

Organization the Personnel Management System in the Subsidiaries of International Banking Group

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Abstract: The study describes the experience of building the system of personnel management in subsidiary companies in the international banking group VTB. The headcount and the structure of the staff in the banking group are analyzed by the start of the work concerning the changes of the personnel management group. The current system of the governance of the banking group is regarded and the reasons which led the necessity of the changes are marked out. The new personnel management system of the international banking group VTB (its objectives, principles of distribution of powers, formed governments) is described.

Key words: Personnel management system of the international banking group, matrix management, synchronization HR-processes, the motivation, VTB

INTRODUCTION

The globalization which has touched the bank sphere has caused consolidation of some bank assets made active processes of merges and absorptions has expanded borders of bank business has a more accurately designated network character of transformations which are implemented in the course of creation of a network of foreign subsidiaries (Dunning, 1993). The motivation of similar transformations is due to the desire of banks to increase the market share to increase the capital to consolidate developments in profile directions of business to restructure retail bank business to strengthen their competitive advantages in the market to create an attractive brand of the international bank group to collect capable, creatively conceiving collective.

Efficient control the personnel of the international organization focus caused with certain difficulties (Sundaram and Black, 1992). First, national cultural traditions affect on specificity of business management, requirements from staff, their skills and abilities. Second, the difference in management technologies of bank personnel in different countries are quite often caused by deficit of experience in heads experts.

On the Russian financial market, the international banking group is unusual enough. Usually, it is presented by the head bank (its filial network) and affiliated structures abroad.

The researcher of the study understands the affiliated bank as the independent organization where from 50-100% of shares (shares) belongs to the head bank and which according to the legislation of a country of incorporation, acts as the credit organization that is the organization performing bank operations.

For quite some time among the international bank groups, there was no representative of the Russian bank business. The organization of its financial activity and effective work of the personnel in a uniform control system is extremely difficult.

Therefore, focus is made to a consideration of the personnel management system in international banking group of "Foreign Trade Bank" (Bank VTB), the second largest bank in the Russian banking system which present in Russia and abroad.

GENERAL INFORMATION ABOUT BANKING GROUP

Now, VTB group is a global provider of financial services with the state participation (The Russian government owns 60.9% of VTB Bank's equity).

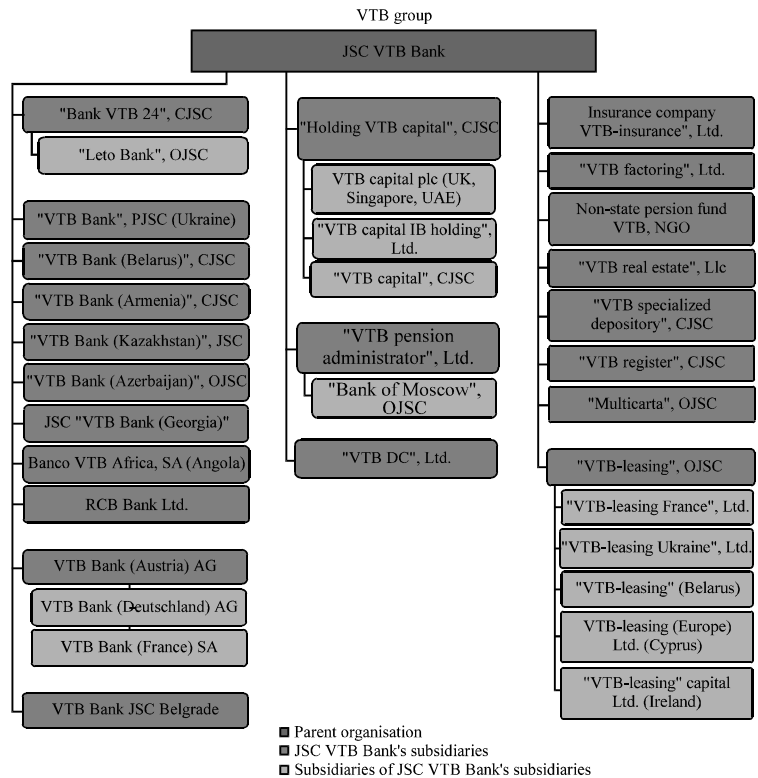


Fig. 1: Subsidiaries of VTB group as of 1/7/2014 (<http://www.vtb.com/group/>)

VTB group possesses an international network which is made up of over 30 banks and financial companies; it is offers a comprehensive range of services to clients in >20 countries across the CIS, Europe Asia and Africa. The languages of communication in the group are English and Russian. As of 31 December 2013, VTB group employed 103,808 people.

