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**QUALIFYING MASTER'S THESIS**

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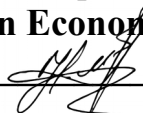
**PERSONNEL SECURITY IN THE COMPANY'S  
MANAGEMENT SYSTEM**

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**The work is accepted for defence in the EC**


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V.N. KARAZIN KHARKIV NATIONAL UNIVERSITY

Faculty EDUCATION AND RESEARCH INSTITUTE  
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**TASK**  
**FOR A QUALIFYING MASTER'S THESIS**  
Lin Jingliang

1. Topic of work: "PERSONNEL SECURITY IN THE COMPANY'S  
MANAGEMENT SYSTEM".

Scientific adviser Nadiia Morozova, PhD in Economics, Associate Professor  
(full name, academic degree, academic title)

Approved by order of the university dated September 17, 2024 № 4601-5/1025.

2. The deadline for student submission of work November 18, 2024.

3. List of topics to be developed:

• In Chapter 1: to reveal the essence, meaning and structure of personnel security of the enterprise; to determine the risks and threats to personnel security of the banking institution; to investigate the peculiarities of the bank's personnel security management system.


• In Chapter 2: to provide technical and economic characteristics of JSC CB "PrivatBank"; to conduct an analysis of the current system of ensuring personnel security of JSC CB "PrivatBank"; to assess the level of loyalty and involvement of JSC CB "PrivatBank" employees.

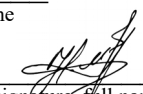
• In Chapter 3: to justify the areas of ensuring personnel security of the banking institution; to improve the monitoring system for ensuring personnel security of JSC CB "PrivatBank"; to offer motivational means to ensure personnel security of the bank.

4. Plan of qualifying master's thesis

No	Names of work sections
1	THEORETICAL BASICS OF PERSONNEL SECURITY MANAGEMENT OF BANKING INSTITUTIONS
2	CURRENT PRACTICE OF ENSURING PERSONNEL SECURITY AT CB "PRIVAT BANK"
3	WAYS OF IMPROVING THE PERSONNEL SECURITY SYSTEM OF BANKS

5. Date of issue of the task September 25, 2024.

Student  Lin Jingliang  
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Scientific Adviser  Nadiia Morozova  
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## ABSTRACT

The qualifying master's thesis contains 78 pages, 19 figures, 19 tables, 1 formula, and a list of 45 references.

**The object of research** is the personnel security of banking institutions.

**The subject of research** includes the theoretical and applied aspects related to improving the personnel security system of banks.

**The purpose of the master's thesis** is to provide a scientific substantiation of the theoretical and methodological foundations, as well as practical aspects, aimed at enhancing the personnel security system in banking institutions.

### **Tasks of a qualifying master's thesis include:**

- to reveal the essence, significance, and structure of personnel security in enterprises;
- to identify the risks and threats to personnel security in banking institutions;
- to investigate the specific features of the personnel security management system in banks;
- to provide the technical and economic characteristics of JSC CB "PrivatBank";
- to assess the current personnel security system at JSC CB "PrivatBank";
- to evaluate the level of loyalty and engagement among employees of JSC CB "PrivatBank";
- to justify the strategic directions for ensuring personnel security in banking institutions;
- to improve the monitoring system for maintaining personnel security at JSC CB "PrivatBank";
- to propose motivational tools and measures to enhance personnel security in banks.

**The obtained results** are of significant practical importance. The theoretical propositions, conclusions, and recommendations derived from the research have been transformed into methodological developments that can be directly implemented in banking practice to improve the personnel security management system.

These results include a detailed analysis of existing risks and threats, the development of innovative monitoring tools, and the design of employee engagement strategies tailored to enhance loyalty and reduce turnover. The proposed motivational measures aim to strengthen personnel security by fostering a more committed and resilient workforce.

**Year of completion of the qualifying master's thesis: 2024.**

**Year of defense of the qualifying master's thesis: 2024.**

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## INTRODUCTION

Personnel security of the enterprise is a key component of the economic security of any organization, which ensures stable development and efficient operation. It covers processes aimed at protecting the personnel potential of the enterprise from internal and external threats.

The importance of personnel security lies in the fact that it contributes to the increase of the enterprise's resistance to risks related to the human factor, such as personnel turnover, low motivation, conflicts or abuse of official duties. Thanks to the effective management of personnel security, the enterprise can minimize losses and ensure the continuity of business processes.

The purpose of the qualifying master's thesis is a scientific substantiation of the theoretical and methodological foundations and practical aspects regarding the improvement of the personnel security system of banks.

The following tasks were defined for the realization of the research goal:

- to reveal the essence, meaning and structure of personnel security of the enterprise;
- determine the risks and threats to personnel security of the banking institution;
- investigate the peculiarities of the bank's personnel security management system;
- to provide technical and economic characteristics of JSC CB "PrivatBank";
- conduct access to the current personnel security system of JSC CB "PrivatBank";
- to assess the level of loyalty and involvement of JSC CB "PrivatBank" employees;
- justify the directions of ensuring personnel security of the banking institution;
- to improve the monitoring system for ensuring personnel security of JSC CB "PrivatBank";
- to offer motivational means to ensure personnel security of the bank.

The object of the study is personnel security of banking institutions.

The subject of the study is the theoretical and applied aspects of improving the bank's personnel security system.

Various scientific and special research methods were used to achieve the goal, including: theoretical generalization to clarify the conceptual apparatus of personnel security, deduction and induction to generalize theoretical and methodological approaches to determining the components of personnel security, sociological methods to assess the level of loyalty and satisfaction of bank employees, as well as graphic methods.

The research is based on an information base that includes legal acts that regulate the activities of the bank's personnel service, financial reporting of the institution, statistical data, materials of scientific conferences, periodicals and the results of own research.

Research into theoretical and practical aspects of personnel security was carried out by the following scientists: Ablyazova N. R., Alexienko O., Bushman T. S., Havkalova N. L., Gerasimenko O. M., Dovha A., Kavtysh O.P., Kasych A. O., Kpavchenko V. O., Korbut S., Lobazov S. M., Matyukh S., Medvid H. S., Mishina C.V., Mishin O. Yu., Nazarova G.V., Ruda T. V., Rudnichenko E. M., Rudy A. M., Soroka O.V., Clipa O. Z., Urdukhanov R. I., Shira T. B. and others. However, many issues related to personnel security management in the banking sector in modern conditions still remain open.

The obtained results are of practical importance, since the theoretical propositions, conclusions and proposals of the research are transformed into methodological developments that can be directly implemented in the practice of the bank to improve the personnel security management system.

The qualifying master's thesis consists of an introduction, three sections, conclusions, and a list of used sources.

Keywords: bank, personnel, personnel security, protection, monitoring, loyalty, involvement, motivation, risks and threats.

# CHAPTER 1

## THEORETICAL BASICS OF PERSONNEL SECURITY MANAGEMENT OF BANKING INSTITUTIONS

### 1.1. The essence, meaning and structure of personnel security of the enterprise

Personnel security of the enterprise is a key component of the economic security of any organization, which ensures stable development and efficient operation. It covers processes aimed at protecting the personnel potential of the enterprise from internal and external threats.

The importance of personnel security lies in the fact that it contributes to the increase of the enterprise's resistance to risks related to the human factor, such as personnel turnover, low motivation, conflicts or abuse of official duties. Thanks to the effective management of personnel security, the enterprise can minimize losses and ensure the continuity of business processes.

In table 1.1. approaches to the interpretation of the concept of "personnel security" are given [1, 2, 3].

Table 1.1

Generalization of scientific approaches to the interpretation of the concept of  
"personnel security"

Author	The essence of the concept
Kozachenko H., Ponomaryov V., Lyashenko O.	The process of preventing risks and threats associated with low-quality work of personnel, their intellectual potential and labor relations in general.
Chaplyhina Yu.	The security component of the enterprise, which reflects a quantitative and qualitative assessment of the protection of its interests from internal and external threats and risks related to personnel and the use of its human, intellectual and social capital.
Loginova N.	The most important component of the economic security of the enterprise, which focuses on identifying and eliminating threats

	and risks related to personnel and their intellectual potential, which should be reflected in the management of labor resources and personnel policy.
V. Alkema, I. Chumarin	The process of minimizing negative impacts on the economic security of the enterprise, associated with risks and threats related to personnel and their intellectual potential.
Kavun S.	These are actions aimed at eliminating economic threats and risks associated with the company's personnel, as well as resolving conflicts within the team.
Kirichenko O.	Legal and information support of the personnel management process includes the resolution of legal aspects of labor relations, the preparation of regulatory documents for their regulation, and the provision of necessary information to all units involved in personnel management.
Shvayka L., Zhydetska Kh.	A set of means by which the management of the enterprise contributes to the preservation, strengthening and development of personnel, ensuring the effective functioning of the organization and protection from risks related to employees, which generally affects the enterprise.
Kibanov O.	The general direction of personnel work, a system of principles and methods aimed at preserving and developing personnel potential, as well as the formation of a cohesive team capable of quickly adapting to market changes in accordance with the organization's strategy.
Lyashenko A., Kryl Ya.	A complex of socio-economic, managerial, social and psychological processes aimed at protecting the enterprise from threats arising from the human factor.

Analyzing scientific approaches to the interpretation of the concept of "personnel security", it can be stated that it is most often considered as a component of the economic security of the enterprise; as a process; as a comprehensive approach to personnel management, as a more important direction of personnel policy aimed at preserving and developing personnel potential; as identification and elimination of risks and threats arising from the human factor.

Personnel security is an important component of economic security, along with financial, power, information, technical and technological, legal, market and environmental security. Sometimes experts also refer to it as personnel and intellectual security.

Thus, personnel security is an integral part of the overall strategy for ensuring the stability and efficiency of the organization. To fully ensure personnel security, it is also important to actively implement monitoring and control systems for changes in the work environment and the preservation of key resources.

Next, let's summarize the goals of personnel security, which are aimed at protecting the organization from risks related to personnel and ensuring the security of information, resources and processes (Fig. 1.1) [4, 5].



Fig. 1.1. Goals of personnel security of the enterprise.

Therefore, the goals of personnel security are aimed at ensuring the stability and efficiency of the organization through risk management, maintaining personnel continuity, developing employee skills, establishing communication, increasing loyalty, and ensuring social and legal protection.

The goals of personnel security of the enterprise are determined according to its individual components, which are summarized in table 1.2.

The components of personnel safety include the most common aspects, such as life safety, socio-motivational safety, professional safety, anti-conflict safety and psychological safety.

Table 1.2

## Components of personnel security

Author	Constituents
Kavtysh O. [2]	Life safety, social and motivational safety, structural safety
Gavkalova N., Bushman T. [6] Urdukhonov R. [7] Cherep A. V., Stepanenko O. V. [8]	Social and motivational safety, professional safety, anti-conflict safety, life safety
Gerasimenko O. [9]	Anti-conflict safety, life safety, motivational safety, professional safety, psychological safety, social safety
Rudy T., Rudnichenko E., Rudy A. [10]	Health safety, labor safety, information safety, career safety, corporate safety, psychological safety, social safety, technological safety, physical safety, financial safety
Shira T. [11]	anti-conflict security, security in the field of innovation, security of life, health security, labor security, information security, pension and insurance security, legal security, physical security, financial security
V. Kpavchenko [12], Clypa O.[13]	Anti-conflict safety, life safety, professional safety, social and motivational safety, technological safety

Therefore, among the most common approaches of scientists and practitioners to the components of personnel security, it is possible to distinguish anti-conflict security, life security, professional security and social-motivational security. Let's take a closer look at the structure and essence of each of these components (Fig. 1.2).

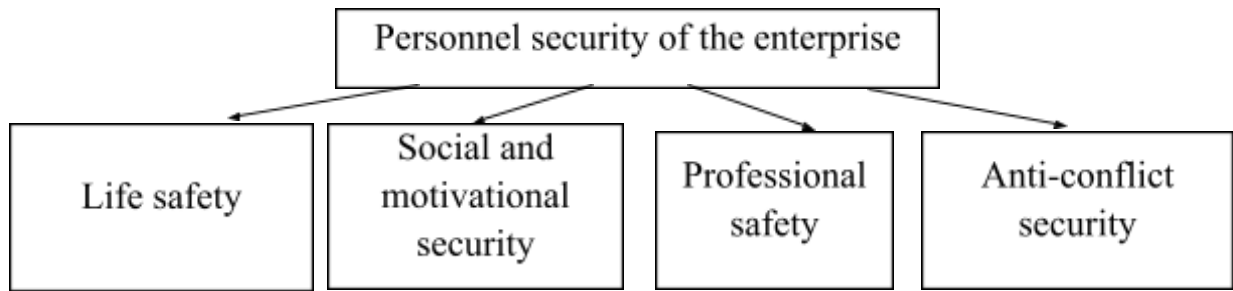


Fig. 1.2. The structure of the personnel security components of the enterprise.

Thus, anti-conflict safety focuses on the prevention and resolution of conflicts in the work environment and includes the creation of strategies for managing interpersonal conflicts, the development of communication skills in employees, as well as the implementation of procedures for the timely identification and resolution of conflicts, which contributes to the maintenance of a healthy and productive work climate. In wartime, workers may experience increased stress and anxiety due to the unpredictability of the situation and potential threats. Psychological safety aims to create conditions that help reduce these negative effects by providing support and resources for effective stress management.

Life safety as a component of personnel safety provides comprehensive protection of workers in the process of their activities at work, which includes physical safety, such as creating a safe working environment, ensuring adequate working conditions and preventing accidents, and also covers aspects of health and general welfare of workers. In the context of the war in Ukraine, this component takes on special importance, as it includes additional measures to protect workers from military threats, stress and other risks arising in wartime.

Occupational safety is aimed at protecting the rights and interests of employees within their professional activities. It includes ensuring fair working conditions, protection against discrimination and unfair treatment, and ensuring compliance with professional standards and requirements. In addition, important aspects are training and development of personnel, which includes improving the level of qualifications of

employees, which helps to maintain a high level of professional competence and adapt to changes in professional requirements.

Social and motivational safety is aimed at supporting and increasing the motivation of employees, as well as creating a positive social environment in the organization, which includes the implementation of a system of incentives and rewards, the development of a corporate culture that contributes to the growth of loyalty, as well as the creation of conditions for social interaction and support of team spirit.

In the digital environment of banks, the risk of cybercrime increases, where the human factor can become a weak point in terms of information leaks and abuses by employees, so technological HR security is key to maintaining customer trust and ensuring the continuity of business processes, preventing possible system failures and financial losses caused by errors or abuses of employees.

Thus, analyzing scientific approaches to the concept of "personnel security", it should be noted that there is no single definition of this term among researchers. Most often, personnel security is considered as a component of economic security of the enterprise, as a process, as a comprehensive approach to personnel management, or as a key direction of personnel policy aimed at preserving and developing personnel potential. In addition, personnel security also includes the identification and elimination of risks and threats arising from the human factor. In the conditions of war, the components of personnel security, such as anti-conflict security, life security, professional security and social-motivational security, are especially important. Anti-conflict safety helps to avoid and resolve conflicts that may arise due to stressful situations. Life safety guarantees physical protection and support of general and especially mental well-being of workers in dangerous conditions. Occupational safety ensures compliance with rights and fair working conditions, and social and motivational safety supports employee morale and loyalty. All these components together contribute to the stability of the organization and effective functioning even in crisis situations.

