

Knowledge Management as the Basis for Developing the System of Organizational Behaviour and Human Resources Quality in a Credit Organization

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Abstract—The paper focuses on the main tasks of quality management, and it substantiates the importance of improving approaches to managing human resources in a credit organization, the need to improve the system of organizational behaviour and form an effective system of human resources quality in a credit organization in the conditions of modern digital economy.

Keywords—credit organization; digital economy; knowledge economy; knowledge management; quality management; human resources management; organizational behaviour; intellectual capital; human resources quality

I. INTRODUCTION

Within the implementation of the program “Digital Economy of the Russian Federation”, a rapid change in technologies, introduction of new technologies and digitization in all types of professional activity are taking place.

The transition of banks to digital technologies is a fundamental change in customer communications and a completely new system for meeting their financial needs. In these conditions, banks should alter their development strategy; otherwise, in the future they may be forced out from the market by non-bank financial solutions. Without monitoring market trends, consumers’ demands and the latest technological advances, it will be impossible to maintain their competitive position and regain the client. However, even a successful bank needs to be constantly improved, since everything positive in its work and technologies quickly become known to their competitors.

The solution of the strategic tasks of a credit institution, aimed at ensuring stable competitive advantages is determined by the ability of the organization to identify, initiate, accumulate, transmit, integrate, develop, and apply knowledge. Effective knowledge management in an organization may ensure high rates of development and innovations implementation, the ability of a credit institution to respond to changes flexibly and in a timely manner,

increase labour productivity, and improve the organizational resource management system in general.

II. THE ESSENCE, STRUCTURE AND CONTENT OF ORGANIZATIONAL KNOWLEDGE

The modern economy is more frequently characterized as a knowledge economy. Today, knowledge as a resource of an organization has become the basis for the development of a resource concept of organizational behaviour, which implies the importance of both tangible and intangible assets. In modern conditions, orientation towards a new model of managing the resources of an organization is acquiring exceptional importance [1], [2], [3]. One of the distinctive characteristics of modern management is the orientation towards creating and developing the strategic assets of the organization [4], [5], [6].

The starting point in identifying the sources of effective organization management is the awareness about the special role of a person in modern business processes, the rational use of their intellect and knowledge. Human knowledge as intangible assets represents an inexhaustible resource and a factor of innovative development and the viability of the organization. Consequently, there appears a new management function - knowledge management within an organization.

It is essential to highlight the structure and content of organizational knowledge. The following components make up the basis of individual and collective knowledge:

- Theoretical knowledge — the basic conceptual provisions that determine the functions and activity of an organization; methodological knowledge that actualizes practical orientation of scientific theories; project, technological and technical knowledge, specifying the formulation of goals and the process of their achievement; organizational knowledge, defining the process of organizing individual and collective activity to achieve goals; economic and social knowledge, helping to record the effectiveness

and efficiency of business processes of the organization, etc.

- The results of individual and collective creative activity. They can be considered as a set of hypotheses, concepts, ideas, new technologies and methods, technical innovations and work-improvement proposals, research materials and implemented projects, programs and publications, etc.
- Abilities — individual and group ability to generate and implement ideas and develop concepts, projects, programs, accumulating and integrating knowledge in the process of project activity;
- Skills, as a set of personal and professional characteristics and competencies that ensure the effectiveness and quality of the performed tasks, operations and various activities [7], [8].

III. THE OBJECTIVES OF DEVELOPING THE SYSTEM OF ORGANIZATIONAL BEHAVIOUR AND HUMAN RESOURCES QUALITY OF AN ORGANIZATION

The outlined constituent elements and characteristics of knowledge form the intellectual capital, intellectual property and intellectual assets of an organization. Along with the concept of “intellectual capital”, such concepts as “human potential”, “human capital”, and “social capital” are becoming increasingly widespread when characterizing the organization’s intangible assets in the theory and practice of human resource management. These concepts are based on one unifying principle - the knowledge that employees possess and use to achieve the goals of the organization.