The head bank of group is JSC VTB Bank ranking the 70th in the banker's top 1000 World Bank by capital at the end of 2013. The general structure of the VTB group (currently) is presented in Fig. 1.

Due to the fact that we will consider the characteristic of VTB group personnel in the course of group formation, the object of the research are participants of group as of 1/1/2009 (VTB Group, 2011, 2012).

The basic mechanisms of management group at the time of reorganization of the control system of bank group looked as follows in Fig. 2. Governing the bodies that carry corporate governance:

- At the level of all group: managing committee of VTB group
- At the level of head bank: president and chairman of the management board and divisions-curators

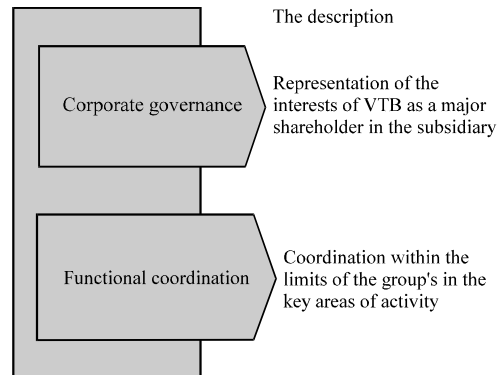


Fig. 2: The mechanism of management in VTB group

- At the level of affiliated companies: the annual general meeting of shareholders; the supervisory council; committees at council; revision committees

Governing bodies that perform functional coordination:

- At the level of all group: the coordination committees
- At the level of the head bank: functional coordinators divisions
- At the level of affiliated companies: governing bodies; functional divisions

Taking into account increasing requirement for reforming of a control system by group the management of bank, the decision has been made to introduce the matrix scheme of management which allows to co-ordinate the group companies on the core business and to functional directions. Thus, the important place has been given to a human resource management subsystem.

In connection with intensive integration processes in the group, there is a topical problem of easy adaptation of employees, the merging companies to the new conditions and performance standards. Researcher examines the main characteristic of personnel subsidiaries in the group process. The object of the research is the participants of group as of 1 January, 2009.

GENERAL CHARACTERISTIC OF STAFF AND STAFF EXPENSES IN THE SUBSIDIARIES OF VTB GROUP AT THE BEGINNING OF THE TRANSFORMATION

The number of staff and composition of subsidiaries in the banking group VTB in the period preceding the implementation of the Transformation Management System are represented by the ten subsidiary banks, conditionally divided by region presence as well as two non-core subsidiary financial institutions. The largest companies in it were “Bank VTB 24” (28,975 people), “VTB Bank” (12,341 people), “Bank of Moscow” (10,534 people) and “TransCreditBank” (8,012 people). Dynamics of changes in the number of employees in 2008 is reflected in Fig. 3.

The scale of the expansion the VTB group can be estimated by a change in the number of staff. According to the data submitted in open sources in 2011 headcount of group increased, including the accession of new assets, up to 67,912 persons. Compared with the previous year the increase amounted to >16 thousand people. As of 31 December 2012, the number of staff amounted to 80,860 people that is in comparison with 2008 increased by >2 times. Now the group employs 103,808 people, despite 20% reducing of the personnel for the last years.

The largest acquisitions of the group became “Bank of Moscow” (10,788 people) and “TransKreditBank” (7,814 people). Personnel distribution of subsidiaries is presented in Fig. 4 and 5.

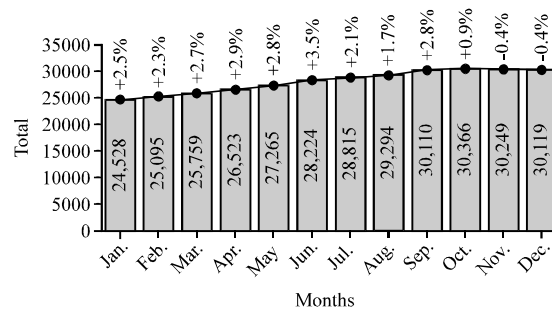


Fig. 3: Dynamics of changes the number of staff in the subsidiaries of VTB Group in 2008 (total, %). Researcher’s work, based on an internal report of the Department of Human Resources JSC VTB Bank