## 1.2. Risks and threats to personnel security of a banking institution.

In today's environment, when banks are faced with constant changes in the regulatory environment, rapid technological development and changing economic conditions, the war in Ukraine, the identification and management of personnel security risks becomes especially relevant.

Risks and threats affecting personnel security can include both internal and external factors.

First, let's analyze the categories "risk" and "threat" and define their differences. Unlike a threat, a risk is manageable and assessable, while a threat is an uncontrollable danger with exclusively negative consequences. A risk can have both positive and negative consequences, a threat - only negative.

In table 1.3. systematized threats/risks affecting the personnel security of the bank [14, 15].

Table 1.3

### Threats affecting the bank's personnel security.

Internal	External
1. Insufficient level of qualification of bank employees	1. Economic instability, particularly in the banking market
2. Non-compliance of employees with their job duties	2. Personal circumstances of employees
3. Lack of effective personnel selection system	3. Headhunting of talented employees by competitors (especially among managers)
4. Ineffective or absent ranking system for employees' access to confidential information	4. Bribery of employees
5. Absence of rules for working with confidential information	5. Pressure from attackers
6. Unimplemented or ineffective strategy for implementation of banking policy	6. Lack of social protection mechanism
7. Low level of labor protection and ineffectiveness of safety measures	7. Migration of qualified specialists abroad during wartime
8. An imperfect system of employee motivation	

<p>9. Weak or absent corporate culture  10. Inefficient career model of the bank  11. Conflict of interests between the employee and the employer  12. Insufficient screening of candidates during recruitment</p>	<p>8. Loss of workers due to mobilization, injury, etc  9. Constant stress due to hostilities, threats to life and loved ones negatively affects the productivity and emotional state of employees</p>
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Internal threats include problems related to non-compliance of employees with professional standards, internal conflicts, low level of motivation and competence.

External threats can be caused by economic instability, changes in legislation, or the influence of socio-political factors.

Therefore, external threats are uncontrollable factors that lead to losses. Insider threats arise from employee actions (both intentional and unintentional), which can also cause losses.

In the context of the bank's risk management, internal threats arising from the actions or inaction of employees are classified as operational risks in accordance with the recommendations of the Basel Committee on Banking Supervision. The operational risk management system is based on a decentralized approach, which involves the participation of all bank departments and each employee in the process of managing these risks.

It is interesting to analyze the research data of the analysts of the information portal "Content Security" regarding the internal and external risks and threats present in the world (Fig. 1.3) [17].

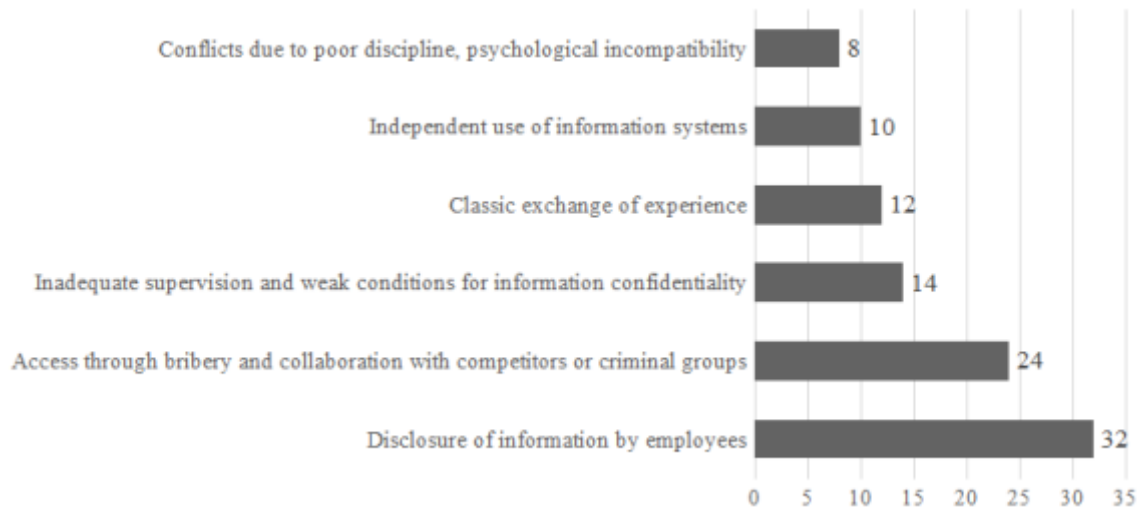


Fig. 1.3. Threats to personnel security of enterprises in the global dimension, %.

About 80% of asset losses and network breaches are due to personnel actions, while only 20% are due to external attacks.

World statistics show that 10-15% of people are prone to dishonesty, the same number are completely honest, and 70-80% can act dishonestly with minimal risk. This costs companies 6-9% of profit. This data applies only to intentional damages, without taking into account incompetence or disloyalty. To solve the problems, cooperation of the security service with the HR department is necessary, which can reduce losses by 60% [16].

Therefore, the human factor plays a key role, which emphasizes the importance of special attention to the personnel security of the enterprise. Underestimating this aspect can lead to serious risks for the security and stability of the company. Therefore, it is necessary to ensure not only careful selection of employees, but also regular training, loyalty assessment and monitoring of compliance with internal standards.

The motivation of fraudulent actions on the part of personnel can be divided into several categories:

- personal financial problems that make it impossible to meet the daily needs of the employee and his family;
- gaps in the company's management system, especially in accounting;
- insufficient qualification of management;

- an unhealthy working climate, which contributes to the appearance of "offended" employees;
- psychological tendency to abuse one's official position;
- vicious relationships or bad habits of employees;
- lack of effective management control over personnel actions;
- underdeveloped HR management, which allows unreliable employees to occupy responsible positions, and inefficient work with personnel;
- lack of proper corporate culture and incentive system that increase employee loyalty.

The best choice for a manager is a loyal employee, satisfied with working conditions, remuneration and protected from external threats. This helps to avoid abuses and ensure the economic security of the company. Leaders are more likely to prepare for external threats, considering them to be expected, while internal threats are usually unexpected and cause more morale damage.

Depending on the identified threats, the main methods of ensuring bank personnel security are divided into economic, technological, organizational, socio-psychological and administrative (Table 1.4) [16].

Table 1.4.

#### Methods of ensuring bank personnel security

Methods	Description of methods
Economical	<ul style="list-style-type: none"> <li>- competitive salary and bonus system to motivate employees and reduce the temptation to corruption;</li> <li>- regular audit of financial transactions and verification of income and expenses to identify possible abuses</li> </ul>
Technological	<ul style="list-style-type: none"> <li>- use of modern access control systems to information systems and physical premises of the bank;</li> <li>- application of encryption technologies to protect confidential information;</li> <li>- constant monitoring of systems and regular auditing to detect and prevent unauthorized access</li> </ul>
Organizational	<ul style="list-style-type: none"> <li>- implementation of strict procedures for checking job candidates, including reference checks;</li> <li>- development and implementation of clear policies and rules governing the work of personnel and their behavior</li> </ul>

Social and psychological	<ul style="list-style-type: none"> <li>- formation of a healthy corporate culture that promotes open communication and trust;</li> <li>- providing support to employees through psychological consultations and trainings to reduce stress and increase motivation</li> </ul>
Administrative	<ul style="list-style-type: none"> <li>- regular control over the activities of employees, including checks on the performance of official duties and compliance with the bank's policy;</li> <li>- conducting investigations in case of suspected violations or abuse by employees;</li> <li>- establishment of a clear system of disciplinary sanctions for violation of the rules and policies of the bank;</li> <li>- conducting education and training for staff on the importance of compliance with ethics and bank rules.</li> </ul>

The above methods in a complex help to reduce risks and ensure reliable protection against threats originating from bank personnel.

Thus, personnel security should be a permanent and clearly defined element of the company's personnel policy; threats from personnel cannot be completely eliminated, but they can be controlled and minimized using defined methods; company management should play a key role in this process, coordinating the actions of security services and personnel management. Effective personnel security management involves not only the implementation of policies and procedures aimed at minimizing risks, but also regular monitoring and assessment of existing threats. It is important to ensure a high level of professional training of personnel, establish clear ethical norms and standards, and also create effective mechanisms for responding to potential threats. Ensuring personnel security is an integral part of the bank's overall risk management strategy, which helps not only to maintain operational efficiency, but also to preserve the institution's reputation on the market.

### 1.3. Features of the bank's personnel security management system.

Personnel security management of any enterprise covers all aspects related to personnel management and requires a comprehensive approach to solving possible threats and risks. Given the specifics of banking, where trust, confidentiality and financial security are key priorities, the personnel security management system must be carefully thought out and configured.

The bank's personnel management department plays a key role in personnel management. It is he who is the main subject of personnel security, even more important than the security service. The personnel department is responsible for protecting the rights of employees, complying with labor legislation, monitoring the adaptation, development and motivation of personnel, which is the foundation for ensuring the stability and efficiency of personnel.

Figure 1.4 presents the features and components of personnel security of banks [18, 19].

Therefore, the goal of personnel security is specified through a number of tasks that are formed in accordance with the levels of management of the organization and the specifics of threats and risks. Personnel security tasks may include measures to prevent internal and external threats, such as violations of labor discipline, leaks of confidential information, or personnel risks associated with staff turnover or professional incompetence.

Objects of personnel security include all resources that may be vulnerable to the actions of employees and need protection within the framework of the bank's personnel policy, namely: personnel, information, material, financial resources, intellectual property objects and technical means used in banks.

Information resources are extremely important in the context of personnel security, as personnel have access to sensitive information that may be vulnerable to insider threats.

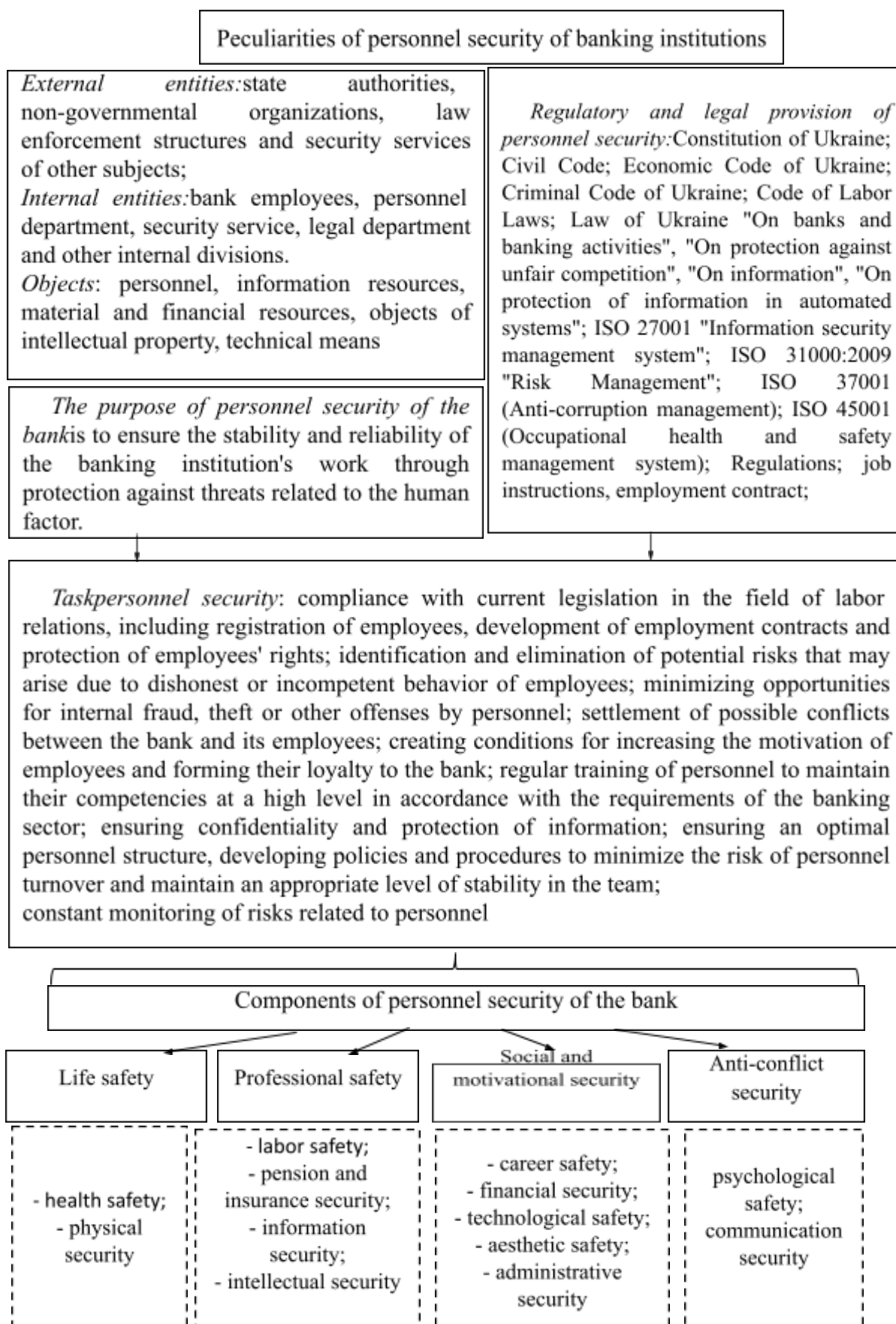


Fig. 1.4. Features and components of personnel security of banks.

For example, confidential data relating to the bank's financial operations, strategies, customers, business processes and technologies. Information about employees and customers that needs protection in accordance with the legislation on the protection of personal data.

Material and technical resources bank includes office equipment, computer equipment, printing equipment, mobile devices that can become objects of fraud or improper use.

Financial resources is a critical object of personnel security, as access to finances can become an object of abuse by employees. Intellectual property includes patents, copyrights, know-how, technology, software, trademarks and other intangible assets. Therefore, it is important to control the use of products of intellectual activity created by employees in order to prevent their illegal use or transfer to competitors.

The personnel security system, like any economic system, operates within the legal framework, which is a necessary condition for its effectiveness. Its regulatory support consists of legislative acts, internal regulations and international standards.

