DEVELOPMENT TRENDS OF INTERNATIONAL HUMAN RESOURCE MANAGEMENT IN BANKS

Ala ROLLER¹, Aliona ZUBIC²

¹"Banks and Banking Activity" Department, ASEM, Email: ala.roller@yahoo.com
²

Abstract

Commercial banks operating in today's volatile and uncertain environment. Technology is evolving at a rapid pace and local reshaping global markets and skills requirements. In this context, HR departments and HR service providers face the challenge of constantly find innovative potential and create competitive organizations, flexible and responsive to the diverse global market. In the coming years, HR experts will have to focus on the strategic role of human resources and the opportunities to demonstrate return on investment in human resources.

Key words:
Oracle HRMS, self-paced, Human Resources Intelligence, Oracle iLearning, Hofstede

In recent years, the rapid development of the market, but also due to fierce competition, banks face a huge demand for specialists in banking. Based on supply-demand game, migration of skilled labor from one bank to another is very high and every employer in the financial sector and would like to be able to achieve such a human resource management that would allow labor stability work best employee retention, reducing the cost of training new staff. The problems faced by banks in terms of human resource management refers to the following coordinates:

- Development and retention. Banking sector is dynamic, with accelerated growth, resulting in changing expectations of qualified personnel;
- Motivation. Compensation and motivation, as a component essential human resources management must be genuine and competitive;
- Geographic location. Due to manage distributed resources territorial fragmentation issue amounts of data and centralized management and cost management;
- Controlling costs. In a highly competitive environment in which profit is becoming more difficult to obtain, and the margins of the active and passive sometimes get only 2 percentage points, the problem of efficient processes and optimum utilization of manpower;
- Effective training. The need for training and increases with increasing sophistication and market products. It should be able to achieve this training as efficiently and with least cost;
- Reporting. Perhaps most ad hoc reporting requests are those relating to human resources. Human Resources departments of banks must meet demand from both inside and outside;
- Legislative changes. In human resources, legislative changes involve the requirement to adapt quickly and with minimal effort.

Solution Oracle Human Resources Management meets all these provocăriși covers the full range of processes related to human resource management: centralized multidimensional management, salary management, management skills and qualifications, management evaluation process, the entire process of recruitment and hiring full analysis, multifunctional of the labor force. In addition, Oracle HRMS provides a customized solution blended learning, both self-paced and synchronously, which allows delivery of courses to domestic (bank’s employees) or external (customers, an example can be training to use solution Internet Banking). Through Self Service module ensures reduced costs, and 24x7 global access. Oracle solution localization of human resource management enables full and rapid adaptation to legislaţiain field. References Oracle HRMS solution in the financial sector in Romania include BCR, the central bank and Raiffeisen Bank. With Oracle HRMS, BCR achieved its employees and management salaries and benefits management and multidimensional reporting by Human Resources Intelligence. Also, the University BCR was implemented Oracle iLearning platform through which it provides complex bank employees training programs in various
fields. Moreover, through e-Learning solution, could achieve much of the required training new centralized banking system implemented in the bank's network.

All e-Learning solution is implemented at Raiffeisen. With this solution, Raiffeisen was able to solve the problems caused by the need to train in a very short time a large number of employees and to be fully informed and strengthened on the level of training of bank staff.

Within National Bank of Romania, Oracle has implemented an integrated human resources management for all employees for the following activities: activity Payroll, Personnel, Recruitment. The solution provides: information security at the branch, control activities at central level in the boiler bank data consolidation, reporting Analyze the implementation of activities, resulting in a system easy to maintain and update.

Through these projects Oracle through again confirm that the banking sector in Romania is a strategic direction. If the world 17 of the top 20 banks utilizeazăaplicaţii Oracle in Romania 9 of the top 10 banks working with Oracle. Their mission in the financial sector in Romania is to make the company's solutions a continuous source of competitive advantage for our customers. Thus, it is desired to help increase customer profit through process optimization ie banks and high Return of Investment in projects implemented with Oracle.

Beyond competitive advantage, profit and economic benefits reliable long-term partnership with a strong company, dynamic, determined to play an important role in Romania is perhaps the most important gain for banks in relation to Oracle. New trends in human resources related to major changes that have occurred in recent decades in all areas of social life. Greatest impact on human resource structure had technique. As technology increasingly comprised more than everyday life, dynamic professions changed, affecting all areas.