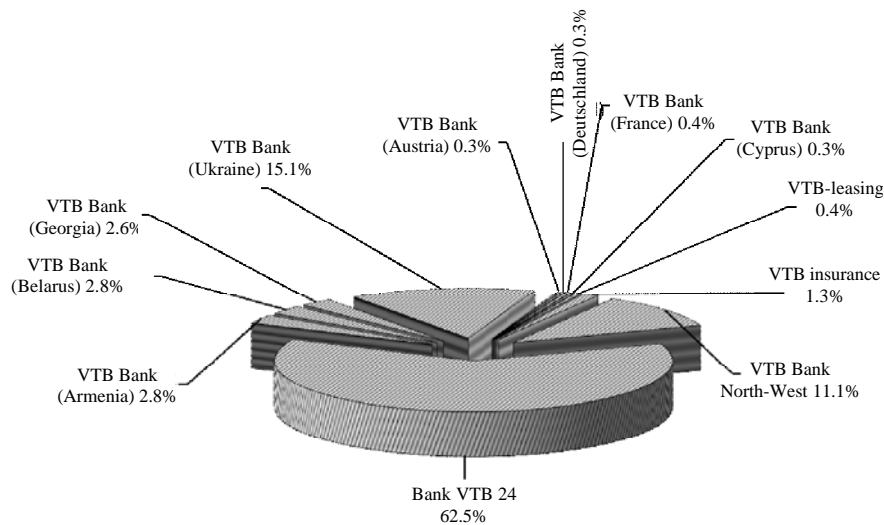


Fig. 4: Distribution the number of staff in the subsidiaries of VTB group in 2008 (total, %). Researcher’s work, based on an internal report of the Department of Human Resources JSC VTB Bank

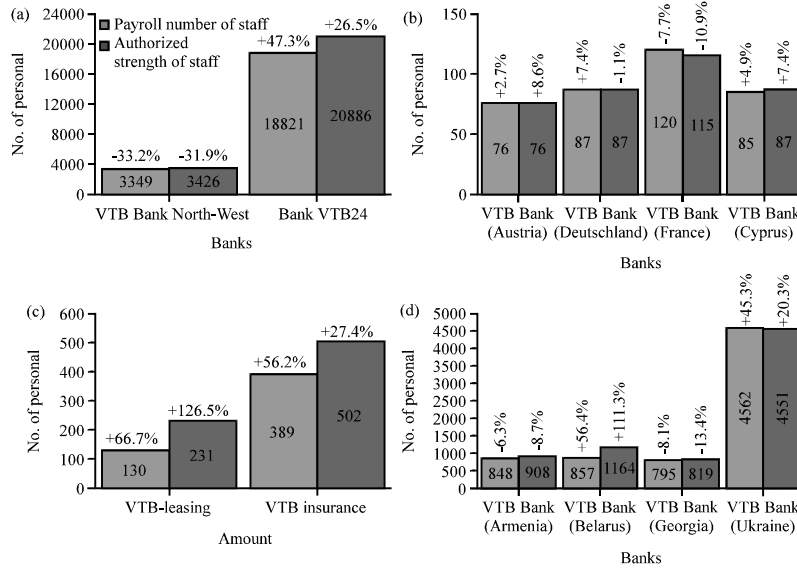


Fig. 5: Number of personnel in the subsidiaries of VTB group as of 31 December, 2008 (people); dynamics of change YTD%. Researcher’s work, based on an internal report of the Department of Human Resources JSC VTB Bank

In total, the Bank VTB24 has the largest share in the headcount of VTB group (62.5%). Minimal presence is typical for companies located in Europe (Austria, Germany, France and others).

The maximum payroll number of staff Bank VTB24 (18,821 people) is not surprising, if we consider that the Bank focuses on retail customer service of clients throughout Russia. For the analyzed period, its greatest growth was observed in VTB-Leasing (+66.7%), the minimum increase (decrease) in VTB Bank North-West (-33.1%) which is caused by the migration of its business in VTB24 and VTB Bank. In March 2011, VTB Bank North-West was transformed into the North-Western Regional Center, department of the head office of VTB Bank (at the same time its branches became part of the branch network of VTB Bank). The number of specialists supporting the HR-function (HR is “Human Resource”) is shown in Fig. 6.

If we consider the turnover rates for the whole banking group, we can see that the outflow of staff was 8,237 and reception 14,208 people. The causes of dismissal of staff are reflected in Fig. 7, a diagram showing personnel recruitment and Personnel dismissal in 2008 in Fig. 8.

The total share of dismissals, taking into account the average number as at 31 December, 2008 is 21.6% while the proportion of resignations is 14.7%.

The efficiency of work in this direction is confirmed by the data about the fact that in 2011, the turnover rate in the group was reduced and its median value was 10.8% (in 2010 is 11.6%).