International ISO standards play an important role in ensuring personnel safety, as they help organizations build effective safety and risk management systems, which affects the stability and protection of workers, namely [18]:

1) ISO 15408 "General criteria for the assessment of information technology security" and ISO 27001 "Information security management system" - these standards regulate the assessment of information technology security, including personal data of employees (since a leak or unauthorized access to confidential data can threaten not only the organization, but and personal safety of employees);

2) ISO 31000:2009 "Risk management" - this standard, within the framework of personnel security, helps to identify and assess potential risks that may threaten employees or related to their activities, and to develop appropriate measures to minimize them;

3) ISO 45001 "Occupational health and safety management systems" - aimed at ensuring the health and safety of employees at the workplace. It promotes the creation of policies and procedures to reduce the risks of injury or illness among workers;

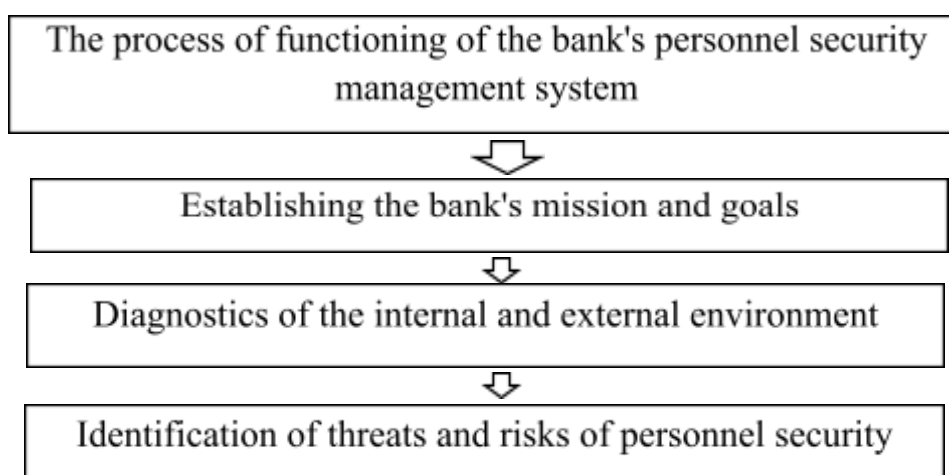
4)ISO 37001 "Anti-corruption management systems"- this standard plays a key role in reducing corruption risks that may affect employees and their activities, ensuring transparency and ethical behavior in the organization.

For example, in Art. 42 of the Law of Ukraine "On Banks and Banking Activity" contains the provision that bank managers and other employees who hold important positions must meet the established qualification requirements regarding business reputation, professional suitability, education and experience of bank managers and employees[20].

In Art. 16The Law of Ukraine "On Protection from Unfair Competition" contains provisions relating to the protection of commercial secrets from illegal disclosure, including by employees of enterprises. This is an important element of personnel security, since the disclosure of trade secrets can cause economic losses and harm the company's competitive position[21].

One of the key tasks of the bank's personnel security management is the development of an algorithm for its management system. The process of functioning of the bank's personnel security management system is shown in fig. 1.5.

So, the process of functioning of the bank's personnel security management system begins with several successive stages, each of which plays a key role in creating reliable protection against personnel threats and risks. At the initial stage, the bank defines its mission, strategic goals and priorities, which forms the basis for all further actions in the field of personnel security, since a clear understanding of the direction of the bank's activities allows you to determine which personnel requirements are key to achieving these goals.



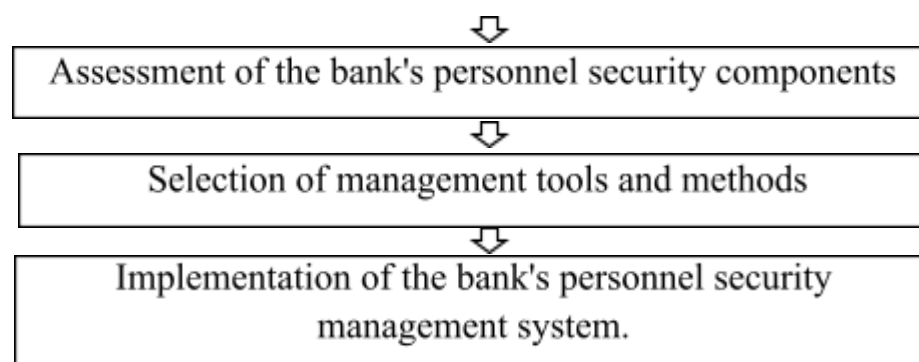


Fig. 1.5. The main stages of the bank's personnel security management process.

The next step is the analysis of internal and external factors that can affect personnel security. Next, we identify possible threats that affect the bank's personnel security. After identification of threats, a detailed assessment of various aspects of personnel security is carried out, including the level of protection against identified risks, the degree of compliance of personnel processes with regulatory requirements, and the effectiveness of existing personnel management measures, which allows understanding and identifying potential weaknesses.

Based on the results of the evaluation of the indicators of personnel safety components, we choose the tools and methods that will be used for personnel safety management. For example, various technological solutions for the protection of information, changes in the policy of selection and recruitment of personnel, improvement of motivation systems or introduction of control mechanisms for compliance with labor discipline.

After choosing the appropriate tools and methods, their practical implementation in the work of the bank begins. For example, you can train employees, develop new or improve existing internal regulatory documents. Constant monitoring of the evaluation of the implementation of the developed policies and procedures helps to timely identify new threats or deviations from the established norms.

Each of the above stages is important for ensuring comprehensive personnel security that protects the bank from risks, preserves its stability and contributes to the achievement of strategic goals.

The next step will be a detailed analysis of the methodology for assessing the personnel security components of a banking institution.

Today there are several basic tools for assessing personnel security [6]:

1. Midot's tests, which are designed to assess the reliability of candidates and the loyalty of employees, help determine how well candidates meet the ethical standards and corporate culture of the organization;

2. A lie detector test (polygraph) allows you to assess the truthfulness of candidates' or employees' answers to critical questions concerning their integrity;

3. Tests of the company Profiles International: SOS for the initial selection of the candidate;

PMF to determine leadership abilities; EBC to confirm employee information; CSP to analyze interaction with consumers; PXT to verify the candidate's compliance with the job requirements; WES to assess the ability to work in a group/team; PPI for performance analysis; PLP to measure company loyalty; JSA to identify vocational skills; PSA to assess sales skills; CP360 (360-degree assessment) to collect feedback from various sources.

4. The Extended DISC System tests analyze the individual characteristics of employees, which allows you to assess their suitability for the work performed and identify strengths and weaknesses.

These tools provide a comprehensive approach to personnel security assessment, helping organizations make informed decisions about hiring and personnel management.

In Table 1.5, we summarize the key indicators of the elements of personnel security, which can be used to calculate the integral index of personnel security [7, 22].

Table 1.5

## Key indicators of the assessment of personnel security components

Constituents	Indicators
Social and motivational security	personnel turnover ratio, staffing ratio, the ratio of the actual working time of one employee to the maximum possible, the ratio of the age structure of the personnel, the specialization ratio of employees, the ratio of the average monthly salary at the enterprise and in the industry, the share of employees who received the minimum wage during the year.
Professional safety	coefficient of education level of employees, coefficient of use of professional qualifications of personnel, coefficient of intellectual potential and ingenuity, coefficient of quality of work performance without defects, share of employees who received training during the year, share of employees who improved their qualifications during the year, access to information resources coefficient, protection coefficient information
Anti-conflict security	the level of development of corporate culture, the degree of team unity based on value orientations, the level of employee satisfaction with the leadership style, job satisfaction, satisfaction with interaction with the personnel management department, the ratio of the level of conflict at the enterprise to the industry average, the proportion of resolved destructive conflicts, the level of employee loyalty.
Life safety	coefficient of compliance with labor discipline; the coefficient of reduction in the number of workplaces that do not meet the requirements of regulatory acts on labor safety; the coefficient of reduction of the number of employees who work in conditions that do not meet sanitary standards; the rate of reduction of cases of occupational diseases and injuries.

Therefore, the integral index allows you to assess the overall level of personnel security of the institution, taking into account various aspects, such as the stability of personnel, the level of qualifications, the loyalty of employees and the compliance of working conditions with safety and occupational health standards.

Organizational tools of personnel security management in terms of components are shown in Figure 1.6.

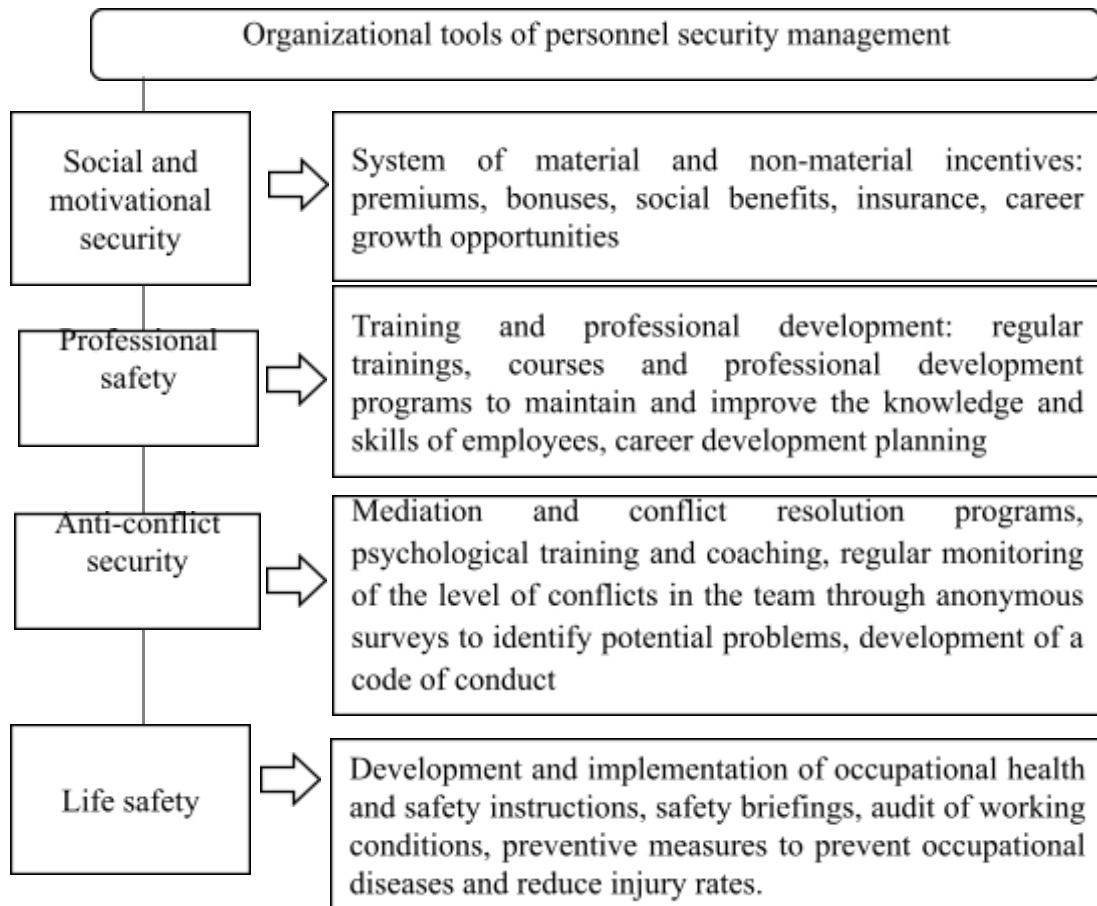


Fig. 1.6. Organizational tools of personnel security management.

These tools can motivate staff. Salary increases, bonuses and opportunities for career growth have a positive effect on motivation, but can cause conflicts of interest and worsen the climate in the team. To prevent these problems, it is necessary to implement a control system, in particular, regular attestation of personnel to monitor compliance with regulations, compliance with qualifications and loyalty of employees.

Therefore, effective management of personnel resources increases labor productivity, personal return of employees and ensures rational use of personnel potential, which significantly reduces the risks of failure to meet goals and achieve desired results. Organizational tools in the personnel safety management system contribute to the prevention of negative consequences and the reduction of risks from the personnel side, while at the same time protecting employees and creating suitable working conditions for them.

## CHAPTER 2

### CURRENT PRACTICE OF ENSURING PERSONNEL SECURITY AT CB "PRIVAT BANK"

#### 2.1. Technical and economic characteristics of JSC CB "PrivatBank"

JSC CB "PrivatBank" is the largest, universal state bank of Ukraine in terms of assets and number of clients. The main direction of the bank's activity is the retail segment, however, the bank actively develops services for small and medium-sized businesses and selectively works with corporate clients.

JSC CB "PrivatBank" operates on the basis of a license issued by the National Bank of Ukraine in March 1992 and quickly took a leading position in the country's banking sector.

According to the results of 2023, the total number of separate bank structures registered in the State Register of Banks is 1,209 units, including 9 branches, 1 representative office, and 1,199 branches of various types (77 of which temporarily stopped working due to the war) [23].

As of March 2021, the bank was fully nationalized by the Government of Ukraine by decision of the Cabinet of Ministers. The management structure of the bank consists of the following divisions:

1. The highest governing body is the state, represented by the Cabinet of Ministers, which ensures the protection of shareholders' rights and determines the strategic direction of the bank's development;
2. The Supervisory Board is responsible for strategic management, control of the bank's activities, protection of shareholders' rights and is accountable to the highest management body;
3. The bank's management board - deals with daily operational activities, accountable to the supervisory board and the higher authority. To increase efficiency,

there are standing committees of the board dealing with various aspects of banking activity.

Organizational structure JSC CB "PrivatBank" as of July 21, 2023. shown in Figure 2.1 [24].

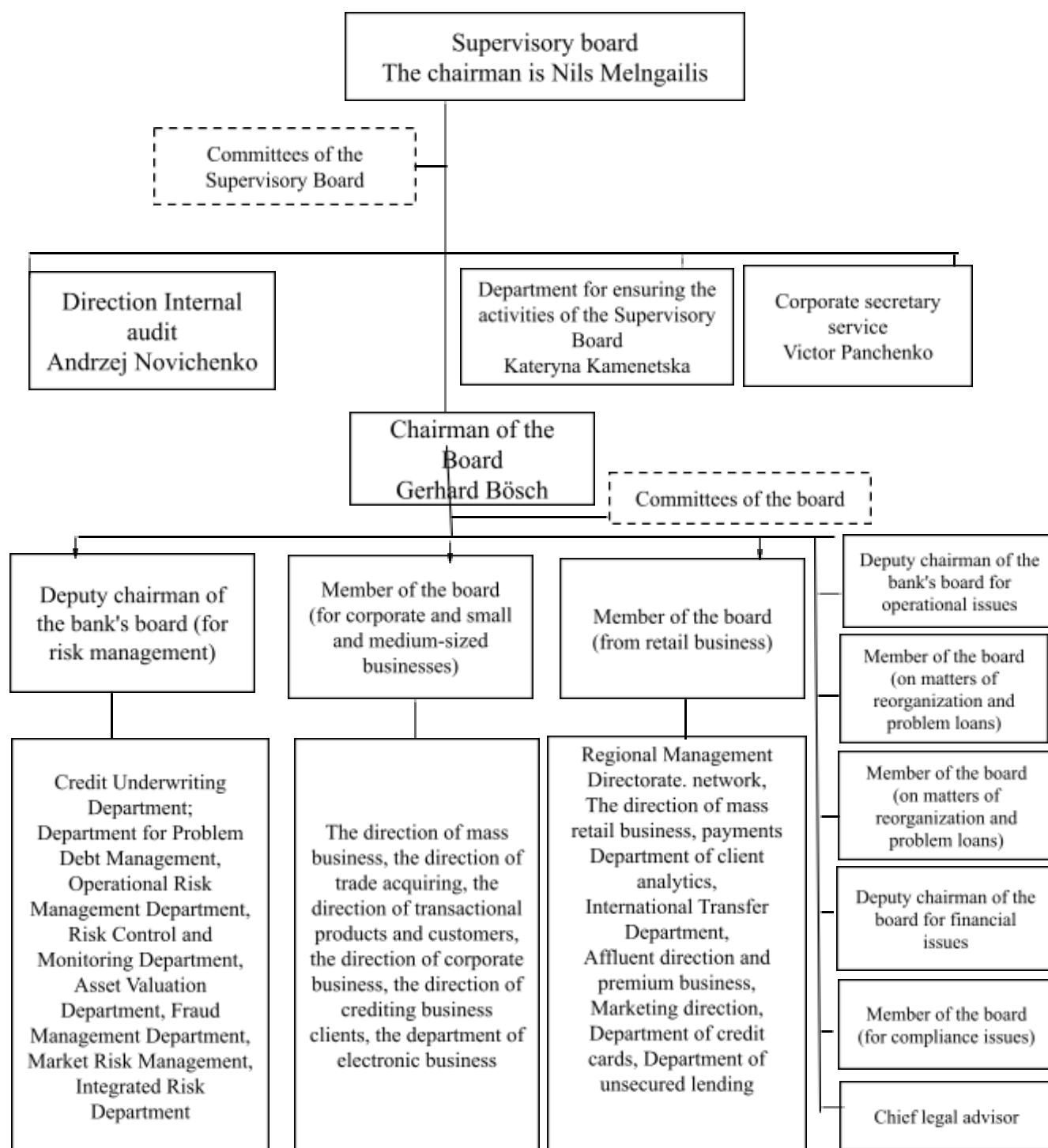


Fig. 2.1. Organizational structure of JSC CB "PrivatBank".

