

Features of Socio-Psychological Competence of Bank's Employees as Subjects of Professional Activities

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Abstract: This article presents personal features of bank's employees that related to their professional activities as subjects of the two types: the subject-consultant and the subject-facilitator. An analysis of acquired results of the bank's employees of different departments as subjects of professional activities experimental investigation is adduced to be explained.

Key words: Socio-psychological competence • Bank's employees • Subjects of professional activity • Subject-consultant • Subject-facilitator • Professional activity

INTRODUCTION

A study of the subject category problem is the popular in the contemporary Psychology [1, 2, 3, 4]. The subject category, according to K.A. Abulhanova, has become a new paradigm for psychology and has developed into subject-activity theory due to the efforts of the S.L. Rubinstein School [5].

According to the subject-activity theory, developed by S.L. Rubinstein and his disciples: K.A. Abulhanova and A.V. Brushlinsky, human being determines and develops as the subject of the certain activity, a life subject, a culture subject [6].

L.F. Bayanova believes that S.L. Rubinstein, as one of the prominent representatives of the Russian anthropological philosophy of the first half of the XX century, has discovered the mechanisms and the principles of interaction between a human being and the world, where the world is not only cognized, but also is created by individual and has allocated levels of human interaction with the world and its interaction with the cultures represented by a system of regulatory situations, with their inherent cultural rules [7, [8, 9].

The property is the subject to be the initiator of personal development called subjectivity, that manifests itself in an independent, sometimes even suprasituational activity, conscious self-regulation, self-propulsion. Generally the personal subjectivity is a structural "shift"

in behavior and consciousness that caused by the subject of activity [9]. According to A.V. Brushlinsky, the subject is a human being of the highest level activity, communication, integrity and autonomy and etc [6].

The methodological basis of our research has become precisely a subject-activity theory of the subject of activity, developed in the scientific school of S.L. Rubinstein.

The subject of professional activity is accomplished through the human activity and perceiving of the activity. Wherein, the subject of professional activity manifests and develops in accordance with the socio-psychological characteristics of competence.

We consider the socio-psychological characteristics of the subjects of professional activities of bank employees. For instance, we conventionally distinguish, examining the specifics of the bank's employees, the two types of subjects of professional activities. All actions of the bank's employees as the subjects of professional activities should be aimed at making a profit by selling a product, but they will need to interact with people. A customer of the bank for a bank employee is not an object in the sense in which it is for a teacher, a doctor, a psychologist and a lawyer. Its activities are not aimed at assisting the customer. So the customer becomes a means to achieve professional goals and it determines the specificity of communication with him.

A management of the bank, to win customer loyalty, their trust and predisposition to the bank, needs to carefully choose employees and also constantly improves the current level of personal qualities of bank's employees not only as objects but as subjects and professional activities.

An improving the level of socio-psychological competence in professional activity requires prior bank employees psycho-diagnostic analysis since it is necessary to investigate a number of personality characteristics of each employee before to raise the level of competence. It is important to identify the optimal level of personal qualities of trained bank's employees for subsequent comparison of the results with new employees. So it is possible targeted correction of the social and psychological competence in professional work.

To solve this problem, we studied the specificity of professional activities of two common departments of one of the largest Russian banks. We discovered the two types of professional activity during our investigation. The basis of differentiation the subjects of professional activity represented a kind of professional activities and responsibilities within the two departments of the bank. The first, it is the subjects of professional activity of Loans Product Support Department of the bank, call-centre on the professional slang (the subjects of LPSD). Secondly, it is the subjects of professional activity of Debt Collection Department (the subjects of DCD).

We have called the employees of the LPSD "subjects-consultants". The main task of the subjects of this type is the consultation customers by phone - providing the necessary, complete and comprehensive information to "transformation" into a loyal customer of the bank.

We have called the employees of the DCD "subjects-facilitators". The main purpose of the Department is to encourage the customer to fulfill the contractual obligations and the debt repayment. It is important that the functioning in professional activities combines the two subject types we studied: They do know and perform the duties. But our customers see "subject-consultants" and "subject-facilitators" in another form, as legitimate and illegitimate specialists. The customers see the specialists of LPSD or "subjects-consultants" in a legitimate manner, i.e. the specialists who are well-behaved in relation to the customers; they are kind, responsive and honest. The customers see specialists of DCD or "subjects-facilitators" as illegitimate, i.e. they are perceived as vicious and careless specialists.

The goal of our study was to identify the manifestations of psychological characteristics in professional sphere of the two types of the subjects. Diagnostics were used for the following techniques: diagnostics level of empathic abilities V.V.Boyko [10]; technique for diagnosing a predisposition to a conflicting personality behavior of K.Tomasa [10], estimation skills to listen of V.M. Shepelya [11]; research methodology Machiavellianism of V.V. Znakova [12].

Technique for diagnosing the level of empathic abilities, according to V.V.Boyko, reveals the level of emotional component empathy, as well as it determines what channels are empathetic dominant (rational channel empathy, emotional channel empathic, intuitive channel of empathy, attitudes, promote or impede empathy, penetrating ability empathy, identification).