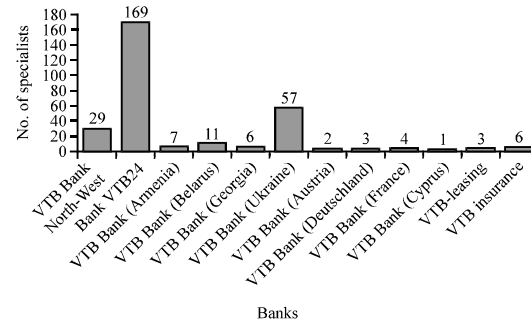


Fig. 6: The number of specialists supporting HR-function as of 31/12/2008 (person). Researcher’s work, based on an internal report of the Department of Human Resources JSC VTB Bank

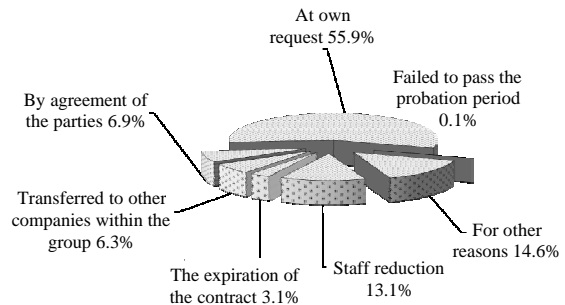


Fig. 7: Reasons for dismissals the employees in the subsidiaries of VTB group as of 31/12/2008 (%). Researcher’s work, based on an internal report of the Department of Human Resources JSC VTB Bank

As we see in 2008, there was proportional reduction in recruitment of new employees in almost all subsidiaries that were associated with the implementation of measures to optimize the number of personnel which accordingly, changed the overall costs of its maintenance in general (Table 1).

Table 1: Expenditure on functioning of staff in subsidiaries of VTB group in 2008 (US)

Actual expenditure on staff (as of 31/12/2008)	USD (709,482,259)	USD per 1 person in month (2109.4)
Wages	690,235,663	2052.2
Social programs	14,725,306	43.8
Staff training	2,823,335	8.4
Staff recruitment	1,574,158	4.7
Image advertisement	123,796	0.4

Researcher's work, based on an internal report of the Department of Human Resources JSC VTB Bank

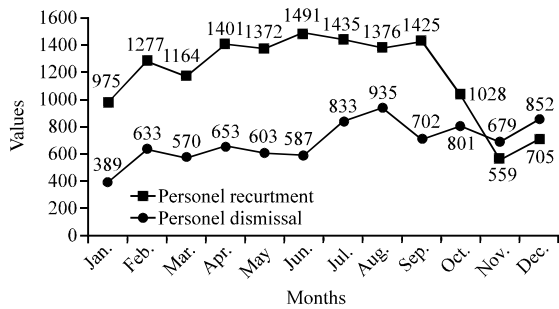


Fig. 8: A diagram with data about the personnel recruitment and personnel dismissal in 2008. Researcher's work, based on an internal report of the Department of Human Resources JSC VTB Bank

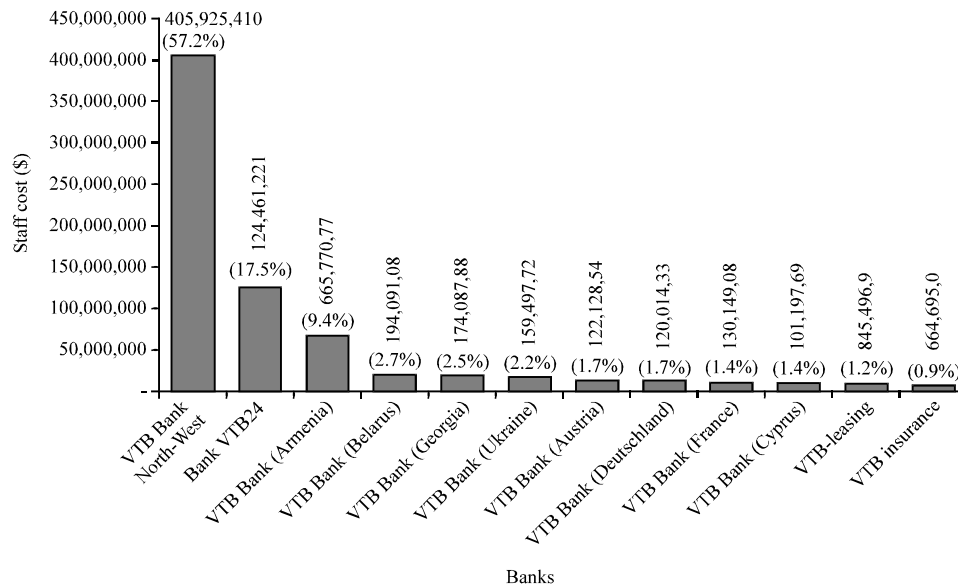


Fig. 9: Distribution the staff costs (in dollars) in subsidiaries of VTB group as of 31/12/2008, percentage from the total amount. Researcher's work, based on an internal report of the Department of Human Resources JSC VTB Bank

The presented data show that on the average \$2109 was spent on each person. Most of the funds (\$2052) were spent on staff salaries. However, the budget expenses of the banking group vary considerably in subsidiaries of banking group (Fig. 9).