The integrated approach to the tasks of developing organizational behaviour and human resources quality involves the implementation of the following stages [9], [10], [11]:

- Developing (specifying) the mission, forming the strategy, defining basic objectives and values (priorities, principles, approaches, regulations, required and desirable behaviour patterns).
- Studying the existing systems of organizational behaviour and organizational culture, identifying their compliance with the organization’s strategy; analysing positive and negative values in the process of individual, group and collective work.
- Developing organizational measures and events aimed at consolidating mandatory and desirable behaviour patterns.
- Targeting organizational processes in order to eliminate the negative individual and group behaviour in the organization.
- Evaluating the effectiveness of organizational culture and organizational behaviour, introducing the necessary organizational changes.

The tasks of forming the effective system of organizational behaviour are interrelated with the human

resources management effectiveness. Performance evaluation implies analysing key components that form the content of both organizational culture and organizational behaviour. The technologies of managing organizational behaviour are initially formed at the stage of recruiting, selecting, and hiring employees. These technologies are related to the issues of staff appraisal, the tasks of creating the effective system of employee adaptation, motivation, training and development, the issues of communication management, career opportunities, and requirements for providing favourable conditions and labour protection, exercising employees’ labour rights and social guarantees [12], [13], [14].

The individual needs of employees, identifying the most significant motives, which can provide a high level of individual and collective work in accordance with the goals and objectives of the organization, should be considered the basis for the formation of the modern organizational behaviour system.

The total qualitative characteristics of personnel (the human resources quality) of an organization can be categorized into the following groups:

- individual abilities (intellectual, creative, communicative, etc.), including the level of education, the scope of knowledge, a combination of professional skills, work experience, cooperation and interaction skills in the field of professional activity, etc.;
- the structure of the motivation for employee’s work activity, including a range of human needs realized in professional activity, a complex of other personal interests not directly related to the professional activity, etc.
- employees’ psycho-physiological properties necessary to perform the relevant work (employee health status; the ability of the human body to respond to physical, mental, intellectual loads; temperament features; the ability to handle stress; memory features and abilities to focus attention; specificity of thinking processes, flexibility, speed and originality of thinking, etc.).

Identifying the employees’ qualitative characteristics is one of the fundamental processes of personnel management within an organization: screening and assessing personnel, planning recruitment needs, creating the system of motivation, incentives and professional activity control, etc.

Modern reality justifies the significance of the new approach to the role of a person in organizational processes. Current scientific literature on the issues of management widely applies both of the concepts: “personnel” and “human resources” of an organization. However, it is obvious that the terms are acquiring new content, which is preconditioned by the increasing relevance of strategic management in the management of a modern organization. Defining, developing and implementing the strategy are indispensable conditions for the competitiveness and survival of the organization in

today's realities. Nowadays, there is an obvious need to integrate the strategic management of the organization and strategic personnel management. Strategic human resources management of the organization as a separate management subsystem includes a set of fundamental management functions that ensure the achievement of the organization's strategic goals. Meanwhile, strategic human resources management is aimed at improving the quality of human resources in the long run. Accordingly, the quality of the organization's human resources is a powerful strategic asset, a necessary factor of adaptability, competitiveness, flexible response of the organization to environmental challenges, the conditions of high uncertainty and risks.

The quality of human resources of the organization is related to the concept of "human capital". Capital in traditional terms, that is, in material and financial form, is no longer the only basis that ensures the strategic development of the organization.

The human resources of an organization are primarily intellectual resources. The modern concept of human resources quality should be linked together with the concept of managing intangible assets of the organization, its intellectual resources, that is, the concept of knowledge management.

Intellectual resources are often equalled with intellectual capital [15], [16]. In the structure of intellectual capital, such components as human capital, organizational capital, and consumer capital are singled out.

Human capital is considered as a set of knowledge, practical skills, creative and intellectual abilities, moral and ethical values, philosophy and work culture, that is, professional and general cultural competences that ensure satisfying a wide range of human needs in the area of professional activity.

Organizational capital should also be viewed through the prism of organizational knowledge that combines business processes, technology, quality systems, management systems, technical and informational support, patents, brands, customer relationships and the overall culture of the organization.

