivational concepts occupy a leading position in the personnel management of a commercial bank. As you know, over various time periods it was constantly necessary to encourage staff for intensifying their activities to achieve the desired result. At the same time a challenge for management is to arouse in staff the creative interest which influences on the prospects development on the bank's financial market. We can state with confidence that a man works effectively only when he has a personal interest in the results of his activity.

Motivation is the process of an individual or a group of people stimulating to work, initiative and activity. It is essential for the successful management decisions implementation and for the planned activities carrying out. Motivational measures also aimed at employees' increasing interest in their professional activities, can be both financial and non-financial.

According to Maslow's human needs hierarchical pyramid a man is a rational creature, and is attached to the material things only partially. At the same time non-financial aspects (respect, understanding, acceptance, self-expression, a sense of competition, struggle and victory achievement, etc.) occupy higher levels in the pyramid.

The financial incentives at a Commercial Bank have an automated and mechanistic character and are directly connected with specific performance of the established norms and plans (for example, the sale plans of each banking product and service type, normative for the number of customers served in the Bank's branches, through the call center, Internet service via live CHAT and etc.). The financial stimulating method is often perceived by employees as a habitual motivation factor, emotional sharpness and psychological effect are lost.

The non-financial motivation is based on three points:

1. The primacy recognition (in order to note any outstanding achievements of an employee or a group).
2. Appreciation expression (the underlining constancy in high levels achieving of a particular employee or a group of people).
3. The positive atmosphere (when everybody understands that organization's results depend on every person's results).

The non-monetary motivation is used a post factum in relation to concerning events to which it is more often applied, and also it is used at the moment of task statements. Therefore, this kind of motivation should be used in conjunction with

material forms.

To strengthen the incentive the personnel work factors it is necessary to keep up the three main conditions: originality (the praise should ring true and should take into account the peculiarities of a person to whom it is addressed to), timeliness (it is advisable to praise the work on time), dosage (the effectiveness is be weakened in case of too frequent use).

In turn, the Bank's staff satisfaction of the social and psychological needs will lead to its own increasing interest in the activities results of the whole organization, as well as to Bank competitiveness improving on the personnel labor market.

In order to improve the competitiveness of Commercial Banks one should take into account some features of non-material motivation for male and female staff, both in terms concerning management object, and in relation to the subject. According to the carried-out researches in one of the Russian Commercial Banks men and women perceive praise and remarks from heads (men and women) differently, in a different way. A comparative analysis of the specific motivational characteristics for different sex's employees is shown in the Table.

The structural features of motivational approaches for men and women

Men	Women
The motivation is more internally organized, it is proceeded from the understanding what to do and personal significance	The motivation is more externally organized, the motive is easier formed under influence from the outside
The objectives achievement need is dominated	The need to create a warm, emotionally meaningful relationship with the surrounding is dominated
The orientation level to success and commitment to competition are higher	Higher the orientation level to personal goals achievements is higher

Analyzing the data of Table 1 it should be noted that, due to the current society behavioral role stereotypes, biological and psychological characteristics of employees, personnel motivation on the Commercial Banks, as well as in other organizations, is desirable to produce on the gender basis. One should take into account that women are more often need encouragement, recognition, compliments from the head. At the same time the male and female refer to respect and recognition in different ways: these factors are much more important for men. If in a team, where both men and women work, representatives of the weaker sex achieve better results or occupy leadership positions, the men feel insecure in the psychological and moral sense.

Thus, taking into account gender aspect while motivational policy creation in Commercial Banks, one can increase of employees efficient, bank competitive ability on the personnel market, and also gain the maximum effect from non-financial methods of the personnel stimulation.