Apparently, from Fig. 9, VTB 24 accounts for more than half of the staff costs in subsidiaries which is associated with the maximum number of staff in it. In this case, it is advisable to consider the data on average wages of employees in subsidiaries (Fig. 10).

Significant differences in wage levels, depending on the country presence of the bank are obvious. The highest wages were typical for staff in subsidiaries located on the territory of Europe (Austria, Germany, Cyprus and France). The bank employees in the CIS earn 6.1 times less than employees of the European subsidiaries. Data on average monthly wages in the regions of presence are as follows: in Russia, it is \$2,094 per person; in the CIS \$1,224; in Europe \$12,771; in non-core companies \$3,481; in VTB group as a whole \$2,052 per person.

Such extremely homogeneous wages are determined, primarily by the labor market in the countries with the subsidiaries and the prevailing principles of spending on staff in the group.

Let us consider in more detail the expenditure on social support of staff because despite their low share of total expenditure on staff, they can have a significant impact on the attitude of employees to the organization in terms of transformation and integration standards in subsidiaries of banking group.

In the banking group, the major benefits being part of the social support system of staff include Voluntary Health Insurance (VHI), Pension Plans (APF), lump sums due to family circumstances.

The employees of the group provided with additional material assistance due to accidents or other exceptional circumstances. The structure of benefits is unified; however, their volume varies significantly. Information about the social security expenditure in subsidiaries of Bank group is shown in Fig. 11.

As it can be seen from Fig. 11 that expenditure on VHI and NPF is the biggest share in the structure of social expenditure in the total Banking group. All in all in these areas in 2008, \$11,986,262 was spent which accounts for 81% of all expenses for social programs in VTB group.

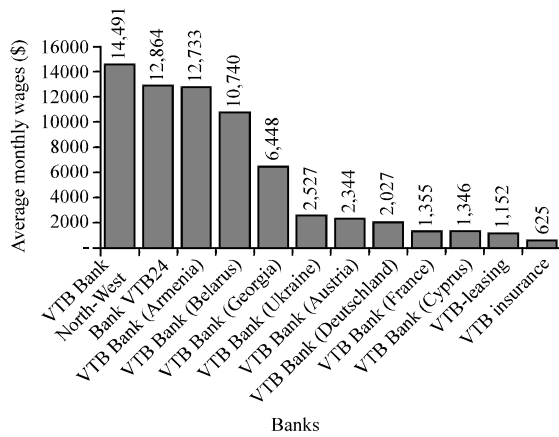


Fig. 10: Average monthly wage (in dollars) including bonuses for one person in subsidiaries of VTB group. Researcher’s work, based on an internal report of the Department of Human Resources JSC VTB Bank

However, it should be noted that staff costs are differs in the group’s subsidiaries. Let us consider these indicators in the companies: the data are presented in Table 2.

As we can see from Table 2, the staff costs are not homogeneous: such distribution is primarily determined by the legislative peculiarities of the countries with the subsidiaries and the existing principles of spending on staff.

The training is great importance in the human resource management system of banking organizations. Financial institutions are forced to spend money for continuous training of employees. Let us consider what the costs on staff training in subsidiaries in 2008 (Fig. 12).

The data would not be complete if we did not take into account the number of employees of subsidiaries, average training costs for one employee are shown in Fig. 13.