Forecasts predict that early XXI century over 50% of human resources will be engaged in computer science.

Along with these developments in occupational structure will be a series of major changes in the sphere of attitudes and skills of workers as a result of transformation operators processors. Appears to share skills astfel tendinţa displacement from the sensory and motor to intellectual skills.

Moreover, it is considered that the future will increase the percentage of those who will work in research, but the modalities of direct involvement will be very different. Thus, in Japan, a company with 30,000 de angajaţi have actually inventive 30,000 employees, while a European company, the proportion is about 2000 employees creative, involved in research and training to 28,000 employees.

The main changes in the human resources field are reflected in the following table:

Table 1. Changes in the human resources

<table>
<thead>
<tr>
<th>Features</th>
<th>Present</th>
<th>Perspective</th>
</tr>
</thead>
<tbody>
<tr>
<td>Role</td>
<td>Strict implementation</td>
<td>Execution and decision</td>
</tr>
<tr>
<td>Nature tasks</td>
<td>Rigid, fixed by rules and regulations</td>
<td>Opportunity to participate in determining how</td>
</tr>
<tr>
<td></td>
<td>According profession-psycho</td>
<td>to achieve pregnancy and decisions</td>
</tr>
<tr>
<td>Qualities</td>
<td>strict specialization</td>
<td>According profession-psycho, professional</td>
</tr>
<tr>
<td></td>
<td>According to a schedule set by the organization</td>
<td>competence, greater individual responsibility</td>
</tr>
<tr>
<td>Trening development</td>
<td></td>
<td>polyvalence</td>
</tr>
<tr>
<td></td>
<td></td>
<td>training and continuous self-improvement</td>
</tr>
</tbody>
</table>


As can be seen from the table above, the trends are related to increasing the quality of training people for their involvement in decisions and increase their professional competence. Mutations in the exercise of management functions are shown in the following table:
Table 2. Mutations in the performance of human resources management

<table>
<thead>
<tr>
<th>function name</th>
<th>content mutations</th>
</tr>
</thead>
</table>
| planning      | - Managers will consume more time for strategic planning and less direcționarea activității angajaților.  
- Long-term planning will have a great importance for business development, environment becoming more complex and dynamic.  
- Planning large companies tends to be more reliance on a series of external environmental factors, along with the globalization of business.  
- Planning techniques, particularly through technology and social change, will become increasingly sophisticated. |
| organization  | - The organizational structures tend to become more decentralized, forming semi-autonomous groups. The groups will be issued formalism will be more independent and flexible in solving problems.  
- Organizational configuration will allow entrepreneurship, companies become more creative. Being less rigid organizational structures can be quickly adapted to developments in relation to particular firms.  
- Items will be tailored to the characteristics of each person and Structure of the work will be an internal matter to these data.  
- The problems facing firms will become increasingly large and complex, which will be led firms bodies, councils.  
- Reduction of hierarchy and authority will reduce bureaucracy and transmission of information will be more rapid. |
| training      | - Managers will be less authoritarian, promote a more flexible, making group decisions.  
- Participation of employees in major decisions will be higher.  
- Motivation will be more complex and will be dominated by a high level of psychological needs.  
- Negotiations will replace authority, cooperation taking place by directing managers.  
- Foreshadowing a key role in individual career you will have the initiative and creative spirit. |
| Control       | - Decentralization of control and customization will work harder.  
- Control the behavior of employees will be reduced and will be oriented motivational aspects of working conditions.  
- Employees will be more responsible and evaluation will be done by highlighting the most accurate results.  
- Individuals and groups will develop their own systems of control and performance assessment.  
- Numerous sources of information will make it more difficult or use of information communication restrictions source practicle.  
- The use of electronic means of tracking and data collection will limit distortions existing information. |

Dominant side of the business managers of tomorrow will be the orientation towards excellence, which prezintăurmătoarele features:
- To revolutionize and transform the quality of the production process in a marketing tool;  
- To be totally dedicated to service and fulfill responsibilities;  
- To be totally dedicated to satisfying customer needs, listen to customers, past users, suppliers and traders;  
- Striving to be unique and to develop an innovative strategy;  
- To over-invest in people, put on the forefront salaries, services and distribution;  
- To make an innovative spirit "reason of existence" for each employee;  
- To measure progress as a result of oricăreperfeclionări;  
- Making the most inventive employees champions of the company;  
- Investing in human resources recruitment and staffing of all posts competent;  
- To foster teamwork;  
- Get rid of the incompetent or resistant to change;  
- To simplify bureaucratic procedures;  
- Precisely the orientation of "what should be changed" and the urgency of this change;
Resources of a company depend on work efficiency, which depends on the receipt, conveying, processing and organization of resources used by human resource management.