In modern conditions of market development in the aspect of quality policy and management quality, consumer (client) capital is gaining significant importance. Consumer capital can be characterized as a set of ideas about customers, consumers and their degree of satisfaction and loyalty. The so-called client indicators are being actively taken into account as key performance indicators. In particular, the ideology of customer loyalty is based on the assumption that all customers can be divided into loyal, passive and disloyal. The research of the organization's client base allows ensuring its effectiveness. Beside the customer loyalty index, the indices of customer engagement, customer retention, customer satisfaction, customer profitability, customer lifetime value, customer turnover, etc. can also be monitored.

The qualitative characteristics of the infrastructure capital as one of the essential conditions for ensuring the process and the result of the quality of work and working life are

becoming more and more relevant. The infrastructure capital of the organization includes technical and technological equipment, the methods of improving modern business processes, the financial system of the organization, the structure of corporate culture, including the system of communication. The infrastructure capital of the organization is inevitably linked with both customer performance indicators and staff-related indicators. The quality of infrastructure capital provides increased indices of staff satisfaction, employee loyalty, and return on staff training investment and reduces staff turnover index, etc. [17], [18], [19].

The intellectual capital of the organization provides ample opportunities for solving financial and economic tasks, in particular, increasing market value, labor productivity, competitiveness and stability, attracting investment, introducing innovations, and increasing economic growth, etc. The current trends and rates of socio-economic development of manufacturing have firmly established the role of the organization's intangible assets. The cost of intangible assets is determined by the total investments in human capital, the level of staff professionalism, the image and reputation of the organization, the quality of management, the quality of human resources, intellectual potential and knowledge of the organization.

Knowledge management should be characterized as a combination of processes related to identification, initiation, accumulation, translation, integration, development and implementation of individual and organizational knowledge; processes of creating and effectively implementing individual and collective experience in the interests, needs, and goals of the organization. The basis of knowledge management is the organization's activity in creating knowledge culture, optimizing business processes and technologies of collecting, processing, exchanging and building up individual and organizational knowledge. The knowledge culture, based on the principles and values of the organization in accordance with its goals, priorities, and development strategies and accepted by most employees, can be considered as a component of organizational culture and organizational philosophy.

IV. DEVELOPING THE STAFF OF A CREDIT ORGANIZATION IN THE CONDITIONS OF DIGITALIZATION

The fundamental characteristic of the personnel employed in the banking sector is the need for them to meet the increased requirements in terms of the human capital quality:

- high level of educational - up to 80% of the total number of employees have higher or secondary vocational education;
- specialized field of expertise of most of employees;
- high requirements for staff responsibility due to the fact that most of employees perform individual work;
- loyalty, due to the fact that the bank is characterized with a high degree of vulnerability to threats from its

own staff, since bank employees deal with managing cash flows and have access to confidential information;

- certain requirements for personal and psycho-physiological characteristics, since the work of a bank employee is characterized with high stress loads [20], [21].

In the system of banking risk management, human resources risk management is becoming more critical due to the special influence the human factor has on business. Human resource risks can be categorized into the following groups:

- quantitative risks - the threats of financial losses due to the lack of employees necessary for the bank (or their saturation);
- qualitative risks - the threats of financial losses caused by insufficient qualifications or responsibility of employees;
- staff loyalty risks - the threat of financial losses due to a breach of confidence by its own employees [22], [23].

Taking into account the fact that modern banks work in the conditions of changing external environment, uncertainty, increased risk, and working in a bank is initially collective in nature; bank staff are required to have increased responsibility and the awareness that each employee directly affects the overall financial performance of the bank, its reputation and, as a result, its prosperity.

The development of modern banking technologies, the increasing complexity of economic activity, the intensification of the competition for customer and the increasing importance of analytical work and forecasting in the bank lead to an increase in the intellectual component in bank employees' working process. This requires permanently improving their professional skills and level of training, continuous professional development of all categories of banking professionals, and applying the principle of life-long learning to practice.