As it could be seen from Fig. 13, the training costs are extremely heterogeneous in subsidiaries. Training costs on one employee in Cyprus (\$3319 per year) are almost 200 times as high as similar costs in

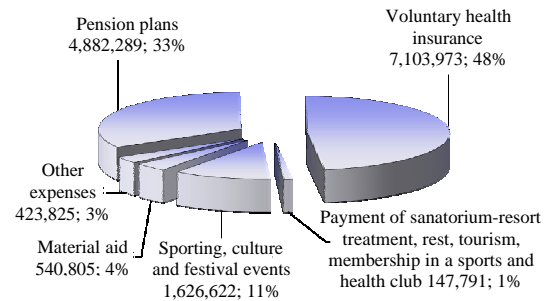


Fig. 11: Distribution of spending on social programs by category of expenditure (USD, %). Researcher’s work, based on an internal report of the Department of Human Resources JSC VTB Bank

Table 2: Distribution of spending on social programs disaggregated by companies of VTB group

Subsidiary	Category of expenditure on social programs					
	Material aid	Sporting, cultural and festive events	Payment of sanatorium-resort treatment, rest, tourism, membership in a sports and health clubs	Voluntary health insurance	Pension plans	Other expenses
VTB Bank North-West	482199	75498	26433	1030445	0	73464
Bank VTB 24	0	1155139	0	4950357	0	0
VTB Bank (Armenia)	0	0	0	0	0	0
VTB Bank (Belarus)	0	68482	114684	0	0	3583
VTB Bank (Georgia)	0	83979	0	74716	0	0
VTB Bank (Ukraine)	57104	121400	60	464886	0	7377
VTB Bank (Austria)	0	0	0	0	542795	151705
VTB Bank (Deutschland)	0	16298	0	0	3757547	0
VTB Bank (France)	Social programs are funded through mandatory tax payments					
VTB Bank (Cyprus)	0	74956	0	303200	532873	166269
VTB Bank (Cyprus)	511	16774	6649	130772	49071	21425
VTB Insurance	990	14093	0	149595	0	0

Researcher’s work, based on an internal report of the Department of Human Resources JSC VTB Bank

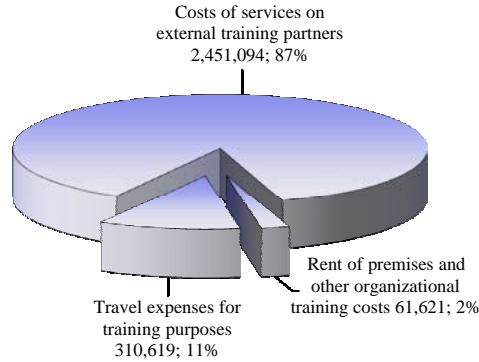


Fig. 12: Distribution of expenditure on staff training by cost category (USD, %). Researcher's work, based on an internal report of the Department of Human Resources JSC VTB Bank

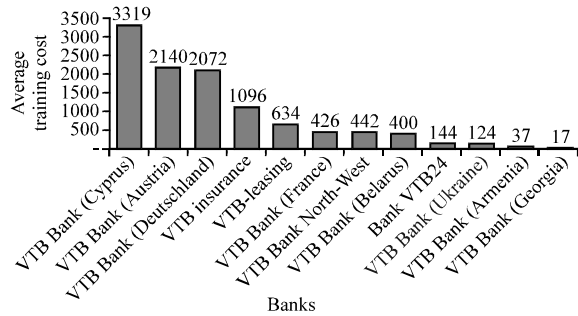


Fig. 13: Average training costs on one employee (USD). Researcher's work, based on an internal report of the Department of Human Resources JSC VTB Bank

Georgia (\$17 per year) is 19 times as high as compared with group companies in Russia (\$175 per year).

Even greater differentiation is presented in the costs of recruitment in subsidiaries. The average costs for the recruitment on one employee in 2008 are shown in Fig. 14.

Recruitment of one bank employee in Europe costs for VTB group by 155 times more in comparison with the recruitment in Russia, 1200 times more expensive in comparison with the recruitment in the CIS. Differences can be described as enormous, these causes cannot only be explained by the differences in effectiveness of organization activities, it must be noted that these are the realities of the market.

In view of such diverse characteristics of the staff and the main indicators of staff costs to mitigate negative trends caused by the integration into the international banking group VTB, it was necessary to transform the personnel management system in the bank group.

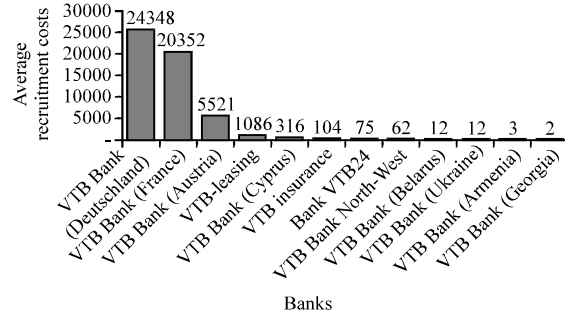


Fig. 14: Average recruitment costs on one employee (USD). Researcher's work, based on an internal report of the Department of Human Resources JSC VTB Bank

THE NEW PERSONNEL MANAGEMENT SYSTEM OF VTB GROUP

Taking into account the formation of such a detailed and complex structure of VTB group, the question arises about determining the principles of personnel management in the group. According to Kamoche, the effectiveness of coordination and control of activities in the subsidiaries of international groups depends on the organization's governance structure (Kamoche, 1996).

