

## Staff Motivation System in A Commercial Bank

Nozimov Eldor Anvarovich

Samarkand Institute Economy and Service, Uzbekistan

### ABSTRACT

In this article, the author emphasizes the importance of the personnel motivation system in a commercial bank. The concept of "motive" is considered and the author's definition is given. The main types of motives are studied. Methods of personnel motivation are considered. The system of motivation in a commercial bank is considered. The methods of material and non-material incentives for the organization's personnel are studied. A comparative analysis of the personnel motivation system based on the data of a sociological survey of commercial bank employees is carried out. The main points of labor motivation are determined. A mechanism for increasing the staff motivation system in a commercial bank has been developed.

**KEYWORDS:** *motivation, efficiency, commercial bank, analysis, evaluation, management prospects, personnel, economic effect*

The personnel motivation system plays a key role in ensuring the efficiency of any organization. The employee's interest in the results of his work creates powerful incentives for development and career advancement, increases the level of labor productivity and allows you to achieve the set goals and objectives.

This article presents an attempt to consider the personnel motivation system in a commercial bank, as well as to develop a mechanism for its increase..

No workplace will ever provide commercial bank managers with the ideal work environment and culture to support their efforts to stimulate employee motivation. But you can create an environment that motivates employees and increases their satisfaction by taking key steps such as giving them opportunities to develop their knowledge and skills..

Labor motivation as an economic phenomenon in the modern realities of the Russian market economy has not been sufficiently studied, economic science is currently at the initial stage of developing the economic theory of labor motivation in market conditions.

Every employee must be involved, their contributions must be recognized, and they must have a role to play in achieving success.

The basis on which motivation stands is motives. Before considering the system of personnel motivation in a commercial bank, it is necessary to determine the understanding of the "motive".

V.V. Arutyunov believes that motive should be understood as a motivating force for action. It is she who forms a number of psychological factors that stimulate the employee and allow him to achieve the goals and objectives.

N.I. Arkhipova defines a motive as a system of goals for an action, which includes values that affect the performance of individual actions. Motivation depends on socialization: the higher it is, the more perfect the motivation.

In our opinion, the motive is the impulses that oblige a person to act in the way he needs in accordance with his needs. What is important here is precisely the need, which makes a person act. In the course of his life, performing any actions, a person assumes that he will achieve his goal and receive some value.

In the course of labor activity, internal and external rewards are used to achieve professional goals. External rewards - material payments, career ladder, that is, everything that allows you to interest the employee. Internal rewards - job satisfaction, recognition of success.

You can induce a person to activity by offering him some idea that is of value to him, determining the amount of remuneration and comparing it with the result of labor. A motivated employee is one who not only pursues the achievement of personal goals, but primarily the goals of the company. Such an employee considers himself to be part of the company, part of the corporate culture. In this connection, managers need to possess various methods of motivation, be able to apply them in practice..

In the motivation system of a commercial bank, various incentives are used: material and non-material. Non-material, as a rule, are focused on psychological factors, that is, they create such an atmosphere that a person is comfortable doing something. These are medical insurance, vacations, certificates, letters of thanks. Material incentives are directly remuneration of the employee, payment of bonuses and remuneration.

Material and non-material incentives can be distinguished by the status of the employee in the organization. For example, a separate office is the privilege of a particular employee

Nevertheless, it is difficult to develop intangible motivation, since it requires a specific approach to each employee, otherwise there may be a different effect, or no effect at all..

Since each person has certain needs, then for non-material motivation, specific features for a person are determined that are most relevant to him at a given moment in time. They are determined in order to choose the most demanded strategy of non-material motivation.

This individual approach reflects a "motivational profile" that allows you to assess the importance of a person's needs. There are many methods: tests, questionnaires, diagnostics, which allow assessing the employee's motivation and, on the basis of this, choose a certain system of motivation.

These techniques make it possible to understand what is better to apply: material or non-material motivation.

In our opinion, the incentive system in a commercial bank should take into account:

1. Adequacy: remuneration should be adequate to the labor contribution of each employee as a result of the activities of the entire team, his experience and skill level
2. Timeliness: rewards should follow the achievement of the result.
3. Significance: the remuneration should be meaningful for the employee.

Next, we will conduct a comparative analysis of the personnel motivation system using the example of two large Russian banks based on the data of a sociological survey of employees. The analysis results are presented in Table 1..

**Table 1: Comparative analysis of the personnel motivation system according to the data of a sociological survey of employees of commercial banks**

Name of the motivating factor	The degree of satisfaction of campaign employees on a 10-point rating scale	
	Alfa Bank	Sovcombank
Increase in wages	3	5
Prize	2	6
Career growth	4	7
Stability	5	8
Awards	5	5
Job satisfaction	4	7
Better working conditions	5	8
Campaign policy	4	8

Thus, practically by all indicators, the degree of satisfaction of Sovcombank employees is higher than that of Alfa - Bank. This is due to the fact that the management of this bank is very careful about its personnel policy, focusing on the use of a system of material and non-material incentives in its work. We believe that it is precisely such a policy that can not only increase the interest of employees, but also increase the efficiency of management..

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An equally important point in the incentive system of a commercial bank is the bonus system. Its use encourages employees of a commercial bank to fulfill the volume of tasks, including in the field of lending to customers.

The opportunity for career growth provides incentives for employees to improve their qualifications, professional training, etc..

The presented mechanism will allow not only to increase the interest of personnel in the results of labor, but also to increase productivity and efficiency in general.

Improving working conditions presupposes the creation of comfortable workplaces (availability of equipment, canteens, parking, etc.). It also encourages the employee to work hard and improve their results.

In general, an integrated approach to the motivation system for employees of a commercial bank should be provided..

In our opinion, the motivation in a commercial bank should take into account the following main points:

1. The role of the employee in the organization should correspond to his abilities and desires.
2. The introduction of innovations should be carried out gradually, explaining to employees how and why a particular innovation was chosen, and what benefits they will receive from it.
3. Know if there are informal leaders and “clan” associations in the team and take into account their impact.
4. It is necessary to support those who are not afraid to express their own judgments.

Summing up, we can conclude that labor motivation is the main factor in increasing the efficiency of personnel management in a commercial bank. Consequently, the management of the organization must pay great attention to various forms and methods of stimulating the results of their employees in order to achieve high success in their activities.

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