JSC CB "PrivatBank" is known for its innovativeness in the field of digital technologies and a wide network of branches, ATMs and terminals. Since its nationalization in 2016, the bank has become a state institution, which has made it possible to stabilize its financial position and improve the quality of customer service.

Dynamics of balance indicators JSC CB "PrivatBank" is listed in Table 2.1 [23, 25].

Table 2.1

## Dynamics of balance indicators of JSC CB "PrivatBank", mln. UAH

Indicators	31.12.22	31.12.23	30.06.24	Deviation 2023-2022
Total assets	540596	680008	692574	139412
Money	94191	152282	160136	58091
Loans and advances to banks	103837	134237	116414	30400
Loans and advances to customers	68084	92019	102698	23935
Investment securities	239752	271847	286126	32095
Basic means	5228	5127	4993	-101
Intangible assets	1386	1563	1717	177
Total commitment	482807	595162	602902	112355
Client funds	471970	555525	581008	83555
Total equity	57789	84846	89672	27057
Authorized capital	206060	206060	2606060	-

Based on the data in Table 2.1, it can be concluded that the total assets of JSC CB "PrivatBank" increased by UAH 139,412 million. in 2023, reaching UAH 680,008 million. compared to UAH 540,596 million. in 2022. As of June 30, 2024, assets increased to UAH 692,574 million, which indicates a significant strengthening of the bank's financial stability. In 2023, loans and advances to banks increased by UAH 30,400 million, but in the first half of 2024, their volume decreased slightly. At the same time, loans and advances to clients continued to grow steadily, reaching UAH 102,698 million. in 2024. It is also important to note the increase in the volume of investment securities by UAH 32,095 million. in 2023, which continues to grow in 2024, emphasizing the bank's active investment activity. In 2023, the bank's liabilities increased by UAH 112,355 million, a significant part of which is accounted for by

clients' funds, which indicates an increase in trust in the bank. In addition, equity significantly increased by UAH 27,057 million, which is a positive sign of improving the bank's financial stability.

Next, we will analyze the bank's profitability indicators for 2022-2023, which are shown in Figure 2.2 [23, 25].

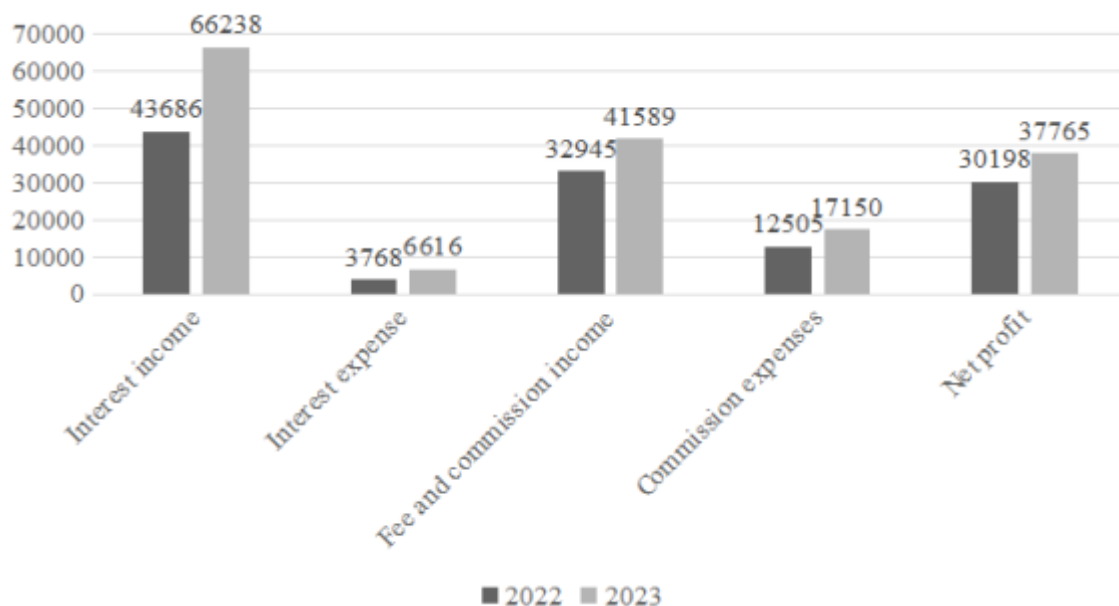


Fig. 2.2. Profitability indicators of JSC CB "PrivatBank", mln. UAH

So, in 2023, interest income increased by 22,552 million. hryvnias, reaching 66,238 million hryvnias, which indicates a more efficient use of the bank's loan and other interest-bearing assets. Although interest expenses also increased by UAH 2,848 million, their increase is significantly lower than the increase in income, which has a positive effect on net interest income. Commission revenues in 2023 increased by 8,644 million. hryvnias, reaching 41,589 million hryvnias, which indicates an increase in the volume of transactional and other services. Commission expenses increased by 4,645 million. hryvnias, but this growth does not exceed the growth rate of commission income, which also contributes to the increase of net commission profit. Net profit in 2023 increased by 7,567 million. hryvnias, reaching 37,765 million hryvnias, which indicates an improvement in the overall financial efficiency of the bank, even under

conditions of war in the country. The bank demonstrates stable growth in both interest and commission income, which positively affects its financial results.

In figure 2.3. the bank's economic standards for 2022-2023, which are established by the National Bank of Ukraine [26, 27], are given.

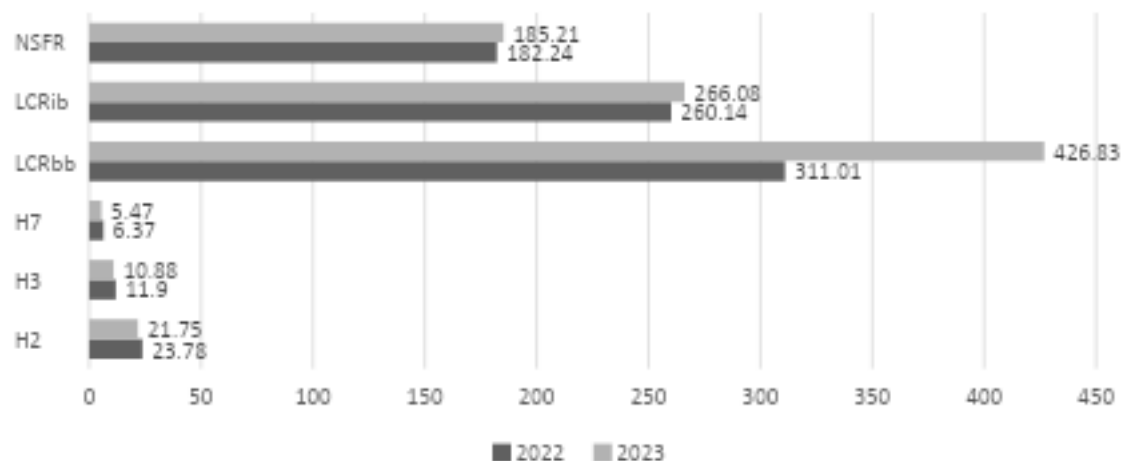


Fig. 2.3. Economic norms of JSC CB "PrivatBank" for 2022-2023, %

Thus, the regulatory capital adequacy ratio (H2) in 2023 is 21.75%, which is significantly higher than the minimum value of 10% established by the National Bank of Ukraine, which indicates that the bank has a sufficient level of equity capital to cover risky assets and effectively copes with financial risks. It is also worth noting that all other indicators of the bank are also within the limits of the established standards of the NBU, which confirms the bank's stability and compliance with regulatory requirements. Liquidity coverage ratios for LCRib and LCRbb are 266.08% and 426.83%, respectively, exceeding the regulatory value of 100%. Therefore, the bank has a sufficient volume of liquid assets to cover its obligations in the short term both in the interbank and client segments. The NSFR indicator is 185.21%, which also confirms that the bank provides its assets with stable sources of funding in the long term. These data indicate a high level of financial stability of the bank and its readiness to cope with potential financial risks.

JSC CB "PrivatBank" ranks first in the Rating of the most reliable banks of Ukraine according to Forinsurer in August 2024. In addition, the bank ranks 1st in the Top-10 reliable banks for individuals and 4th in the Top-10 reliable banks for legal entities [28]. According to NBU data, there are 24.1 million depositors in the state JSC CB PrivatBank, who keep 487.0 billion. UAH

According to the rating of stability of banks from the Ministry of Finance portal, in the second quarter of 2024 JSC CB PrivatBank took 6th place with a total score of 4.05, inferior to Ukrsibbank, Credit Agricole Bank, Raiffeisen Bank, Credo and OTP [29].

Thus, JSC CB "PrivatBank" has a solid financial basis and sufficient equity capital to carry out its activities in accordance with the regulations of the National Bank of Ukraine. According to the results of 2023, the bank's financial indicators confirm its stability, and the total amount of assets exceeded 680,008 million. UAH The bank generates stable profits and, thanks to the digitalization strategy, continues to reduce operating costs, while expanding the list of services for individuals and legal entities. PrivatBank remains the market leader, taking first place in the rating of the most reliable banks of Ukraine according to Forinsurer in August 2024. In addition, the bank topped the rating of Top-10 reliable banks for individuals and took 4th place among the most reliable banks for legal entities. According to the Ministry of Finance's stability rating for the 2nd quarter of 2024, the bank received 4.05 points out of 5 possible, which also indicates high customer trust and stability of the bank.

## 2.2. Analysis of the current personnel security system of JSC CB "PrivatBank"

The analysis of the HR security system of JSC CB "PrivatBank" is important for understanding the effectiveness of measures aimed at protecting the rights of employees, ensuring their social guarantees and creating safe working conditions. As part of such an analysis, the main legal mechanisms that regulate labor relations in the

bank, as well as their compliance with national and international legislation, are considered. The assessment of these aspects allows to determine the level of security of employees, identify possible risks and provide recommendations for improving personnel security.

The internal regulatory acts of JSC CB "Privatbank", which establish rules of conduct, criteria of professional responsibility and measures to protect the rights of employees, ensure proper working conditions and comply with ethical standards, are presented in Table 2.2 [30-32].

Table 2.2

Internal regulatory acts of JSC CB "Privatbank", which regulate the issue of  
personnel security

Internal regulations of the bank	Description of documents
Bank charter	Defines the main principles of activity, management and organizational structure. It also lays down rules that govern the relationship between shareholders, the board and employees, which is important to prevent conflicts of interest and ensure transparency.
Collective agreement	Regulates labor relations between the bank administration and employees, including working conditions, wages, social guarantees and rights. The existence of such a contract contributes to the reduction of labor disputes and increases the motivation of employees.
Code of conduct (ethics)	The code of ethics is a key element of the bank's personnel security, establishing ethical and professional standards that form a responsible corporate culture. Adherence to the Code prevents conflicts of interest, protects the bank's reputation and maintains trust among employees and customers. It also defines the rules of behavior of employees, reducing the risks of abuse and negative consequences for the organization.
Information security policy	The purpose of the Policy is to implement an effective information security management system that ensures the protection of the bank's information resources from external and internal threats, including from the actions of employees, the continuity of the bank's work, the reduction of operational risks and the maintenance of a good reputation and corporate culture.

Regulations on the remuneration of members of the Management Board and influential persons	Defines the principles of remuneration formation, which ensures fairness and transparency in payments, prevents possible abuses and conflicts of interest.
Anti-corruption program	The Bank implements the Anti-Corruption Program, aimed at detecting, countering and preventing corruption, in order to preserve the Bank's reputation and avoid abuses, all employees are obliged to comply with the requirements, principles and restrictions defined by this program. In 2023, 833 conclusions were made about the absence of corruption risks in the process of providing charitable assistance by the bank. Also, 20,670 anti-corruption inspections of business partners were conducted.
Regulations of the PrivatBank banking group on the risk management system	Operational risk in the context of personnel security covers risks related to employee actions, such as fraud, data leakage, or breach of procedures. To minimize them, the risk management system involves all bank departments in monitoring and control, ensuring compliance with ethical standards, rules of conduct and professional responsibility.

The internal regulatory acts of JSC CB "Privatbank", which regulate the issue of personnel security, are important for ensuring the stable operation of the bank and protecting its interests. They help form clear rules for the selection, adaptation, training and evaluation of personnel, which contributes to maintaining a high level of professionalism of employees. In addition, such acts regulate issues of privacy, access to information and prevention of data leakage, which is key to ensuring customer confidence and minimizing risks. Thanks to the implementation of personnel regulations, the bank can effectively manage human resources, maintain legal compliance and protect against internal threats related to personnel.

According to the Regulation of the PrivatBank banking group on the risk management system, operational risk is defined as the risk of losses due to shortcomings or errors made during the implementation of internal processes, which may be the result of unauthorized actions of employees, their insufficient competence or dependence on individual specialists, and as well as problems in the operation of information systems and external factors [32].

Information security is directly related to operational risks arising from the actions or inaction of employees. Non-compliance with security rules, insufficient competence or malicious actions of employees can lead to leakage of confidential information, disruption of information systems or fraud. These factors are a component of operational risks and can cause significant losses to the bank. To minimize such risks, the bank implements a risk-oriented approach to information security, integrating it into a three-level risk management model, which allows for effective control and reduction of risks associated with the activities of employees (Fig. 2.4) [30].

The first line of defense	Business units and support units that are responsible for all operational risks arising in their area of activity.
The second line of defense	The Operational Risk Management Department, which coordinates the overall operational risk management system, as well as the Compliance Department, which is responsible for monitoring compliance with legal norms and the Bank's internal regulations.
The third line of defense	Internal audit evaluates the effectiveness of the operational risk management system in units of the first and second levels of protection, including evaluation of the operation of the internal control system.