Prior to transformation, personnel management systems of the group members was carried out at the level of individual subjects through local departments, respectively they did not interact with the general direction of development of the personnel management system for the group. Also in the group, there was no single normative document regulating the work in the field of personnel management in the subsidiaries. In addition, this situation is aggravated by the fact that members of the banking group carried out their activity in various business segments, in different countries, in different cultural environments as these factors considerably affect the peculiarities of personnel management.

Thus, it was necessary to form a system of personnel management of the bank group which would improve the manageability, reduce costs, introduce uniform standards and develop a system of experience exchange. Given the trend of optimization some functions in banks it was possible to implement headcount reduction in subsidiaries by centralizing some functions.

According to the research by McKinsey and Company, centralization of back-office and administrative functions in Russia will allow to increase the productivity of domestic financial organizations of VTB group by more than twice (Bakatin *et al.*, 2009).

To implement the strategic objectives of VTB group, the following basic objectives and principles in personnel management of VTB group were formulated:

The aim of the personnel management system has become the maximum capitalization of human resource. Among the most important principles of activity in the field of HR are named consistency of work; its openness, transparency rules, forms and methods; orientation in the process of work with the personnel on business objectives.

The complexity of managing HR-processes in the group's subsidiaries functioning in different countries, led to the elaboration and observance the basic principles in interaction of subjects in the personnel management system. Among them are the overall coordination which involves: its implementation by the Department of Human Resources (DHR) of "Bank VTB"; conducting in HR-departments subsidiaries mandatory consultation on personnel management function with the coordinators.

Unity of standards which: sets forth the general principles, standards and approaches in the field of personnel management; provides a concordance internal regulations and business processes in HR-departments of subsidiaries with the standards, principles and approaches adopted by the head VTB Bank. At the same time, it is necessary to take into account that all the elements of a new system must comply with the legislation of the country where the subsidiary company is located. It will also require operational control and updating the principles of personnel management system in relation with possible changes in regulatory requirements (Chang and Taylor, 1996).

It is important to note that the principles developed by the group do not reflect the fact that the formation of HR-policies each company of the group will take into account available budget. However, this singularity can lead to significant differences in the practice of HR in specific subsidiaries:

Monitoring and control that DHR of "Bank VTB": carries out continuously assesses the effectiveness and results of HR-departments in subsidiaries; brings the results to the management of the head office, subsidiaries and HR-divisions in subsidiaries.

Reporting and disclosure, suggesting that: DHR of "VTB Bank" sets for HR departments in the subsidiaries uniform procedures of the preparation and reporting, determines its single form; HR-departments provide reporting in the prescribed format and within a specified time.

If using the principles of synchronization the system of personnel management would be contrary to the objectives of the business, the head of the company in agreement with the head office of the bank group can initiate a deviation from them.

In addition, if the management of the subsidiary considers distribution of HR principles impractical in terms of its economy or deterioration of working conditions, their action, in consultation with the parent organization should be suspended until cross-solutions are developed.

To synchronize the processes occurring in the personnel management system of VTB group were identified three levels of competence. Each of them highlights the issues to be addressed on a particular level of the system (Table 3).

We believe that the synchronization of the banking group in terms of working with personnel would require classification of all its subsidiaries on the proposed categories below.

Category 1: Category 1 is maximum synchronization. It includes subsidiaries with the systems of personnel management is maximally coordinated with the similar head office system of the bank group. Typically, these companies leading financial activities are so-called "product" with a share of the bank's participation in authorized capital of subsidiaries, >50% with a high degree of integration and the a high probability of staff movement between the subsidiary and the parent bank.

Category 2: Category 2 is optimal synchronization. Typically, it is a "service" company. The scope of their activities does not coincide with banking or finance and in this regard, these companies have specific tasks and techniques in the field of personnel management. Their main task is to minimize undesirable personnel competition, reduce barriers to the movement of personnel and synchronize elements of management (for managers). This category also includes "product" and "service" organizations which perform similar activities with subsidiaries in other countries.

Category 3: Category 3 is minimal synchronization. It is the "strategic" subsidiaries which activities are aimed at the implementation of social projects, the creation of economic infrastructure and consulting services. They do not pursue a goal interaction with the bank including the implementation of banking products or assets. Synchronization of control system in this case is required only for the top management in the subsidiary.

