

TO THE PROBLEM OF INTRODUCING THE CONSTITUTION OF A COMMERCIAL BANK WITH THE AIM OF INCREASING THE EFFICIENCY OF THE BANK MANAGEMENT

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The efficiency of the activities of credit organizations is largely determined by the state of the bank management. The sphere of its functioning covers the formation of the process on the rational management of cash flows and the use of knowledge and experience of bank staff as a necessary condition for the effective management at the bank. That is why human capital management processes must take place in inseparable connection with the management of own and borrowed capital ensuring its effective use in the interests of the bank and its customers. It is not accidental that the purpose of strategic management is the introduction and development of new areas of activity and banking products so that they can contribute to the growing volume of transactions, multiply revenues and increase the market value of shares of a commercial bank. The aim of this research is to study the features of management of the quality of bank services in highly competitive conditions. The article considers the peculiarities of the introduction of the policy on management of the quality of banking services both for the bank itself and for its clients, as well as the necessity of the introduction of the Constitution of a commercial bank on the example of BB JSC "Sberbank".

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Keywords: bank, management, the constitution, the quality, bank services

КОММЕРЦИЯЛЫҚ БАНКТИҢ КОНСТИТУЦИЯСЫН ЕНГІЗУ ТУРАЛЫ САУАЛЫНДА БАНКТИК МЕНЕДЖМЕНТ ТИІМДІЛІГІН АРТТЫРУ МАҚСАТЫ

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Саясатты сапалы басқару болып кез-келген ұйымды басқару жүйесінің өзегі, оның ішінде банк табылады. Мұндай саясатты құру болып банк мәдениетін ұйымдастыруды дамытудың маңызды тұжырымдамалық қадамы табылады. Банктік қызметті құру процесінде және іске асыруда барлық қатысушылардың ынтымақтастығы саясатты әзірлеу кезінде маңызды факторы болуы тиіс. Саясатты басқару сапасының басты идеясында банк өнімнің сапалығымен ғана жұмыс істеуге тиіс емес, жұмыс персоналдарын қоса алғанда барлық ұйым сапасына да көңіл бөлген жөн. Банкте қызмет сапасы құжат түріндегі практикалық өрнек болуы тиіс. Сапа саласында банктің құжатты қабылдау саясатын, оның негізінде барлық банк процесін құруға мүмкіндік береді, сондай-ақ өзге де құжаттарды қабылдауда, олар белгіленген сапалы саясатқа сәйкес келуі тиіс. Нақты банктің саясат сапасының құжаты банктің сапа саласындағы мақсаттары мен міндеттері, негізгі белгілейтін бағыттары, өзіндік конституциясы болуы тиіс.

Бұл мақалада банктің өзі үшін де және оның клиенттері үшін банктік қызмет сапасын басқару бойынша саясат ерекшеліктері, сондай-ақ ЕБ АҚ "Сбербанк" мысалында коммерциялық банк Конституцияның қажеттілігін енгізілуі қарастырылады.

Кілттік сөздер: банк, менеджмент, конституция, сапа, банктік қызмет

К ВОПРОСУ О ВНЕДРЕНИИ КОНСТИТУЦИИ КОММЕРЧЕСКОГО БАНКА С ЦЕЛЮ ПОВЫШЕНИЯ ЭФФЕКТИВНОСТИ БАНКОВСКОГО МЕНЕДЖМЕНТА

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Политика управления качеством является ядром системы управления любой организации, в том числе и банка. Построение такой политики является важным концептуальным шагом на пути развития организационной культуры банка. Сотрудничество всех участников в процессе создания и реализации банковской услуги должно стать важнейшим фактором при выработке политики. Главная идея политики управления качеством состоит в том, что банк должен работать не только над качеством самого продукта, но и над качеством организации в целом, включая работу персонала. Качество услуг в банке должно иметь практическое выражение в виде документа. Документальное принятие политики банка в области качества позволяет построить на ее основе все процессы в банке, а также принять иные документы, которые должны соответствовать установленной политике качества. Документ политики качества конкретного банка должен быть своеобразной конституцией, устанавливающей основные направления, цели и задачи банка в области качества

Целью данного исследования является изучение особенностей управления качеством банковских услуг в условиях жесткой конкуренции. В статье рассматриваются особенности внедрения политики по управлению качеством банковских услуг как для самого банка, так и для его клиентов, а также необходимость введения Конституции коммерческого банка на примере ДБ АО «Сбербанк».