The need to maintain bank secrecy and confidentiality of information places demand on staff to provide information security, which can be issued in the form of independent instructions to be signed or included in employees' job descriptions. Of particular danger are disloyal employees who deliberately break security rules of a bank in order to achieve personal goals (improving wealth, career growth, taking revenge on the employer, etc.).

A credit organization is characterized by a combination of profound intellectual activity (the department of analysis and planning, the departments of banking risks, the automation and development of banking technologies, accounting, treasury, complex products and services of the bank, etc.) with a clear production activity (the work of operational specialists, service and maintenance). Therefore, each category of employees is required to possess special professional competencies in terms of organizing their

workflow, training, motivation, labour assessment, as well as forming their own micro corporate cultures in each division.

Technical progress, technologies development and the changing labour market require continuous development of employees' professional skills and competencies.

The introduction of information technologies in banks is aimed at achieving the main business goal - increasing profits, reducing costs and enhancing customer service. However, this goal can be achieved only due to the competent implementation of information technologies, building a system of business processes, and its effective management.

In these conditions, the role of personnel in the bank is changing, new specializations appear, which simply did not exist before. Among them are IT specialists, who are becoming key figures in credit institutions [24].

Firstly, IT specialists are in charge of maintaining the functioning of a credit institution, performing banking operations related to customer service, competently applying the capabilities of modern information technologies. After all, it is common knowledge that a modern bank is increasingly directing its interaction with customers into virtual channels. Thus, the winner is not the bank with the extensive network of offices, but the one that provides the most convenient service for the client, with no regard to space-time service boundaries.

Secondly, they are the specialists who have to competently organize the business processes of the credit institution itself, ensuring its activities at the lowest cost. They should have deep understanding of the internal business processes of the bank and be able to identify the main and auxiliary business processes, to integrate the appropriate software and hardware into the activity of a credit institution.

Thus, bank IT specialists are professionals with a set of cross-disciplinary competences in the areas of banking, information technology, and management, as they should be able to organize business processes in the bank.

In recent years, there have been major changes in the banking industry related to the introduction of innovative technologies such as RegTech and SupTech, artificial intelligence and robotics, cybersecurity, biometrics and remote identification, ecosystems and marketplaces. This requires a very serious attitude to the description and development of the ways to assess new competencies - "digital competencies". Experts of The Boston Consulting Group (BCG) note that technologies will continue developing, and will be relatively easy to acquire. However, by 2020, the world will experience a lack of those professionals who are able to apply these technologies properly. An important issue is developing digital competencies on the Russian labour market, which are based on updated professional standards, designed to ensure the comprehensive development of the specialists in the new digital environment.

However, the digital competencies only are not enough: soft skills are becoming of primary importance: a person's potential, their development, the readiness to be efficient in corporate culture of the particular company.

The analysis of the world's trends in the development of competencies demonstrates the increased demand for the competencies under the category "knowledge". They include:

- existential competences associated with managing concentration and attention;
- empathy and emotional intelligence;
- collaboration (a skill that should be involved into different aspects of work and learning);
- information technology and media skills, including programming and information hygiene;
- developing critical, problem-oriented and systemic thinking;
- creative skills;
- ability to work in interdisciplinary environments;
- flexibility and adaptability;
- ability to learn and retrain throughout life;
- responsibility at work (including work ethics).

The emergence of new technologies results in revolutionary changes on the banking services market, strongly influencing the staff. What is more, when improving their working methods, banks should take all the advances that technology can offer, but it should be accounted for that in some cases human resources are more efficient.

It is projected that within the next decade, influenced by the widespread introduction of new information technologies, the banking sector will be characterized with an accelerated reduction in the number of jobs [25]. This is what banks need to prepare for: based on job profiles across the entire organization, the jobs that are likely to be automated should be identified. It is very important to determine what control means are needed to manage these technologies and to understand the areas where the person to machine replacement is undesirable, even if processes automation is possible. This will allow banks to properly allocate resources between different areas of activity, as well as develop a plan for employees retaining and rotation.