Currently, existing level of synchronization of the personnel management systems of banking group VTB only affects the system of remuneration, social spending on staff and the appointment of candidates for leadership positions. In addition, currently, principles of personnel management system are transformed within the banking

Table 3: Levels of competence of the head office and subsidiaries in international banking group VTB

Levels of competence	Issues in the field of personnel management
Exclusive sphere of competence of the head bank	Determining the policy of VTB group in the field of personnel management Organization the system of agreements on key personnel appointments Evaluation the effectiveness of top managers in subsidiaries of VTB group
Sphere of joint competence of the head bank and subsidiary	Development the methodological standards used in the process of personnel management Budget approval for staff costs within the business plans of subsidiaries Development the common principles of remuneration and motivation Creation of the system of training and exchange of experience Formation and application of the principles of career growth for key employees Formation the system of personnel reserve in VTB group
Exclusive sphere of competence of the subsidiaries	Development and formation of the corporate culture Development of the staff schedules and resource plans Keeping of personnel document circulation at the level of subsidiary companies Development of the local regulations in subsidiaries Implementation of the HR-activities under a unified strategy of VTB group Providing the reports and data analysis to address of the head office

Researcher's work

group in one-direction. That is why it will require serious study of the mechanism of bilateral exchange of experiences in such areas as:

- Approval of the nomination of managers
- A system of performance management organizations
- Wages and employees motivation
- Establishment of incentives for staff
- Adaptation of the staff and their training
- Recruitment and career management of staff
- Personnel administration
- Automation of human resource management
- Monitoring the engagement of employees in the affairs of the group and others

It is indisputable that it is the system of motivation is one of the tools of increasing personal interest of employees in improving productivity, promoting the development of staff to ensure the competitiveness of the banking group specialists in the labor market. Based on motivation system, formed previously in VTB Bank (it includes the wage system, developed by the consulting firm «Baker and McKenzie» and the system of social benefits for employees “Social Card”) changes were made to the system of motivation of VTB group.

During the processes of integration in 2012, the problem was solved of synchronization the policies and procedures in the field of remuneration and social programs for the staff of subsidiaries. After the conversion, the wage system in subsidiaries has become based on key performance indicators, taking into account the real contribution of each organization to the goals and strategies of VTB group, the specifics of their particular activities and characteristics the regions of their location.

The problem of large differences in the levels of labor costs in the subsidiaries can be solved only by comparing income of the employees represented in the surveys of wages.

To compare with the market we can use a specialized surveys of wages for example companies PWC (company conducts surveys, since 1999 among the largest Russian and international companies) and AMT (conducts surveys since 2004 in 218 cities of Russia and CIS countries) and industry-wide surveys (E&Y) where we can found information about wages of the necessary positions in a labor market. Typically, these salary surveys are updated on an annual basis.

Thus, the synchronization of labor costs should be carried out not between subsidiaries but in subsidiaries in comparison with market data about the levels of wages in the regions and sectors of their presence.

These surveys can provide a competitive remuneration for all categories of personnel in the regions where subsidiaries are present, they also take into account external factors (such as legal requirements, regional features, the existing level of wages in the market), capable of providing internal justice of remuneration for the staff of the international banking group.

The HR-strategy of the international company is highlighted in scientific researches by Porter (1990). According to the results of the analysis, we can conclude that the integration of the personnel management system in subsidiaries of VTB group used primarily export HR-strategy.

This strategy involves the transfer in subsidiaries of those HR-practices that have proven effective and progressive at the company's headquarters. Although, more appropriate in the case of the financial focus of the group is an integrative HR-strategy which allows to disseminating the most effective technologies, methods and tools of personnel management for the entire organization, regardless of whether they worked in the subsidiary or in the head office. The bank needs to operate in accordance with the principles of “global localization” (Ohmae, 1994).

Using these principles and approaches can help to build a comprehensive, integrated, cascade system of personnel management in subsidiaries. It will focus employees of bank group on performance of established standards, compliance with regulatory requirements to improve the quality of employees work and to achieve the objectives of the whole group.

CONCLUSION

Summing up the results of the study of the personnel management system of VTB group can be noted that it has certain advantages. By implementing this model, bank creates conditions for the best use of the capacity and experience of the staff at each individual subsidiary of group. Given the fact that in this direction, VTB Bank is a pioneer of Russian banking groups, the magnitude of work done is impressive.

However, this model needs further refining to the synergistic effect of the interaction the experience of different companies with worldwide locations. VTB group will have to do extensive work to transform the personnel management system of all subsidiaries open to innovation.

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