Fig. 2.4. Three-level risk management model of JSC CB "PrivatBank"

After analyzing the regulatory and legal support of the bank's personnel security, we will consider the issue of personnel security, as well as the policy of JSC CB "PrivatBank", which is focused on the protection of the rights of employees, their social protection and the creation of safe working conditions.

In 2023, 20,500 employees worked at PrivatBank JSC, which is 2,300 people or approximately 10.1% less than at the end of 2021[30].

We will analyze payments to bank employees for 2017-2023. (Fig. 2.5) [23, 31, 32].

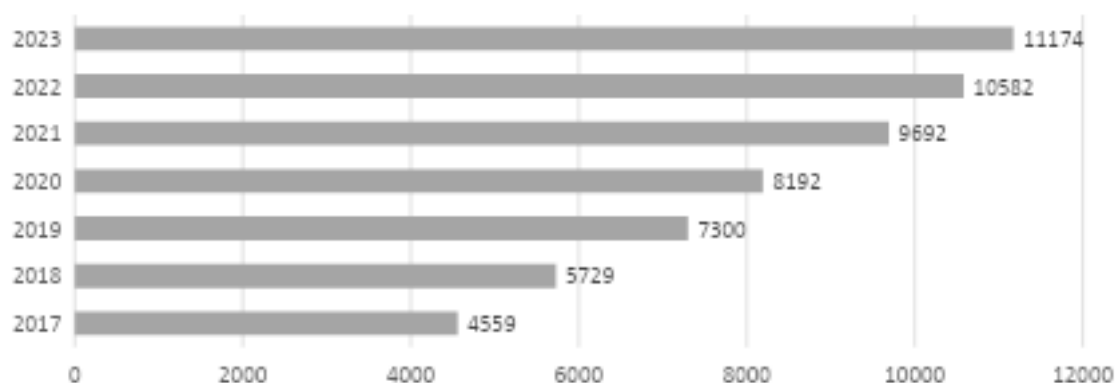


Fig. 2.5. Expenses related to the personnel of JSC CB "PrivatBank" for 2018-2023, mln. UAH

The bank's personnel expenses show steady growth from 4,559 mln. UAH in 2017 to 11,174 mln. UAH in 2023. The total increase in personnel costs over six years is about 145%, which indicates an increase in investment in human resources, which may be caused by the need to improve staff qualifications and increase wages.

Table 2.3 shows the remunerations paid to the members of the supervisory board and the board members of JSC CB "PrivatBank" in July 2024 [33].

Table 2.3

Remunerations paid to members of the Supervisory Board and members of the Board of JSC CB "PrivatBank"

Members of the Supervisory Board	Amount, UAH	Members of the Board	Amount, UAH
Member of the Supervisory Board, independent	770,827.43	Chairman of the board	2,472,290.45
Member of the Supervisory Board, independent	642,356.19	Deputy chairman of the board	689,554.63
Member of the Supervisory Board, independent	709,046.42	Deputy chairman of the board	975,532.01
Member of the Supervisory Board, independent	706,591.81	Member of the board	925,874.88
Member of the Supervisory Board, independent	706,591.81	Member of the board	924,779.72
Member of the Supervisory Board, independent	706,591.81	Member of the board	580,438.87
Member of the supervisory board, state representative	580,066.00	Member of the board	1 145 108.88

Member of the supervisory board, state representative	642,356.19		
Member of the supervisory board, state representative	642,356.19		

In 2023, the remunerations paid to the members of the Supervisory Board and the Management Board of JSC CB "PrivatBank" indicate significant financial costs for the management team.

Members of the Supervisory Board received amounts ranging from UAH 580,066.00 to UAH 770,827.43, with the vast majority of payments going to independent members. In turn, the members of the Management Board received more substantial remuneration, with the highest payment for the Chairman of the Management Board – UAH 2,472,290.45, which emphasizes the importance of their role in managing the bank. Overall, compensation reflects the high level of responsibility and influence that executives have in achieving the bank's strategic goals.

The practice of ensuring personnel security in JSC CB "PrivatBank" is based on a set of measures aimed at observing the rights of employees, their social protection and creating safe working conditions (Table 2.4) [23].

Therefore, thanks to such measures, JSC CB "PrivatBank" demonstrates a systematic approach to personnel security, creating favorable conditions for professional development and ensuring the security of its employees.

Table 2.4

The policy of JSC CB "PrivatBank" is aimed at ensuring the rights of employees, their social protection and creating safe working condition

Direction	Activities
Legal protection of employees	Provides employees with a full social package, including paid annual leave, home and car loan benefits, and legal advice. This creates a legal basis for protecting the interests of employees and guarantees the stability of their labor relations.

Inclusivity and equality	Special attention is paid to the inclusive policy — 4% of the staff are people with disabilities. In addition, the bank employs candidates with military experience (veterans). This approach shows the bank's desire to ensure equal opportunities for all employees.
Salary policy and benefits	Employees receive a 10% higher salary compared to average indicators in other banking institutions. In addition, discounts are provided for corporate communication, which is part of supporting employees in their daily activities.
Protection program "Protection"	The program includes measures aimed at ensuring the safety of workers and their families. It covers both financial and physical security, which is an important element of personnel security in the institution.
Safe working conditions	The bank complies with labor protection requirements, which includes compliance of working conditions with regulatory standards and ensuring a safe working environment.

Next, we will analyze the dynamics of the personnel structure JSC CB "Privatbank" of the Kharkiv Main Regional Administration by age, which is presented in table 2.5.

Table 2.5

The dynamics of changes in the age structure of the personnel of JSC CB "Privatbank" in 2021-2023

Indicators	2021		2022		2023		Deviation 2023-2022
	personal	specific gravity, %	personal	specific gravity, %	persons	specific gravity, %	
In total, including persons	240	100.0	232	100.0	207	100	-25
up to 26 years old	130	54.2	118	50.8	109	52.6	-9
27-35 years old	40	16.7	65	28	52	25.1	-13

36-45 years old	20	8.3	29	12.5	18	8.7	-11
46- 54 years old	30	12.5	10	4.3	13	6.2	+3
55- 59 years old	20	8.3	10	4.3	9	4.3	-1
older than 60 years	0	0.0	0	0.0	6	2.8	+6

In the period from 2021 to 2023, the number of personnel decreased by 33 people - from 240 in 2021 to 207 in 2023. The largest reduction occurred among workers under the age of 26: their number decreased from 130 people to 109, although their specific weight increased from 50.8% to 52.6%. In the age group of 27-35 years, the number of employees also decreased - by 13 people (from 65 in 2022 to 52 in 2023), with a corresponding decrease in the specific weight from 28% to 25.1%. For the group of 36-45 years, the number decreased by 11 people, and their share decreased from 12.5% to 8.7%. However, among workers aged 46-54, there was an increase of 3 persons (from 10 to 13), which raised their share from 4.3% to 6.2%. For the first time, a group of workers over 60 years of age appeared in 2023, which amounted to 6 people (2.8% of the total number).

Therefore, the general dynamics indicate a preference for young personnel, which is typical for a call center where a significant proportion of the staff is made up of students or young professionals. Such a structure is due to a flexible schedule, the opportunity to combine work with study, as well as the rapid adaptation of young people to the intensive rhythm of work and technological innovations.

We will analyze the composition and structure of personnel by qualification level (Table 2.6)

Table 2.6

Staff structure of JSC CB "Privatbank" by the level of staff qualifications in  
2021-2023

Indicators	2021		2022		2023		Deviation of structure points
	personal	specific gravity, %	personal	specific gravity, %	personal	specific gravity, %	
The average registered number of personnel, including	240	100.0	232	100.0	207	100	-25
- management staff	35	14.5	28	12.6	25	12.1	-3
- specialists	190	79.3	191	82.3	172	83.1	-19
- service personnel	15	6.2	13	5,6	10	4.8	-3

In the period from 2021 to 2023, the staff structure of JSC CB "Privatbank" in terms of qualification has undergone certain changes. The total average registered number of personnel decreased by 25 people. The management staff decreased by 10 people, from 35 in 2021 to 25 in 2023, while their share decreased from 14.5% to 12.1%.

Specialists remain the main category of personnel, and their share even increased - from 79.3% in 2021 to 83.1% in 2023, although the total number of specialists decreased by 18 people. Service personnel also experienced a reduction - from 15 people in 2021 to 10 in 2023, which reduced their share from 6.2% to 4.8%.

Therefore, the internal regulatory acts of JSC CB "Privatbank", which regulate personnel security, are critically important for the stable operation of the bank and protection of its interests. They establish rules for the selection, adaptation, training and evaluation of personnel, which supports a high level of professionalism. Also, these acts ensure confidentiality, control access to information and prevent data leakage, which is important for customer trust and minimizing risks. By implementing personnel

regulations, the bank can effectively manage human resources, comply with legal compliance and protect itself from internal threats. Operational risk associated with the actions of employees can lead to significant losses, therefore the bank applies a risk-oriented approach to information security, integrating it into a three-level risk management model for effective control and reduction of these risks. In addition, the policy of JSC CB "PrivatBank" is focused on ensuring the rights of employees, their social protection and creating safe working conditions. The bank provides a full social package, including paid vacation and legal advice, which guarantees stability of labor rights. It also implements inclusive policies, employing people with disabilities and veterans, which emphasizes equality of opportunity.

### 2.3. Evaluation of the level of loyalty and involvement of JSC CB "PrivatBank" employees

Analysis and assessment of the level of employee loyalty and involvement is a key aspect of ensuring personnel security in the bank, as it allows identifying potential risks associated with staff turnover, low motivation and emotional burnout. A high level of involvement contributes to the stability of personnel, reduces the likelihood of internal threats and contributes to the formation of a positive corporate culture, which are important components of personnel security. Thus, the results of this assessment can become the basis for the development of effective personnel management strategies aimed at minimizing risks and increasing the reliability of the bank's personnel policy.

Therefore, an online survey of bank employees and a conversation with HR managers of the Personnel Department of JSC CB "PrivatBank" were conducted in order to assess the level of employee loyalty and involvement, as well as to identify problems related to staff turnover.

The Gallup Q12 method was used to assess the level of employee engagement. A high level of engagement can be considered to be more than 70%. In general, a result of

more than 50% is considered satisfactory, but there is room for improvement[36] (Table 2.7).

Table 2.7

## Assessments of the level of employee involvement JSC CB "PrivatBank"

List of Gallup Q12 questions	Answers
1. Do you understand what the employer's requirements are for you?	Yes
2. Are you provided with everything you need for quality performance of your duties?	Yes
3. Do you have the opportunity to do what you do best every day?	No
4. Have you received recognition or praise for your work in the past week?	No
5. Do you feel that your manager or any of your colleagues care about you as a person?	Yes
6. Does someone at work support your professional development?	Yes
7. Is your opinion taken into account at work?	No
8. Does the company's mission and purpose inspire you to feel that your work matters?	No
9. Are your colleagues serious about quality performance of their tasks?	Yes
10. Do you have a close friend among your colleagues?	Yes
11. Has anyone discussed your accomplishments with you in the past six months?	Yes
12. Have you had opportunities for training and professional growth at work in the past year?	Yes

Thus, 100 bank employees took part in the survey. After counting, it was found that the number of "Yes" answers is 800. Therefore, the total level of involvement is 67% ( $800/1200 \cdot 100\%$ ), which indicates an almost sufficient level of involvement of employees in the bank's processes. This may indicate a positive atmosphere in the team and their willingness to actively participate in the life of the bank. However, negative answers to these questions can affect the overall effectiveness and productivity of employees, as they may feel undervalued or that their contribution to the work is not important.

Next, we will evaluate the level of employee loyalty using the eNPS (Employee Net Promoter Score) method. This indicator reflects the degree of employee satisfaction

with their work and their loyalty to the company, its products or services. To this end, respondents were asked the following question: "Are you ready to recommend PrivatBank JSC as an employer to your friends?" At the same time, a scale from 0 to 10 was used, where 0 is "never" and 10 is "definitely recommend". The employee loyalty index (eNPS) is calculated according to formula (2.1) [37]:

$$e(2.1)NPS = d(P)\% - d(K)\%$$

where  $d(P)\%$ - the share of employees who are supporters of the brand;

$d(K)\%$ - the share of negatively disposed employees.

The results of the survey regarding the assessment of the level of loyalty and involvement of bank employees are summarized in Figure 2.6.

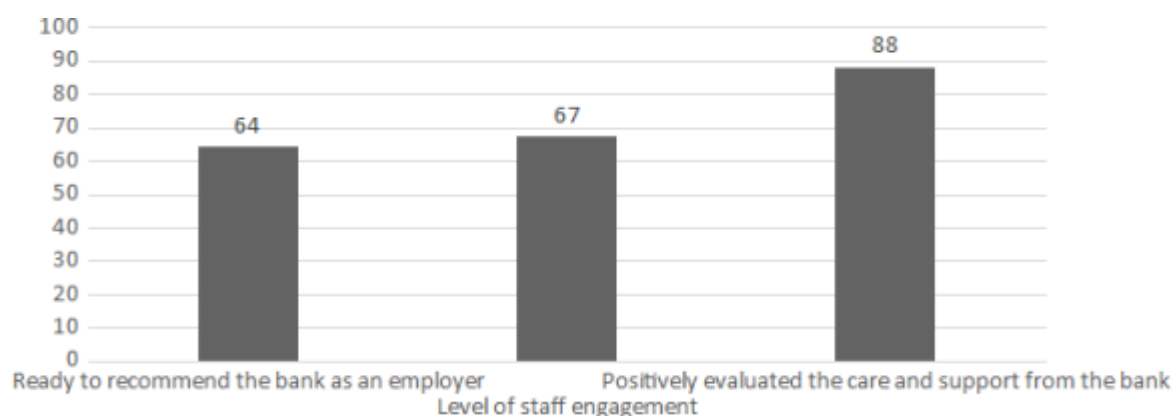


Fig. 2.6. The level of employee loyalty and satisfaction JSC CB "PrivatBank", %

So, according to the results of the survey, the majority of employees of JSC CB "PrivatBank" positively evaluate the work of the bank as an employer, in particular: 64% of employees are ready to recommend the bank as an employer, which indicates a sufficient level of satisfaction with working conditions; 88% of employees positively assessed the care and support from the bank, which emphasizes effective measures aimed at ensuring the well-being of staff; the level of staff involvement, which is 67%, demonstrates an almost sufficient degree of motivation and active participation of

employees in the bank's activities, however, this indicator shows that there are opportunities for further improvement, as it does not reach the limit of 70%, which indicates a high level of involvement .

In general, these indicators indicate a sufficient level of employee loyalty and involvement, which positively affects the stability of the team and can help reduce staff turnover in the future.

In recent years, the banking sector of Ukraine has undergone significant changes, which is reflected in the number of employees. The main factors include the shortage of qualified personnel due to emigration caused by the full-scale invasion of the Russian Federation, as well as the strengthening of mobilization measures. The number of full-time employees of Ukrainian banks decreased in all categories. By the end of 2023, it consisted of 97 thousand people, of whom 50 thousand worked in state banks, of which 20.5 thousand worked in JSC CB "PrivatBank", for comparison, in 2021 this figure was 121 thousand, and in 2019 - 133 thousands [35].