Measurement of the empathy level shows that the average score rational channel of empathy among "subject-consultants" is 2.7 points, emotional empathy channel - 2.5 points, intuitive empathy channel - 2.6 points, promote or impede empathy - 2.9 points, penetration ability empathy - 3.3 points and identification - 3.2 points. Among "subjects-facilitators" score of the rational channel of empathy is 2.7 points, the emotional empathy channel - 2.5 points, the intuitive empathy channel - 2.6 points, promote or impede empathy - 2.9 points, penetrating ability empathy - 3.3 points, the identification - 3, 2 points.

The rational channel of empathy and identification of the subjects we studied are the same, the differences in the intuitive channel empathy and penetration ability empathy are differed only by 0.1 points and the emotional empathy channel and promote or impede empathy in both groups make up an equal number of points [12, 9].

We note, comparing the group values, that on the foreground the values withdraw among the consultants, it relates to the fact that it is very important to comprehend a customer, its situation in order to find the right solution. And it is important to create an atmosphere of openness and trust to attract re-treatment of the customer.

A very high level of empathy is absent in both groups. An intermediate level of the employees of LPSD is 22 % and it is lower by 3% than the level of employees of DCD; an underestimated level is much higher among the employees of DCD - 73 % and among the specialists of DCD - 45 %. A low level that 5 % is among the specialist of LPSD is 5 % and the same level is 36% among the specialist of DCD.

We assume that the absence of high values of empathy, related to time-based restriction in consultation.

The Mann-Whitney test has confirmed the significance of the differences of the emotional empathy channel ($U = 4708, 0$ for $p \leq 0, 01$), in adjustments, promote or impede empathy ($U = 5705, 0$ at $p \leq 0, 01$) and the very level of empathy ($U = 5674, 0$ at $p \leq 0, 01$).

Optimal style of behavior in conflict situations is the application of the five types of behavior: Rivalry (competition), competition, avoidance, accommodation (pliability), compromise and cooperation, depending on the specific conditions and specificity differences.

An average mark of the type of behavior "competition" in the group of consultants is 3.4 points; "cooperation" - 7 points, a "compromise" - 8.1 points; "avoidance" - 6 points and "adaptation" - 5.6 points. The same mark in the group of the specialist of DCD of type of behavior "competition" is 4.6 points; "cooperation" - 7.1 points, a "compromise" - 8 points; "avoidance" - 6.1 rating and "adaptation" - 4.2 points.

In the both departments of the bank the most appropriate method of conflict resolution is a "compromise", when to reach a compromise the both sides resorted to mutual concessions, but they do not try to sacrifice the main. Further the preference is given to "cooperation", where a specialist does not forget about his own interests, but also remembers of the customer's interests. A specialist often chooses "avoidance", thus evading the conflict resolution is not defending its own interests and ignores the problem (listed in order of importance). "Competition" is often used by the employees of DCD; they prefer to resolve conflicts on their own. A specialist does not seek partnership and dialogue with customers and also does not consider their interests. Using the volitional qualities, a specialist forces the client to take the necessary decisions. The specialists of LSPD use the type of behavior "Adaptation". Thus the specialist is not avoid a conflict, but does not seek to resolve it constructively, agrees with a customer's offer. Often such a situation arises when the specialist cannot solve the problem caused by request of the bank and in such a situation the customer declares a claim [10, 11, 13, 14].

We have confirmed, according to the Mann - Whitney test, the significance of the differences in "competition" ($U = 5512, 0$ at $p. \leq 0, 01$) and "adaptation" ($U = 5272, 0$ at $p. \leq 0, 01$).

Here is the picture in identifying the listening skills, according to V.M. Shepel's method: The employees in the group of "subjects-consultants" - 9.7% of specialists were

of average level, 90.3% - higher than the average level listeners. We find no professionals who do not know how to listen. In the group of "subjects-facilitators" 6.5% do not know how to listen 6.5% of the specialists, 29% have average "listening" skills and 64.5% - above average level.

We have confirmed, according to the Mann - Whitney test, the significance of the differences in "ability to listen" ($U = 3552, 0$ at $p. \leq 0, 01$).

The Machiavellianism investigation personal method, according to V.V.Znakova, reveals personally severity manipulation in relation to customers. The high marks are pronounced among the specialists of DCD, which is 28%, while the consultants - 18%. Average values also dominate among the specialists of DCD - 39%, which is 15% lower than that of the consultants. Low values of the specialists of LPSD are 58%, where specialists DCD lowest value is 35%.

The Mann-Whitney test has confirmed the significance of the differences in the Machiavellianism values ($U = 5872, 5$ at $p \leq 0, 01$).

Based on these data, we can conclude that the bank's employees increasingly characterized by the ability to influence people and the desire to be proactive in communicating. The data suggest that the socio-psychological competence of the subjects determines by a combination of the two types of specific professionally important qualities [15]. The success of the specialists' activity of the mentioned departments requires different degrees of severity. With the development of the skills of professional competence it requires a differentiated approach in programming for different employees (in this case referred to us) of departments of the bank.

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