It is expected that in the future to take place important changes in the economic and social policy, both domestically and internationally. Under these, must establish the responsibilities of managers (purchasing, sales, research, development, production, administration).

Responsibilities of senior managers will not change, significant changes in the content vorapârea individual functions necessary to fulfill these responsibilities. Middle managers located in the organization hierarchy between senior managers and those on the front line, have two main responsibilities. First, they provide direct assistance to front-line managers and secondly ensure receipt, conveying, processing and interpretation of information (from the top to the bottom and vice versa).

Because with the advent of computer systems performance second responsibility is diminished accordingly, the number and importance of first line managers (intermediaries) tends to decrease substantially. The most important advantage of this system is the efficiency in decision making and problem solving proximity between senior managers and staff through direct communication execution.

To train employees for good results, before managers put the following minimum requirements:
- Change the mentality of employees and managers on the basic meaning of what means the market economy;
- Use of management by objectives with clear goals, achievable and beneficial to the company;
- Change the mentality of all employees and skills acquired in the past, in the sense awareness that the highest income can only be obtained by rezultare performance;
- Higher motivation of employees through appropriate assessment of results and applying the most appropriate forms of incentive systems and performance.

So, the manager of the future must be a factor of progress, with special personality, flexible and able to adapt to the new. Dominant nature of the business managers of tomorrow is definitely oriented excellence and perfection.

At the organizational level, people are judged most valuable asset held. Considering that the total resources used by human resource organization can only be “copied” strategic importance it attaches management. One can appreciate that people are very firm. Human resource management is based on a number of considerations:

- Employees are valuable assets. Human Resources Management ponește lăconsiderația that one of the elements that differentiate an organization of human resource competition is available.
- Strategy and culture are important. At the level of an organization's overall strategy has an important chapter on human resources. The effectiveness of the implemented oștrategie is influenced by how the human resource compliant. The effectiveness of the implemented oștrategie is influenced by how the human resources or organizational culture are influenced respond to items in place.
- Emphasis on attachment and not servility. The quality of human resources of a company depends on the policies developed and implemented by management, which promotes a progressive plan for world market in the last quarter century requires harmonization of cultures, structures and different policies.

At the beginning of human resources management in vedereacest aspect had lately, especially in S.UA began to aim at specific, from this perspective, the training of personnel (management primarily, but not only) capable facăfață successful international career.

Take place at the beginning of the decade of the nineteenth century, following the publication of valuable works in the field and under the influence of Japanese management or account in this regard, especially the human factor, by way of adapting to the particularities of each national culture, each country having a propr.Tema international management culture is often addressed caobiect having different driving modes of enterprises in different countries (similarities, differences, specifics). Many authors start from the comparison especially Europe, America and Japan.

Often, analyzing the competitiveness of Japanese, it is concluded that the peculiarities of Japanese culture are the underlying industrial performance superiority of Japanese companies led by managers. There are many attempts to imitate the practices of leadership, quality circles or control the use of time. Failed but only partly due mainly trend of Japanese takeover of the operation, disregarding the particularities management practices that are the result of cultural differences.

Experts have concluded that there is no universal rule management, each company has its own conception of what ceeste legitimate or illegitimate or unthinkable thought, good or bad from its employees. The differences start that work efficiency depends on the characteristics driving the industry's competitive and cultural demediu the business operates. Hence the importance of knowing human logic in the country in which the organization operates. These differences
from one area to another, influencing the overall management and human resource management in particular, can be represented by processing some ideas of Philippe Hermel.