The dynamics of personnel movement indicators of JSC CB "Privatbank" are shown in table 2.8.

So, in 2023, the number of employees decreased by 25 people compared to 2022. The number of hired workers increased by 14 people compared to 2022, which may indicate a stabilization and recovery of the need for new workers after the shock period of 2022. Although the number of layoffs in 2023 remained high compared to 2022. This indicates that after the peak of layoffs with the start of the war in 2022, the situation began to level off a little.

Table 2.8

Dynamics of personnel movement indicators of JSC CB "Privatbank"

Indicators	2021	2022	2023	Deviation 2023-2022
Average registered number of employees	240	232	207	-25

Number of hired employees	19	10	24	+14
The number of dismissed employees	24	45	35	10
Staff turnover rate	10	19.4	16.9	-2.5
Total turnover ratio	18.3	23.7	28.5	4.8
Reception turnover rate	7.9	4.3	11.6	7.3

Therefore, in 2023, the number of employees decreased by 25 people compared to 2022. The number of hired workers increased by 14 people compared to 2022, which may indicate a stabilization and recovery of the need for new workers after the shock period of 2022. Although the number of layoffs in 2023 remained high compared to 2022. This indicates that after the peak of layoffs with the start of the war in 2022, the situation began to level off a little. The turnover rate in 2023 is 16.9%, showing some improvement after the sharp increase in 2022. However, it is still high as it exceeds the regulatory value which should be up to 10%. In general, the dynamics of personnel movement indicators indicate that 2022 was a crisis year for the bank's personnel system due to the war, but in 2023 there was a partial recovery with a tendency to stabilize.

Further, Figure 2.7 summarizes the reasons for the bank's staff turnover.

An analysis of the causes of staff turnover points to several key factors. An important factor is the unattractive salary, which was noted by 91% of respondents. Further, 80% of employees cited a large amount of information that needs to be memorized to work with customers, 82% of employees indicate a large amount of work with customers and high demands, which leads to burnout.



Fig. 2.7. Reasons for JSC personnel turnover CB "PrivatBank", %

Moving abroad during the war was the reason for 74% of workers. Also, insufficient opportunity to work on interesting tasks reduces motivation. The lack of a sense of belonging was indicated by 68% of respondents, and the lack of feedback and recognition worries 57% of employees. Finally, 35% of employees noted the lack of career growth. These factors indicate problems in employee retention.

According to the information from HR managers of the bank, the highest level of layoffs is observed after the adaptation period ends and when the vacation period for students ends, since more than 70% of the bank's employees are specialists under 35 years of age. Young professionals are faced with a large amount of information to learn, which requires them to be able to learn quickly and be stress-resistant when dealing with clients.

Thus, the 2022 war had a significant impact on staff performance JSC CB "PrivatBank", causing a reduction in the number of employees and an increase in the costs of their maintenance. However, the analyzed indicators indicate a sufficient level of employee loyalty and involvement, which has a positive effect on the stability of the team and can help reduce staff turnover in the future.

## CHAPTER 3

## WAYS OF IMPROVING THE PERSONNEL SECURITY SYSTEM OF BANKS

## 3.1. Areas of ensuring personnel security of a banking institution

Personnel security is an important component of the overall economic security system of the bank. It covers protecting the rights and interests of employees, preventing conflicts in labor relations, ensuring professional development and avoiding the outflow of talented employees. Reliable personnel security allows the enterprise to function stably, minimizes the risks associated with personnel turnover, personnel losses and inefficient work of personnel, which directly affects the financial indicators of the organization as a whole.

Personnel security depends on three main sources of threats, namely: the hiring process, the level of employee loyalty and the effectiveness of the control system. Unreliable recruitment, low employee motivation and weak control can lead to risks that threaten the stability and efficiency of staff work (Fig. 3.1)[16].

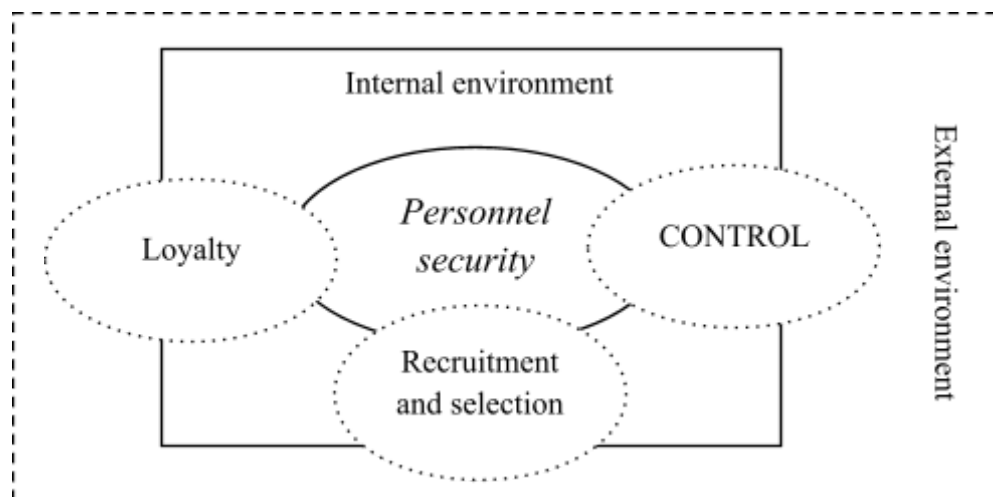


Fig. 3.1. Sources of threats to the bank's personnel security

During recruitment and selection of personnel, risks arise due to improper selection of candidates, which may lead to the hiring of persons who do not meet the requirements or may threaten the security of the company. The hiring process covers company security issues at several stages of the HR manager's work, including candidate search, selection procedures, paperwork and legal support for hiring, probationary period, and onboarding of new employees.

Loyalty involves measures to form a positive attitude of employees towards employers. Low employee loyalty or dissatisfaction can lead to negative actions such as information leakage or sabotage. Usually, companies spend little money on these measures, but the savings can lead to more spending on control measures.

Controls include measures to regulate the work of personnel, administration and processes aimed at preventing harm. These measures are usually developed by the security service or other units. Improper organization of control and monitoring of employee activities can lead to a decrease in security efficiency and an increase in risks associated with internal threats.

Table 3.1 suggests directions for ensuring the banking institution's personnel policy[39].

Table 3.1

Areas of ensuring the bank's personnel policy.

Directions	Description
During recruitment for vacant positions	<ul style="list-style-type: none"> <li>- verification of the veracity of the information provided in the questionnaires;</li> <li>- verification of the person for the presence of criminal or administrative violations;</li> <li>- assessment of the presence of medical limitations that may prevent the performance of work;</li> <li>- formation of a detailed psychological profile of the candidate;</li> <li>- verification of the recommendations provided by the candidate;</li> <li>- collection of information about the person from previous places of work, service, training and analysis of professional skills specified in the resume;</li> <li>- checking the authenticity of entries in the work book;</li> </ul>

	<ul style="list-style-type: none"> <li>- careful selection of candidates for positions involving financial responsibility;</li> <li>- psychological assessment (tests) of candidates applying for management positions.</li> </ul>
In the process of working with the team	<ul style="list-style-type: none"> <li>- analysis of threats from illegal actions of personnel;</li> <li>– study of loyalty and trustworthiness, recommendations for strengthening it;</li> <li>– assessment of suitability for the position, potential and behavioral tendencies of employees;</li> <li>- optimal placement of personnel and creation of sustainable teams;</li> <li>– certification of personnel to eliminate risks of incompetence;</li> <li>- resolution of internal conflicts;</li> <li>– research of organizational culture and motivation systems;</li> <li>- prevention of material losses due to abuse;</li> <li>- development of corporate policy measures.</li> </ul>
When dealing with situations arising from extraordinary events	<ul style="list-style-type: none"> <li>- development of documentation for personnel security;</li> <li>- detection of signs of theft, fraud and forgery;</li> <li>- collection of information about the circumstances of incidents;</li> <li>– tactical data collection about events;</li> <li>– investigation of suspects;</li> <li>- identification of those involved in offenses;</li> <li>- control over the activities of employees;</li> <li>- implementation of personnel and commercial security measures.</li> </ul>
When planning to reduce or dismiss employees	<ul style="list-style-type: none"> <li>– development of environmental release technology taking into account the specific position and employee;</li> <li>– prevention of risks associated with dismissal (leakage of confidential information, database theft, etc.);</li> <li>- maintaining psychological contact with those who are being dismissed.</li> </ul>

Ensuring the bank's personnel policy is a complex process covering several key areas that contribute to the formation of an effective and safe working environment:

1. Careful selection of candidates for vacant positions, including verification of truthfulness of information, criminal history, medical limitations and professional competence. This allows you to attract reliable and responsible employees, which is especially important for the banking sector.

2. Constant monitoring of the level of loyalty and reliability of personnel, assessment of their suitability for the position, as well as resolution of internal conflicts will help create a healthy working climate and reduce the risks of incompetence and abuse.

3. Development of documentation for personnel security and detection of offenses in case of emergency events will help to quickly respond to incidents and maintain trust in the bank.

4. The importance of an ecological approach to layoffs that takes into account the psychological aspect and prevents information leakage. Keeping in touch with those who are leaving helps to maintain a positive image of the bank.

In order to assess threats related to personnel, we recommend using the job security profile, which can serve as a separate tool for ensuring the bank's personnel security or be used as a supplement to the job profile (table 3.2.)

Table 3.2.

An example of a job security profile for employees of a banking institution

<i>Job description</i>	
The name of the structural unit	
Job title	
Position category	
Purpose of the position	
<i>Job security requirements</i>	
The level of involvement in key business processes	
Interaction with subordinates	
Analysis of the presence of a conflict of interests (presence of relatives, etc.)	
Awareness of information in the field of security of activity	
Risk zone	Maximum (management positions, employees of the HR department) Enhanced (Employees with access to information, financial resources, material assets or classified information) Moderate (service staff) Minimum

Probability of threats	High, medium, low
Assessment of potential damage	Absent, significant, insignificant
<i>Requirements for candidates for the position to ensure security (scored in points, where 1 point corresponds to a low level of personnel security, and 10 points to a high level)</i>	
Professional reliability	Has deep knowledge and constantly updates it Works for the benefit of the bank Avoids errors in work Think maturely and professionally Uses resources rationally He faithfully fulfills his tasks
There are no dependencies	No addictions (alcohol, narcotic, toxic) Not fond of gambling Does not have expensive hobbies such as collecting Selective in relationships, without manifestations of sexual addiction Moderately active in social networks
Not sensitive to external influences	No criminal past Has no debts to financial institutions Not a religious fanatic or member of a sect Does not have chronic diseases requiring expensive treatment
Morally and psychologically healthy	Understands and supports the bank's values and corporate culture The priority is the interests of clients during conflicts, quickly resolves conflicts Keeps calm in difficult situations and looks for acceptable solutions Resistant to temptation Resists external pressure and blackmail, is not influenced by colleagues and other persons Psychologically balanced Does not take offense and does not take revenge
Knowledgeable about personnel security rules	Disciplined, adheres to the norms and standards of the bank Takes security seriously: preserves resources and privacy Notifies management of blackmail and threats Active in preventing security threats Motivation to implement threats Registered cases of violation of security requirements

The security profile of the position is formed on the basis of analysis and assessment of risks and specific requirements for this position. It takes into account the type and importance of the information with which the employee works, as well as the specifics of the bank's activity. The job security profile defines the necessary security measures that must be implemented to protect sensitive data and resources, in order to ensure the integrity, confidentiality and availability of information.

Today's remote work format can also create additional risks for data privacy, information system security, and process integrity. Therefore, it is important to establish clear recommendations that will help protect personnel and ensure an adequate level of personnel security. These guidelines should cover aspects of access to sensitive data, the use of technology and information systems, as well as the training of employees on security when working in a remote access environment.

The Association of Corporate Security Professionals provides a number of recommendations for companies to follow to reduce the risks of fraud and information leakage, namely [40]:

- identify persons with access to confidential data, select those with permanent access and develop a request procedure for others;
- use specialized equipment (protected laptops) to process confidential documents with minimal risk of data interception;
- use closed corporate messengers with the possibility of instant deletion of correspondence without recovery;
- inform employees about threats of fraud using deepfake technologies and develop control questions to identify interlocutors;
- encrypt all transmitted information with a corporate key, full-disk encryption is recommended if it is impossible to use third-party products.

Adherence to the recommendations for ensuring personnel security in the conditions of remote work is critically important for banking institutions. They help reduce the risks of fraud, leakage of confidential information and ensure the integrity of work processes. An important part of this process is not only the implementation of

technical protections, but also the training of personnel, which helps to increase awareness of threats and best practices.

Thus, the bank's personnel policy should be flexible and adaptive, which will allow not only to ensure the efficiency and safety of the team's work, but also to maintain high ethical standards. The implementation of these areas will allow the bank to maintain competitiveness and reliability on the part of customers and society.

### 3.2. Improvement of the monitoring system for ensuring personnel security of JSC CB "PrivatBank"

In the conditions of rapid changes in the financial sphere and the growth of internal and external threats, the issue of personnel security of banking institutions is gaining more and more importance. Effective provision of personnel security is one of the key factors in the stability and reliability of banks. One of the important tools for achieving this goal is the personnel safety monitoring system, which allows timely detection of risks related to the human factor and implementation of measures to minimize them.

The terminology of concepts used in the process of organizing personnel security monitoring is shown in Figure 3.2 [41].

Components of personnel security monitoring systems are key elements that ensure its effective functioning. They cover various aspects of personnel management and control of risks related to the human factor.

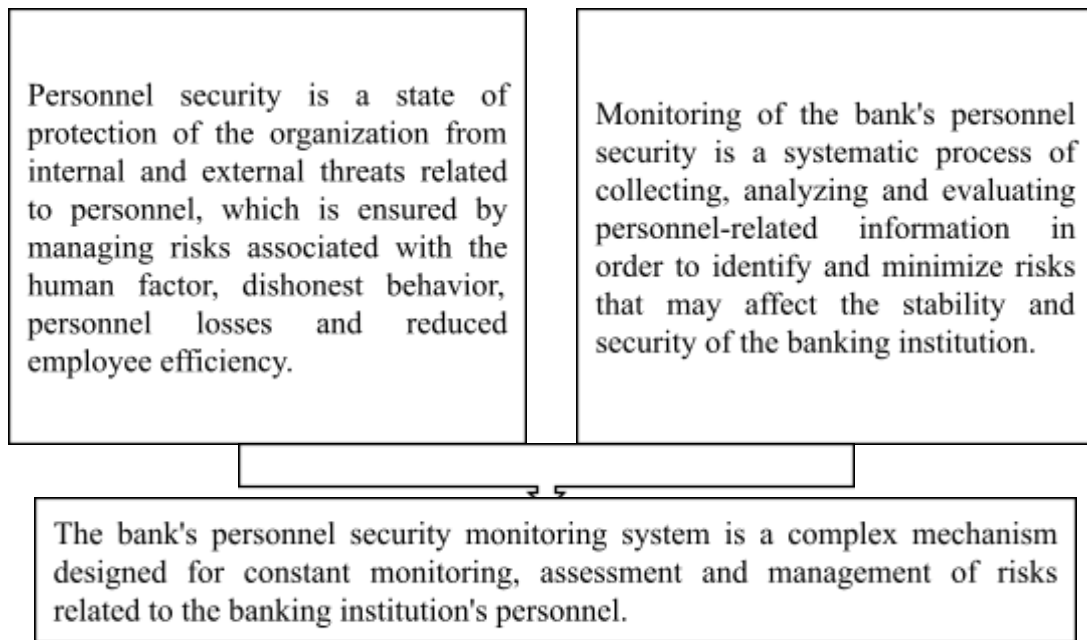


Fig. 3.2. Terminology of concepts related to personnel security monitoring issues.