Nevertheless, automation in the banking sector will not affect a number of professions that require good interpersonal skills. Such occupations include analysts-researchers who provide expert opinions, since this process is not easily formalized; call centre operators who have to solve non-standard tasks, understand the interlocutor and establish a rapport with them; and personal managers working with VIP- customers. Despite the fact that such employees' work requires developed interpersonal skills, successful interaction with customers will still largely depend on the use of new technologies.

Digital technologies play a key role in changing the principles of work organization, providing new opportunities for the staff. Today, employees spend less time at their desk, due to modern technology many of them can work on the go or from home. Having combined the capabilities of people and machines, banks will be able to increase productivity significantly, including the performance of the front-office employees. The most challenging thing is to find a balance between automation and personal communication and assess how technology can help workers improve efficiency.

It is critical to determine the areas, which require new positions and skills. Information technologies being developed, the services provided by technical specialists will become more popular. Banks should find ways to form teams of professionals who will always keep up-to-date with the latest innovations. Not only it will increase efficiency, but it will also contribute to managing the corresponding risks. Banks will need specialists who can develop advanced technologies, ensuring their functioning, as well as exercise their effective management and control their proper and safe use. In this, the banks will require artificial intelligence specialists, and not those engaged in basic programming. However, banks still need IT professionals working with traditional systems. The main issue is how to meet their requirements for such multidisciplinary skills: to hire the necessary specialists for a permanent job, or simply purchase the relevant services.

Essentially, in the course of personnel structure transformation, almost all technical functions can be outsourced. It is obvious that technological progress will fundamentally change the structure of personnel in the banking sector, as a result of which it will be necessary to abolish or change the existing positions, as well as to create new ones. Banks that can only react to the changes are likely to face serious difficulties. However, those acting preventively will be able to introduce the most advanced technologies and attract the best employees, will finally achieve the highest results. To do so, they have to conduct a comprehensive analysis of the work performed in the organization and assess the possible impact of innovation on personnel in advance. It is necessary to understand that the skills the employees of the banks of the future will possess are fundamentally different from those of today. Therefore, the staff qualifications, knowledge and skills should be developed as quickly as technology develops. Promoting innovation in the banking sector requires creative employees who are able to think outside the box, easily and eagerly adapt to new conditions and have entrepreneurial talent [26], [27], [28].

One of the top priority tasks is not so much to attract the best specialists, but the ability to form teams of professionals from employees with different skills, attitudes and experience. A team is usually a small group of people with diverse knowledge, skills and creativity. Team members should be characterized by:

- the readiness to understand and agree to common goals, to cooperate, to accept other people's views, to trust each other;

- the ability to identify and solve problems;
- willingness to learn and exchange information;
- sociability, frankness;
- high level of specific knowledge;
- aspiration to achieving better results;
- responsibility.

Teamwork should correspond to the interests and abilities of a person, be complex, diverse, give an opportunity to show independence, to learn and improve skills, and should be fairly rewarded. Teams are created at all the levels of a credit organization, but the central place among them is occupied by a team of top managers, which deals with the most important and complex issues.

The climate within which the team operates is a factor determining innovative potential as well as organizational effectiveness. A healthy climate in the organization's departments is characterized by trust, openness and a spirit of friendly competition. Dishonesty, mistrust, ambiguous questions are the symptoms of an inefficient teamwork organization, the functioning of which is highly unlikely to be successful and to contribute to the development of a credit institution.

V. CONCLUSION

To conclude, managing a modern credit institution is a complex process that requires in-depth analysis of political, socio-economic, socio-cultural, socio-psychological and other factors that determine the unpredictability of changes both within the organization and the external environment. The most significant factors influencing the internal environment of an organization and the nature of modern business processes include the continuous growth of organizational knowledge, high requirements for the quality of organizational processes, and, respectively, for the quality of organizational behaviour and the quality of the organization's human resources [13], [14], [15], [16], [17], [18].

Accordingly, the qualitative changes in the structure of the Russian economy largely depend on the quality of modern business processes in an organization, the quality of human resources, and human capital that will ensure the competitiveness of Russian products and services in the domestic and global markets. Ensuring Russia's competitive advantages is directly connected with the need to immediately introduce innovative technologies of managing human resources, the system of organizational behaviour, in particular.

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