Ключевые слова: банк, менеджмент, конституция, качество, банковская услуга

The activity of any commercial enterprise in the conditions of a market economy requires a high level of management without which it is impossible to achieve the goals of the enterprise and to ensure its competitiveness and efficiency. Management of the bank is the process of managing the bank in the market economy conditions. It is based on management methods concretized by the practice of conducting banking activity that presents a specific business area, which is directly reflected in the content of bank management and distinguishes it from management in other sectors of national economy. As a special form of control bank management arises only in the conditions of a developed market economy and in a general view presents itself as the management of relationships connected with the strategic and tactical planning, analysis, regulation, control of the bank activity, management of finances, marketing activity, personnel which carries out bank operations.

The policy of quality Management is the core of any organization's management system, including the Bank. There is not a single person from the Chairman of the Board up to a cashier, not affecting the quality of banking services. The construction of such a policy is an important conceptual step towards the development of the bank's organizational culture. The cooperation of all participants in the process of creation and implementation of banking services should become the major factor in the formation of this policy.

The main idea of the quality management policy is that the bank should work not only on the quality of the product itself, but also on the quality of the organization as a whole, including the work of the personnel. Constant improvement of these three components - production, bank, personnel - allows achieving faster and more efficient business development. Quality is determined by the achievement of customers' satisfaction, improvement in financial results and the growth of employees' satisfaction with their work at the bank.

Implementation of the bank's policy on the management of quality of banking services might look like this (Table 1). The quality of services in the bank should have a practical expression in the form of a document. Documented adoption of the Bank's policy in the field of quality allows you to build on its basis all the processes in the bank, and to adopt any other documents that must comply with the established policy of quality. The document of the quality policy of a particular bank should be a kind of the Constitution that establishes the main directions, goals and objectives of the bank in the field of quality. For the psychological perception by all employees of the Bank this document as fundamental in their activities, it is proposed to call this document, for example, the Constitution of BB JSC "Sberbank" or JSC "Kazkommertsbank".

Table 1 – An example of the Bank's policy on the quality of bank services management.

Action	Bank	Client
1. Search for the potential client	Carries out marketing activities, forms a quality policy	Feels a need for high-quality banking service, looks for sources of funding
2. Negotiations and collection of materials	Holds negotiations with the client, finds out his desire for the service and its quality	Sends a request to the bank, takes interest to the development of relations with the bank, defines own needs in quality.

3.Preliminary assessment of the client	Preliminary estimates the ratio of quality requirements and the financial possibilities of the client	Provides the bank with the information about his quality requirements and financial possibilities
4.Analysis of the client	Gets the client application, studies the documentation, determines the degree of risk and individual possibilities for the client to improve the quality.	Provides the necessary documents, provision (if necessary)
5. Decision-making	Makes a decision on the granting of banking services, informs the client about his decision and makes out an agreement (the bank employees, but not the client draw up and fill in)	Waits for the bank's decision
6. Conclusion of the contract	At the positive decision on the provision of banking services informs the client about his decision and makes out an agreement (the bank employees, but not the client draw up and fill in)	Gets a positive response on granting bank services, concludes the contract, agrees with the bank the terms of quality of services with appropriate financial provision.
7.Providing services	Fulfills the obligations under the contract	Performs the reciprocal obligations under the contract, estimates the actual quality of the resulting bank services
8. Final activities (with proper performance of the contract by the bank)	Controls the quality of the process and the result of the bank services	Gets documentary evidence of rendered bank services, and an advertising package on the quality of other services of the bank.
9. Final activities (with proper performance of the contract by the bank)	<ol style="list-style-type: none"> 1) Receives from the client motivated negative assessment of the quality of the rendered bank services, offers to formulate in writing. 2) Evaluates the motivation of a negative assessment of the quality of the client, compares with the reality and the content of the agreement. 3) Makes a decision on compensation of damage caused to the client either in writing or makes out a proposal to resolve the dispute in court, motivating his objections. 	<ol style="list-style-type: none"> 1) Justifies a negative assessment of the quality of services rendered by the bank, makes out it in writing. 2) Waits for the decision. 3) Accepts compensation for damage or a written proposal (stating objections).