The main components of the personnel security monitoring system are shown in Figure 3.3 [41].

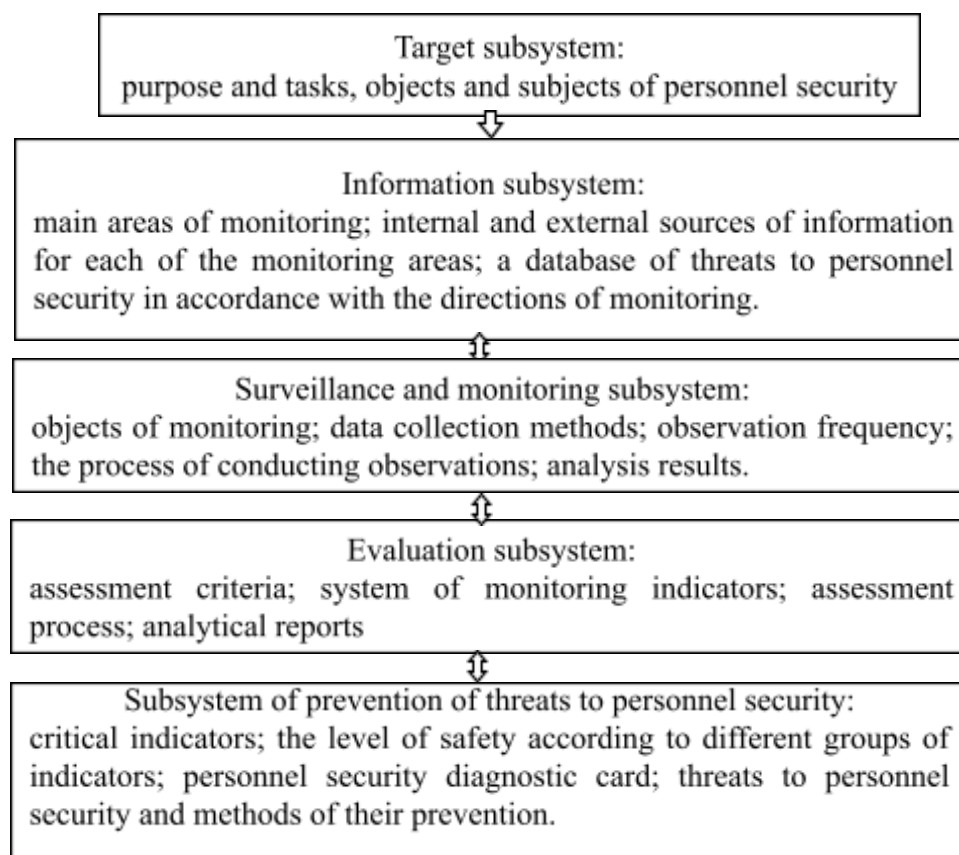


Fig. 3.3. The main components of the bank's personnel security monitoring system.

The information subsystem plays a key role in the personnel security monitoring system, providing access to the necessary data for making informed decisions, prompt response to threats and improvement of security measures. The main task of the information subsystem is to ensure the comprehensive collection, processing and analysis of data necessary for monitoring the bank's personnel security. It includes the following key components:

1. Areas of monitoring (loyalty and satisfaction of employees, staff turnover and analysis of reasons for dismissals, assessment of professional competence and productivity of employees, compliance by employees with internal policies and procedures, level of ethical behavior and compliance with the code of honor, potential conflicts of interest or signs of dishonest behavior);

2. Internal (analytical reports on personnel work, data from personnel management information systems, performance evaluation based on KPIs and certification results, reports on compliance with internal security policies, feedback from internal surveys and employee satisfaction surveys) and external sources of information by monitoring areas ( data on the labor market and the competitive environment, external audits and expert assessments, information from government bodies and regulators).

3. Database of threats to personnel security by areas of monitoring (operational threats, ethical threats, risks of losing key personnel, employee disloyalty, threats from insufficient qualifications).

The surveillance and monitoring subsystem performs the function of continuous collection of information on personnel processes, monitoring of employee behavior and identification of potential threats. It ensures timely monitoring of changes in the activities of employees, their loyalty and compliance with the bank's internal policies. The main task of the surveillance subsystem is to ensure operational awareness of the current state of personnel security for timely identification of risks.

The next assessment subsystem is already designed for the analysis and interpretation of data collected through monitoring. Its function is to provide a qualitative assessment of personnel risks, identify weak points and develop forecasts for

further actions. It allows not only to identify threats, but also to assess their seriousness and potential impact on bank security. Thanks to the evaluation subsystem, it is possible to determine the effectiveness of already implemented security measures and adjust them as necessary.

The subsystem for preventing threats to personnel security is aimed at preventing identified threats through the implementation of protection and prevention measures. The warning subsystem includes the development of strategies to minimize risks, the implementation of training programs, the strengthening of internal control mechanisms, as well as the creation of conditions for increasing the loyalty and motivation of employees. The primary goal is to eliminate or reduce the likelihood of threats occurring before they can cause harm.

Collectively, these subsystems form an effective personnel security management model, which allows the bank not only to respond to existing risks, but also to prevent their occurrence, ensuring the stability and reliability of personnel in the long term.

Improving this system will allow banks not only to reduce the number of potential threats, but also to increase the overall efficiency of personnel management, which is critical for maintaining customer trust and ensuring competitiveness in the market.

Based on the research of scientists Mishina S.V., Mishina O. Yu. [41], Nazarova G.V., Lobazova S.M. [42] and Urdukhanova R.I. [7] proposed a list of indicators for a comprehensive assessment of the bank's personnel security.

In October 2024, to assess the level of personnel security of PrivatBank JSC, indicators were analyzed using the expert survey method, which involved filling out a questionnaire in which 1 point corresponds to a low level of personnel security, and 10 points to a high level of personnel security. The results of experts' answers are presented in table 3.3.

Table 3.3

The results of assessment by experts of the level of personnel security of JSC CB "PrivatBank" for each direction

Components of personnel security	Evaluation by experts of the level of personnel security in each of the directions				
	E1	E2	E3	E4	E5
<b>Social and motivational security – 6.57</b>					
Staff turnover rate	6	5	4	6	5
Staffing level	7	5	6	6	7
The coefficient of the age structure of the staff	8	8	9	9	9
Comparison of the average monthly salary in the bank with the industry salary	8	9	7	7	6
Level of salary motivation	7	6	4	5	6
The percentage of employees who are satisfied with the social package of the bank	6	7	6	8	7
Average costs for the adaptation of one newcomer	6	5	7	7	6
<b>Professional safety - 8</b>					
Indicator of the level of education of employees	7	6	7	8	6
Index of intellectual abilities and innovativeness	7	8	8	9	8
The indicator of infallibility of employees	7	6	7	9	8
Percentage of employees who received training during the year	9	8	9	9	8
Percentage of employees who improved their qualifications during the year	9	8	10	8	7
Coefficient of provision of information resources	9	8	9	9	10
<b>Anti-conflict security - 7.8</b>					
The level of development of corporate culture	8	9	10	9	10
Indicator of settlement of social and labor relations	8	8	9	9	10
The degree of employee satisfaction with the leadership style	8	7	7	7	6
The degree of employee satisfaction with work	7	5	7	6	7

The percentage of successfully resolved destructive conflicts at the enterprise	9	9	10	8	10
Level of staff loyalty	7	5	6	7	6
Life safety -9.1					
Indicator of compliance with labor discipline	8	9	9	10	10
The rate of reduction of workplaces that do not meet safety requirements	8	8	9	8	9
An indicator of the decrease in the number of workers working in improper sanitary conditions	9	10	9	10	10
Indicator of reduction of cases of occupational diseases and injuries	8	10	9	10	9

Therefore, the highest indicator in the field of life safety (9.1), which indicates proper working conditions and personnel protection. Occupational safety also shows a high level (8), which indicates good conditions for the professional development of employees. Anti-conflict security (7.8) reflects an adequate performance in conflict management, although there is room for improvement. Social-motivational security (6.57) is the lowest, which may indicate the need to increase motivation and maintain social ties among employees. In general, these indicators indicate stable personnel security, but it is necessary to focus on improving the social and motivational sphere.

It is advisable to calculate the integral indicator of the bank's personnel security according to formula (3.1).

$$(3.1) I_{KB} = \sum_{j=1}^n g_j \frac{I_j}{I_{j_{max}}}$$

where is the integral indicator of personnel security;  $I_{KB}$

$n$  - number of indicators;

$g_j$  - the weight of the  $j$ th indicator in the total volume,

$I_j$  - the actual value of the  $j$ th indicator in points;

$I_{j_{max}}$  is the maximum possible value of the  $j$ th indicator in points.

Table 3.4 shows the results of the calculation of the integral indicator of personnel security of JSC CB "PrivatBank" for each direction. The weighting coefficients of each component of personnel security were determined by experts, the maximum possible value of each indicator is 10 points.

Table 3.4

Calculation of the integral indicator of JSC personnel security CB "PrivatBank"

Components of personnel security	Actual value	Indicator weight	$g_j \frac{I_j}{I_{max_j}}$	Integral indicator (ICB)
Social and motivational security	6.57	0.35	0.22995	0.76145
Professional safety	8	0.25	0.2	
Anti-conflict security	7,8	0.25	0.195	
Life safety	9.1	0.15	0.1365	

So, according to the results of the calculations, the integral indicator of personnel security of JSC CB "PrivatBank" is 0.76145.

The bank's personnel security diagnostic map is presented in Figure 3.4.



Rice. 3.4. Diagnostic map of HR safety of JSC CB "PrivatBank".

Next, to assess the level of personnel security, it is advisable to use Harrington's desirability scale, which helps to connect numerical values with their linguistic interpretation and to identify five levels of personnel security in the bank (Table 3.5) [43].

Table 3.5

## Harrington desirability scale

Linguistic interpretation	Intervals of numerical values
Very good	1.00-0.81
Good	0.80-0.64
Satisfactorily	0.63-0.38
Badly	0.37-0.21
Very bad	0.20-0.00

According to experts, the integral indicator of personnel security of JSC CB "PrivatBank" is 0.76145, which indicates a sufficient level of personnel security. However, the bank's management should pay attention to possible areas for improvement, particularly in aspects of social and motivational safety, to further increase the overall level of safety and welfare of employees.

Thus, the improvement of the personnel security monitoring system involves the allocation of separate monitoring subsystems and the definition of standardized indicators that provide a reasonable assessment of the bank's personnel security level. This approach, unlike the existing methods, is universal, formalized and easy to implement, which allows you to adapt it to the specifics of each bank. The introduction of such a system will also help to improve the effectiveness of personnel risk management and increase the overall level of security in the organization.

### 3.3. Activation of motivational means as a strategy for improving the bank's personnel security

Today, in the field of banking, personnel security has become one of the key aspects that determine the stability and efficiency of operations. Given the constant transformations of the external environment, fierce competition and challenges related

to human resources management, there is a need to implement new strategies aimed at increasing personnel security. One of these strategies is the activation of motivational tools, which involves the use of various methods and tools to increase the level of employee engagement, job satisfaction, and professional development.

It is obvious that the motivation of the staff affects the level of productivity and loyalty. In the conditions of the banking sector, where the intellectual potential and experience of employees are critically important, the activation of motivational mechanisms becomes a guarantee not only of personnel security, but also of successful activity as a whole. This includes both financial and non-financial incentives that contribute to the development of professional skills, the formation of a positive working atmosphere and the reduction of risks associated with personnel turnover.

According to the results of the conducted research, it was established that, in general, the integral indicator of personnel security of JSC CB "PrivatBank" indicates a sufficient level. However, the analysis of individual components of personnel security indicates the need to pay attention to possible directions for improvement, especially in the aspect of social and motivational security.

Therefore, it is extremely important to understand how to effectively motivate each employee, regardless of their position or level in the organization, taking into account their individual needs, goals and personal motivational factors.

Since each person thinks in accordance with his individual style, understanding the peculiarities of the thinking of each employee will help to choose the right methods of his motivation.

Table 3.6 summarizes the approaches to employee motivation depending on the thinking style.

Table 3.6

Approaches to employee motivation depending on the style of thinking.

Thinking style	Characteristics of employees	Recommendations
Critical style	Ability to deeply analyze information and systematically evaluate all possible options before making a decision. Always keen on fact-checking and	Give analytical and strategic projects to solve and the ability to independently research and make informed decisions. Support and reward intellectual achievements.

	reluctant to accept information at face value without careful research. Employees often ask questions, identify weaknesses in arguments, and look for logical errors.	Provide opportunities for professional development and training. Set specific, data-driven goals. Give opportunities to make suggestions and influence processes. Offer to participate in long-term and complex projects.
Pragmatic style	Employees usually do well in dynamic environments where quick decisions and efficiency are required. They are able to effectively interact with the team and achieve the set goals, focus on realism, striving to find the most practical and effective solutions that can be applied in real conditions.	Formulate specific and achievable tasks. Focus on actual accomplishments, not just efforts. Flexibility in performing tasks. Encourage teamwork. Invest in skills development through training focused on practical application of knowledge. Positive feedback from the team and management. Encourage the implementation of new ideas and solutions that can improve processes.
Analytical style	The employee is characterized by the ability to deeply analyze information, structure data and make decisions based on logic and facts. His approach is focused on detailed understanding of situations and comprehensive consideration of various aspects of the problem.	Set clear and measurable goals. Give tasks that require in-depth analysis. Provide access to information Reward success in analyzing and implementing solutions. Offer courses to develop analytical skills. Create opportunities to collaborate with experts. Guarantee stable working conditions and create a comfortable workplace. Clearly define career growth prospects
Realistic style	The employee focuses on facts, practicality and achievable goals. Such a person is usually not prone to daydreaming or abstract concepts, instead focusing on the realities of the current situation and concrete ways to improve it.	Formulate tasks that can be completed within real resources and time. Reward achievement based on actual results. Create predictable working conditions to maintain confidence. Simplify workflows and procedures. Define efforts by focusing on specific results. Maintain a comfortable workplace for maximum productivity. Offer clear and transparent career path perspectives. Create conditions for the realization of leadership abilities in the team. Give the opportunity to organize processes and manage the team.

Hence, the proposed motivational activities provide comfort and confidence to employees with different thinking styles, helping them maximize their strengths and maintain productivity.