Table 3. Regional differences that influence driving practices

<table>
<thead>
<tr>
<th>Role of the State</th>
<th>USA</th>
<th>FRANCE</th>
<th>JAPAN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>State intervention is considered to illegitimate.</td>
<td>The legitimacy of state intervention. Active role in creating marketing, financing and structuring businesses.</td>
<td>The state is the mediator in the national interest. Active role in creating industrial and domestic market protection.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cultural characteristics. ideology</th>
<th>USA</th>
<th>FRANCE</th>
<th>JAPAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust in the market. Spirit of enterprise, individualism</td>
<td>There are about free market. The importance of social welfare state. No risk.</td>
<td>The importance of enterprise as a community.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>The labor market</th>
<th>USA</th>
<th>FRANCE</th>
<th>JAPAN</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>formation</th>
<th>USA</th>
<th>FRANCE</th>
<th>JAPAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>The diversity of systems and modes according to employees</td>
<td>Elitist and merit-based system, the company offers focus on the school system in the selection and training of employees.</td>
<td>School and university training on two separate levels: elite and non-elite. The role of the school enterprise and not in training.</td>
<td></td>
</tr>
</tbody>
</table>


If we refer to the European aspect we can deduce that meet a variety of concepts and practices of human resource management. The most important concepts are identified in Germany, Italy, Spain, Belgium, etc. human resource management systems is influenced by values, social, labor legislation.

If the state plays an important role in human resource management organizations when functions are influenced by the most important regulations in employment, remuneration, working hours, termination of employment, paid holidays, staff training.

France is a country where there is a law in the organization’s contribution to training and employee participation in benefit. In Italy there are clear regulations in recruitment, dismissal, the employment and working hours. Spain has the law on dismissal. Belgium is a country that is involved in labor law but not systemic. In Germany, Sweden, the state intervenes in labor law. England state intervention is missing here, but of particular importance is the individual employment contract. England is the only country that has established a legal minimum on paid leave. Labor regulations quite diverse and varies from country to country.

If we refer to the degree of unionization, it is very different, and not every state is important to be members of trade unions. In Germany, Sweden degree of unionization is based on cooperation and concentration, and in Italy, France has a character based on conflict and affront. The existence of strikes is an indicator of differences. In Germany conflicts are rare, they seek long-term solutions and not precipitated in solving problems. In France the relations between employers and workers are complex, although the degree of unionization is very low, often used to bring the conflict to be sustainable consensus.

In England unions are strong, permanent climate is tense. In Sweden collective bargaining agreements allow frequent interventions in the organization of trade unions. It is clear that some rules are similar for example in France and Belgium, but if we speak about Germany here rules and procedures, roles and responsibilities differ from others. In England it is preferred flexible organization structure, decentralized, comprising few central functions. In Italy the
organization of work is divided, each team member has his place and knows what to do. Contrary but differences in ideas, nationality tend to unify the procedures and human resources management.

In Italy the top manager must answer all questions subordinates, this shade is valid for Republic of Moldova in leadership positions are employed persons who are well trained to eliminate misunderstanding in the work. In France managers are characterized by autocratic style, everything is based on negotiation and nearby. In Germany the lead less involved in the organization, decision-making is complicated because the information required for decision making.

The management style is different German organizations are involving staff. In Italy the participation of staff in the organization is less common. In Sweden, human resource managers participate in developing the general policy of the organization. In Germany the senior management leadership responsibilities in human resources management role they have. In France there are formalism in the development of action plans in human resources, but the French organizations prefer not to set themselves very precise in this domain. In Spain, France implicit communication through gestures, glances, emotions. In Germany implicit communication is used and abused to nonverbal communication. In Germany meetings are conducted rigorously, with strict rules, with final protocol and decisions, and decisions are made in Italy rarely straightforward.

A large difference can be highlighted between France and Italy on the one hand, and Germany and Belgium, on the other hand. In France and Italy can be discussed more activities once a program is not respected, often extending deadlines and meetings, but quickly react to events instead German culture leads to the definition and compliance programs and one single thing at a time and is characteristic of a high degree of accuracy. Unlike Americans, Germans are less concerned about immediate results and prefer to spend time analyzing, respect stages prior decisions made to ensure efficiency. The disadvantage of this method of time management is the risk that the company will be less flexible. Systems of values prevailing in each country can create different working methods. French evolves generally in an environment and a "social circle" restricted. They are attached to their history and are more conservative than anticonformist. Italians are more individualistic and centered society "masculine" (Hofstede), where men often have dominant role. Belgians are pragmatic and materialistic; the Netherlands are conciliators and comply with agreements made; Germans have a pronounced taste of power and is characterized by a certain sincerity (honesty). Other features resulting from specific business factors of motivation at work and professional identification.

Finally we conclude that where we are not in Italy, the USA, France or Japan, we will comply with the rules and principles that are accepted work in these organizations. Each of us would not object management system of the country where we are on the contrary we will strive to become the best and continuously to improve ourselves to be the best in terms of employee within an organization, including a bank.

Bibliography