Each client when applying to any branch of the bank should be familiar with the Constitution, therefore, the document should be in a visible place in the priority places of habitual residence of customers. For employees the Constitution should be located in the office on the priority place. Accordingly, in the individual and collective contracts or local bank acts issued by senior management, a relatively strict disciplinary responsibility for violation of the Constitution of the bank must be provided. Each bank customer should be given a mobile possibility to apply with the claim to the employee who has violated the Constitution of the bank, and the provision about it should be fixed in the final clauses of the Constitution. On the department of ensuring the quality of banking services should be assigned the controlling function over a strict compliance with the provisions of the Constitution of the bank by all employees, including management staff, the conducting of official internal investigation and the transfer of its results to senior management of the bank for taking disciplinary action in accordance with the labor legislation and internal local acts. Only such organizational approach will allow changing the staff's perceptions to the quality and will eliminate the relation to it as to an additional non-obligatory element of banking services.

Thus, the policy of quality should not be structurally incorporated into the overall policy of the bank, but should be a priority document upon which the common policy of the bank and its components (credit, currency, interest rate policy, and so on.) should be formed. This is grounded by the fact that, in practice, the quality policy of banking services is nothing else but the principle of bank activities in terms

of quality or a long-term goal. The Constitution of the bank should include a list of principles, goals and objectives of the bank's activities in the field of quality; it must necessarily include the definition of the quality of banking services, as quality is the central term of this document. It is also based on the fact that the bank's employees, as well as often the customers themselves, do not understand the exact meaning of the term or have an abstract and intuitive idea. The mini-survey conducted among the 1527 employees of the BB JSC "Sberbank" as one of the leading banks showed that 80% of the employees have an abstract and incomplete picture of the quality of the concept of banking services. Answering the question "What is, in your opinion, the quality of banking services?" they responded: "This is when the service is provided quickly and inexpensively," "Courteous service of customers «, "Additional convenience for customers", "Friendliness and assistance in matters," and so on. A similar survey of 50 clients showed their intuitive understanding of quality (Here are the examples of their answers: "If I like the way I have been served," "If all is done without paperwork and with the results", "I came out of the bank in a good mood: all is done and the head does not hurt," "Fast transfers, the continued availability of money from an ATM - it's quality"). Here is given the example of a possible definition of the quality of banking services for the project Constitution of the bank "Quality is a reflection and anticipation of the expectations and needs of customers during the development, creation and provision of banking services."

The definition of the quality in the Constitution of the bank should not be scientific or complex in perception. This will cause a misunderstanding of the definition by a majority of employees and, most importantly, by clients. Consequently, such a definition will not be of any importance in the bank's Constitution, the function of which is not formal, but practical. For the analysis the following question was included in the mini-survey: "What definition of quality seems to you most understandable?" With five variants of answers:

- quality - is the economic characteristics, purpose, functionality, security, technology, continuity, design of banking services determining its effectiveness and the level of market prices (Abdrahmanova A.N) [1, p.15];

- quality is an integral part of bank management system, aimed at meeting customers' needs and determining the quality characteristics of banking products (Dolgina A.A.) [2, p.53];

- the quality of banking services is a set of obligatory actions of the bank: customer orientation, leadership, staff involvement, process approach, system approach to management, continual improvement, adoption of evidence-based solutions and the establishment of mutually beneficial relationships with suppliers (Lisak B.I.) [3, p.29];

- quality - is the system of balanced indices of bank's activities and characteristics of services provided by the bank, aimed at the satisfaction of all stakeholders, and determination of the value of the bank (Lavrushin O.I.) [4, p.160];

- quality is a reflection and anticipation of the expectations and needs of customers during the development, creation and provision of banking services (Albekova S.S.) [5, p.76].