First of all, employees should be stimulated with competitive and attractive wages, as the survey showed that the main reason for staff turnover at JSC CB "PrivatBank" is a low level of pay.

In Ukraine, the average starting salary in the banking sector is UAH 16,000, and together with bonuses, it is UAH 27,000. However, in order to receive bonuses, it is necessary to complete a monthly plan, which is difficult to implement in the conditions of war, especially in the Kharkiv region. In view of the introduction of a 5% military levy on salaries, there is a need to review the level of wages in order to maintain the motivation and financial stability of employees [44].

An additional financial burden in the form of a 5% fee for the support of the Armed Forces can significantly affect the real income of bank employees, which reduces their purchasing power and makes salary revision even more urgent. In addition to base pay, bonus programs should also be reviewed to ensure that employees are fairly compensated for their efforts and achievements in the face of new challenges.

For comparison, in 2024, wages in the banking sector in Poland range from 2,590 zlotys or 27,544.65 hryvnias. (initial average salary) up to 16,900 zlotys or 179,731.5 UAH. (maximum average salary). The average income in banking is 7,640 zlotys or 81,251.4 UAH. An employee of the banking sector in Poland usually receives approximately PLN 8,270 or UAH 87,951.45. [45]. The most important factor influencing the level of wages in Poland is experience. It is clear that the salary increases with more years of experience (Fig. 3.5) [45].

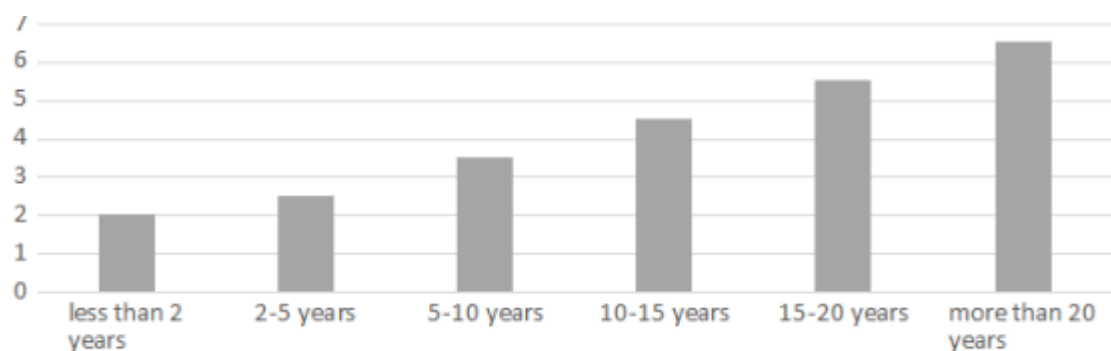


Fig. 3.5. The influence of the employee's experience on the level of wages.

Banking workers in Poland with 2-5 years of experience earn 32% more than newcomers. Professionals with more than 5 years of experience earn 36% more than those with less experience. The salary increases by 21% after 10 years of work and by 14% after 15 years.

Workers' wages depend significantly on education level: a higher qualification, such as a master's degree, provides a significant increase in income compared to lower levels of education. The influence of the level of education of a bank employee in Poland on wages is shown in Figure 3.6[45].

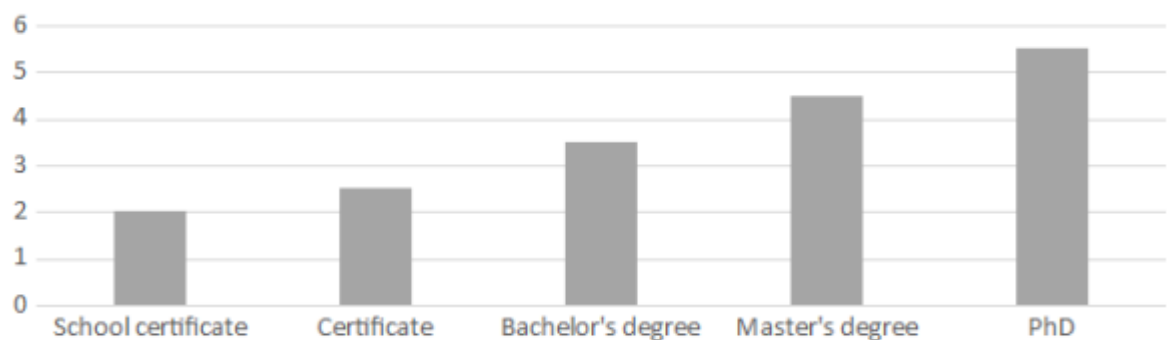


Fig. 3.6. The influence of the employee's education level on wages.

Workers with a bachelor's degree earn 24% more than those with only a certificate, and professionals with a master's degree earn 29% more than bachelors.

Therefore, the main factors affecting salary in Poland are experience and level of education, specialists with more than 5 years of experience earn significantly more, and workers with a master's degree earn 29% more than bachelors.

In addition, it was found that a significant number of employees are dismissed immediately after the end of the adaptation period. Therefore, it is important not only to support them during this stage, but also to introduce additional motivational measures for employees who have successfully undergone adaptation, namely:

- 1) professional development programs,
- 2) individual bonuses for achievements,
- 3) creating opportunities for career growth.

Since most of the employees at the bank branch in the city of Kharkiv are young professionals or students, it is advisable to offer the creation of short video content that will help to better familiarize them with banking products, tariffs and programs. Today, young people perceive information best in the format of short videos, which makes this approach effective.

In addition, such videos can contain interviews with experts, reviews of satisfied customers, as well as visual explanations of the advantages of various products, which will not only improve employees' awareness of the bank's offers, but also contribute to the formation of brand loyalty, because modern communication formats will help attract young people and will make learning more interactive and interesting. Such initiatives will help to increase job satisfaction, reduce staff turnover and contribute to the formation of loyalty to the bank.

Therefore, in order to increase the motivation of bank employees, it is important to provide not only competitive wages, but also to introduce various intangible incentives, which may include opportunities for professional development, flexible working hours, recognition of achievements and maintaining a healthy balance between work and personal life. In the context of personnel security, special attention should be paid to creating a stable working environment that protects employees from unfair treatment, discrimination and other negative factors. These measures will not only improve the overall level of satisfaction, reduce staff turnover, but also contribute to the formation of a positive working atmosphere, which in turn can increase the productivity and efficiency of the team.

## CONCLUSIONS

Based on the results of the research, the following conclusions were made:

1. Analyzing scientific approaches to the interpretation of the concept of "personnel security", it can be stated that it is most often considered as a component of the economic security of the enterprise; as a process; as a comprehensive approach to personnel management, as a more important direction of personnel policy aimed at preserving and developing personnel potential; as identification and elimination of risks and threats arising from the human factor. Personnel security is an important component of economic security, along with financial, power, information, technical and technological, legal, market and environmental security. Sometimes experts also refer to it as personnel and intellectual security. It has been established that among the most common approaches of scientists and practitioners to the components of personnel security, it is possible to single out anti-conflict security, livelihood security, professional security and social-motivational security. Anti-conflict safety helps to avoid and resolve conflicts that may arise due to stressful situations. Life safety guarantees physical protection and support of general and especially mental well-being of workers in dangerous conditions. Occupational safety ensures compliance with rights and fair working conditions, and social and motivational safety supports employee morale and loyalty. All these components together contribute to the stability of the organization and effective functioning even in crisis situations.

2. It is proved that internal threats include problems related to non-compliance of employees with professional standards, internal conflicts, low level of motivation and competence. External threats can be caused by economic instability, changes in legislation, or the influence of socio-political factors. External threats are uncontrollable factors that lead to losses. Insider threats arise from employee actions (both intentional and unintentional), which can also cause losses. In the context of the bank's risk management, internal threats arising from the actions or inaction of employees are classified as operational risks in accordance with the recommendations of the Basel

Committee on Banking Supervision. The operational risk management system is based on a decentralized approach, which involves the participation of all bank departments and each employee in the process of managing these risks. Depending on the identified threats, the main methods of ensuring bank personnel security are divided into economic, technological, organizational, socio-psychological and administrative. Effective personnel security management involves not only the implementation of policies and procedures aimed at minimizing risks, but also regular monitoring and assessment of existing threats.

3. Personnel security management of any enterprise covers all aspects related to personnel management and requires a comprehensive approach to solving possible threats and risks. Given the specifics of banking, where trust, confidentiality and financial security are key priorities, the personnel security management system must be carefully thought out and configured. Objects of personnel security include all resources that may be vulnerable to the actions of employees and need protection within the framework of the bank's personnel policy, namely: personnel, information, material, financial resources, objects of intellectual property and technical means used in banks. One of the key tasks of the bank's personnel security management is the development of an algorithm for its management system. The process of functioning of the bank's personnel security management system begins with several successive stages, each of which plays a key role in creating reliable protection against personnel threats and risks. At the initial stage, the bank defines its mission, strategic goals and priorities, which forms the basis for all further actions in the field of personnel security, since a clear understanding of the direction of the bank's activities allows you to determine which personnel requirements are key to achieving these goals. The personnel security system, like any economic system, operates within the legal framework, which is a necessary condition for its effectiveness. Its regulatory support consists of legislative acts, internal regulations and international standards.

4. The general technical and economic characteristics of JSC CB "PrivatBank", which has a solid financial basis and sufficient equity capital to carry out its activities in accordance with the regulations of the National Bank of Ukraine, are given. According

to the results of 2023, the bank's financial indicators confirm its stability, and the total amount of assets exceeded 680,008 million. UAH The bank generates stable profits and, thanks to the digitalization strategy, continues to reduce operating costs, while expanding the list of services for individuals and legal entities. JSC CB "PrivatBank" remains the market leader, taking first place in the rating of the most reliable banks of Ukraine according to Forinsurer in August 2024. In addition, the bank topped the rating of Top-10 reliable banks for individuals and took 4th place among the most reliable banks for legal entities. According to the Ministry of Finance's stability rating for the 2nd quarter of 2024, the bank received 4.05 points out of 5 possible, which also indicates high customer trust and stability of the bank.

5. The internal regulatory acts of JSC CB "Privatbank" regulating personnel security were analyzed. They establish rules for the selection, adaptation, training and evaluation of personnel, which supports a high level of professionalism. Also, these acts ensure confidentiality, control access to information and prevent data leakage, which is important for customer trust and minimizing risks. By implementing personnel regulations, the bank can effectively manage human resources, comply with legal compliance and protect itself from internal threats. Operational risk associated with the actions of employees can lead to significant losses, therefore the bank applies a risk-oriented approach to information security, integrating it into a three-level risk management model for effective control and reduction of these risks. In addition, the policy of JSC CB "PrivatBank" is focused on ensuring the rights of employees, their social protection and creating safe working conditions. The bank provides a full social package, including paid leave and legal advice, which guarantees the stability of labor rights, and also implements an inclusive policy, employing persons with disabilities and veterans of the Armed Forces.

6. An assessment of the level of loyalty and involvement of bank employees was carried out. The Gallup Q12 method was used to assess the level of employee engagement. In accordance with the results of the survey, the majority of employees of JSC CB "PrivatBank" positively evaluate the work of the bank as an employer, in particular: 64% of employees are ready to recommend the bank as an employer, which

indicates a sufficient level of satisfaction with working conditions; 88% of employees positively assessed the care and support from the bank, which emphasizes effective measures aimed at ensuring the well-being of staff; the level of staff involvement, which is 67%, demonstrates an almost sufficient degree of motivation and active participation of employees in the bank's activities, however, this indicator shows that there are opportunities for further improvement, as it does not reach the limit of 70%, which indicates a high level of involvement. The reasons for staff turnover in the bank were also analyzed. The most important factor was the unattractive salary, which was noted by 91% of respondents. Further, 80% of employees indicated the large amount of information that needs to be memorized in order to work with customers, and 82% indicated a significant amount of customer work and high demands, leading to burnout.

7. It has been proven that personnel security depends on three main sources of threats, namely: the hiring process, the level of employee loyalty and the effectiveness of the control system. Ensuring the bank's personnel policy is a complex process that covers several key areas that contribute to the formation of an effective and safe working environment: 1) thorough selection of candidates for vacant positions, including verification of truthfulness of information, criminal history, medical limitations and professional competence; 2) constant monitoring of the level of loyalty and reliability of personnel, assessment of their suitability for the position, as well as resolution of internal conflicts will help create a healthy working climate and reduce the risks of incompetence and abuse; 3) development of documentation for personnel security and detection of offenses in case of emergency events will help to quickly respond to incidents and maintain trust in the bank; 4) the feasibility of an ecological approach to layoffs, which takes into account the psychological aspect and prevents information leakage. Keeping in touch with those who are leaving helps to maintain a positive image of the bank. In order to assess threats related to personnel, we recommend using the job security profile, which can serve as a separate tool for ensuring the bank's personnel security or be used as a supplement to the job profile. The security profile of the position is formed on the basis of analysis and assessment of risks and specific requirements for this position. It takes into account the type and importance

of the information with which the employee works, as well as the peculiarities of the bank's activity. The job security profile defines the necessary security measures that must be implemented to protect sensitive data and resources, in order to ensure the integrity, confidentiality and availability of information.

8. The bank's personnel security monitoring system, which consists of an information subsystem, a surveillance and monitoring subsystem, assessment, and a subsystem for preventing threats to personnel security, has been improved. The information subsystem plays a key role in the personnel security monitoring system, providing access to the necessary data for making informed decisions, prompt response to threats and improvement of security measures. The surveillance and monitoring subsystem performs the function of continuous collection of information on personnel processes, monitoring of employee behavior and identification of potential threats. It ensures timely tracking of changes in the activities of employees, their loyalty and compliance with the bank's internal policies. The next assessment subsystem is already designed for the analysis and interpretation of data collected through monitoring. Its function is to provide a qualitative assessment of personnel risks, identify weak points and develop forecasts for further actions. Thanks to the evaluation subsystem, it is possible to determine the effectiveness of already implemented security measures and adjust them as necessary. The subsystem for preventing threats to personnel security is aimed at preventing identified threats through the implementation of protection and prevention measures. Collectively, these subsystems form an effective personnel security management model, which allows the bank not only to respond to existing risks, but also to prevent their occurrence, ensuring the stability and reliability of personnel in the long term.

To assess the level of personnel security of PrivatBank JSC CB, the integral indicator of the bank's personnel security was calculated, which is 0.76145, which indicates a sufficient level of personnel security. However, the bank's management should pay attention to possible areas for improvement, particularly in aspects of social and motivational safety, to further increase the overall level of safety and welfare of employees.

9. In order to increase the motivation of bank employees, it is important to provide not only competitive wages, but also to introduce various intangible incentives, which may include opportunities for professional development, flexible working hours, recognition of achievements and maintaining a healthy balance between work and personal life. In the context of personnel security, special attention should be paid to creating a stable working environment that protects employees from unfair treatment, discrimination and other negative factors. These measures will not only improve the overall level of satisfaction, reduce staff turnover, but also contribute to the formation of a positive working atmosphere, which in turn can increase the productivity and efficiency of the team.

The obtained results are of practical importance, since the theoretical propositions, conclusions and proposals of the research are transformed into methodological developments that can be directly implemented in the practice of the bank to improve the personnel security management system.

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