The method of ranking was used to determine the degree of perception of this definition by 1527 employees of the bank and by 50 clients. Tables 2 and 3, present the results of the survey which are located according to the principle: from more understandable definition to less from top to down. The place of each definition is due to a greater or less frequency of selection by respondents (Table 2).

Table 2 – The extent of the admissibility of the perception of determination of the quality of banking services on the results of the survey of bank customers

Variant of the determining of notion	The degree of perception availability
Definition of S.Albekova	1
Definition of A. Abdrahmanova	2
Definition of O. Lavrushin	3
Definition of A. Dolgina	4
Definition of B. Lisak	5

As it can be seen from Table 2, from the proposed definitions the definition of S. Albekov was the most comprehensible to the bank's customers, therefore it should be included in the bank's Constitution. Preference was given to this definition by 76.3% of clients-respondents. Next, we consider the results of the survey of bank employees (Table 3).

Table 3 – The extent of the admissibility of the perception of determination of the quality of banking services on the results of the survey of bank employees

Variant of the determining of notion	The degree of perception availability
Definition of S.Albekova	1

Definition of A. Abdrahmanova	2
Definition of O. Lavrushin	3
Definition of A. Dolgina	4
Definition of B. Lisak	5

Employees have been warned that the survey does not have the purpose of assessing their professional skills, and aims to identify the understanding of the notion of quality of banking services. It allowed to avoid the responses aimed at assessing the suitability of a scientific definition. As it is seen from the table, the definition of S. Albekova took the first degree of accessibility of perception among bank employees, the same as on the results of the survey of clients. The rest of the definitions took the position in another way than in the table for customers it is because of the higher availability of understanding by employees terms used in the definitions of banking. Preference to the definition of S. Albekovoy is given by 58% of employees-respondents.

It is recommended to develop and distribute for the employees a brochure explaining each clause of the Constitution of the bank (i.e. policy in the field of quality.), For example, in the form: "Commentary on the Constitution of the bank" or the "Handbook of the quality of the bank personnel". Ideally, one can place the responsibility on the Department of quality provision to develop such methodological brochure for each position in the bank from the cashier to the Director of the Bank with the final approval by the top management of the bank. It will allow ensuring maximum practical use of the Constitution and outlining the responsibilities of each employee for violation of the provisions of the Constitution of the bank.

This brochure must include:

- the field of application of quality management system of banking services for certain positions;
- documented procedures relating to the competence of the position established for the quality management system, or reference to them;
- description of business processes, which creates an employee of a certain position, and the required indicators of their quality;
- methodology for assessing the quality of banking services in part of the competence of the position;
- indicators of content, formulation and periodicity of presenting the report on the results of the compliance with the policy of quality by employees.

Of course, the system of responsibility for violation of the clauses of the Constitution must not prevail. It is necessary to introduce a flexible system of incentives for compliance with the provisions of the Constitution of the bank. This may be material incentives (remuneration, provision of paid extra days of rest, career opportunities, and so on.) or moral (awarding the title of "Miss (Mr.) quality", the publication of gratitude, a leave in the summer time, and so on.). Kinds of rewards and penalties for respectively strict observance and the violation of the provisions of the bank's quality policy should be included in the methodical brochure.

The adoption of the Constitution of the bank is certainly a complicated process. In our opinion, in connection with the need to ensure the practical effectiveness of the quality policy, it is important to conduct approbation of the Constitution. Approbation should be divided into three stages:

1. Introduction of the Constitution and its attendant documents (for example, the proposed methodological brochures);
2. Identification of inconsistencies, incidents, errors and excesses in the clauses of the Constitution of the bank, their fixation;
3. Introduction of changes to the original draft of the Constitution and their approval.

Only this approach will allow to avoid the pretentiousness and formalities of the policy in the field of banking services.

The bank's management must define and formulate goals and commitments in the field of the policy of quality in writing, focusing on the customers' requirements. The policy quality should give confidence that the ideas in the field of quality are accepted by all employees of the bank. The quality policy should be clear and feasible.

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