

## The Formation of Social-Psychological Competence in Professional Activity of Subjects Two Different Groups of Bank Workers

Flera Gabdulbarovna Mukhametzyanova<sup>1</sup>, Nataliya Sergeyevna Krasnenkova<sup>2</sup>, Lucia Fedaiyevna Chukmarova<sup>3</sup>, Aleksandr Nikolayevich Kazakov<sup>4</sup>, Sergey Aleksandrovich Kryukov<sup>4</sup> & Larisa Konstantinovna Obukhova<sup>4</sup>

<sup>1</sup> The University of Management of Tatar Institute of Business Cooperation, Kazan, Russia

<sup>2</sup> Volga State Socio-Humanitarian Academy, Russia

<sup>3</sup> Naberezhnye Chelny Branch of the Institute of Economics, Management and Law, Russia

<sup>4</sup> Kazan Federal University, Russia

Correspondence: Nataliya S. Krasnenkova, Volga State Socio-Humanitarian Academy, M. Gorky Street, 65/67, 443099, Samara, Russia. E-mail: krasnenkovans@mail.ru

Received: September 23, 2014 Accepted: November 17, 2014 Online Published: December 2, 2014

doi:10.5539/ass.v11n1p359

URL: <http://dx.doi.org/10.5539/ass.v11n1p359>

### Abstract

The research of the problems caused by occupational optimization of Bank employees aimed at creating a social-psychological competence in their professional activity, which is ordered in the labour market. The purpose of the article is aimed at identifying the personal characteristics of the subjects of the two different groups of Bank employees in their professional activities. A leading method is a method of testing aimed at identifying personal characteristics such as: empathic abilities, personality predisposition to conflict behavior, ability to listen, machiavellism. The article revealed that the socio-psychological competence of the subjects of the two different groups of Bank employees is determined by a set of specific vocational skills, such as empathic abilities, personality predisposition to conflict behavior, listening skills, the manifestation of machiavellism. The article can be useful for selection and placement of personnel in the internal environment.

**Keywords:** socio-psychological competence, bank's employees, subjects of professional activity, subject-consultant, subject-facilitator, professional activity

### 1. Introduction

In the works Liebestod socio-psychological competence is defined as the integral personal characteristic that has motivational value, emotional and meaningful emotional components occurs due to the interaction of humans with partners at different levels (Berestov, 1994).

As the main component of the socio-psychological competence in the works Unimagana is a certain ability to organize the effective interaction in different interpersonal situations, and integrative its quality considers new knowledge, abilities and skills as a result of experiences of interaction with people (Emelyanov, 1991).

Research Caerta are very informative from the point of view of the content of the phenomenon of socio-psychological competence. Based on the proposed scheme components of competence and a number of definitions of this concept, you have the following options to describe the possible perspectives of socio-psychological competence. Socio-psychological competence as a component of any professional competence is filled with specific content only in the context of specific activities and corresponding issues. Socio-psychological competence is the ability of humans to recognize and control their social behavior, to understand the behavior of others, to understand the psychological mechanisms of occurrence of a particular emotional state, to own mechanisms of self-regulation necessary for the successful execution of activities, the ability to see the socio - psychological problems in their activities, the ability to formulate and seek adequate resolution.

Socio-psychological competence is the ability of an individual to interact effectively with people around him in the system of interpersonal relations, which is important not only in society, the financial culture of the population, but in the professional activity (Platonov, 1984).

According to the subject-activity theory, developed by S.L. Rubinstein and his disciples: K.A. Abulkhanova and A.V. Brushlinsky, human being determines and develops as the subject of the certain activity, a life subject, a culture subject (Abulhanova, 2013; Brushlinsky, 2006). 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.

## 2. Material and Methods

The aim of our study was to identify manifestations of psychological characteristics in the professional activity of the subjects of the two types. To diagnose the following methods were used: a) diagnosis of the level of empathic abilities (VBA), which allows to identify the level of emotional component of empathy, as well as to establish empathic channels are dominant (rational channel of empathy, emotional channel of empathy, intuitive channel of empathy, installation, promote or inhibit empathy, penetration ability in empathy, identity) (Pliskin et al., 2002); b) method of diagnosing predisposition of the individual to conflict behavior (Stomas). This technique allows you to see items such as: competition, collaboration, compromise, avoidance, or device, which selects persons in conflict situations (Pliskin et al., 2002); c) assessment of the ability to listen (Vmichael) to test how well-developed the ability to listen from the experts (Shepel, 2002); g) methods of research machiavellism personality (VNO) which allows to identify machiavellist attitudes and beliefs of subjects (Mukhametzyanov et al., 2013).

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. Secondly, it is the subjects of professional activity of Debt Collection Department.

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.

Staff support credit products (OSKP) we have, conditionally named entities of the first type or the subjects of consultants". Their main aim is to encourage the client to perform obligations under the loan agreement and the repayment of accounts receivable.

The staff of the division of the original collection (UPSZ), named entities of the second type, or "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. Specialists of the Department of maintenance loan products or subjects consultants" they see in a legitimate way, i.e. it professionals who are well-behaved with respect to customers, they are kind, sympathetic, honest. But the experts of the Department of the initial collection of the debt or the so-called "subjects - facilitators" they see as illegitimate, i.e. they are perceived as evil and careless staff.

## 3. Results and Discussions

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.

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. The average level of Staff to support lending products is - 22%, which is lower by 3% than the employees of the initial debt collection; lower level of significantly higher Staff to support loan products and is - 73%, and specialists of the initial debt collection - 45%. Low level, we note that 5% is the results in the maintenance department of loan products and 36% of the initial debt collection department.

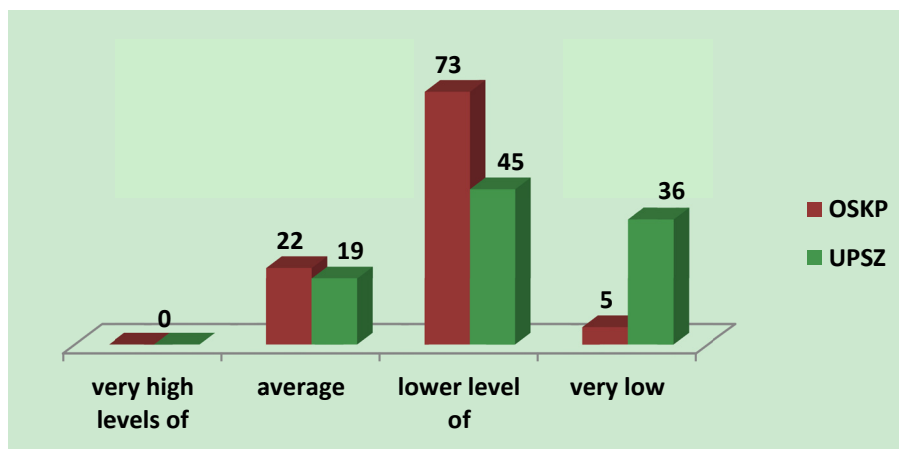


Figure 1. Indicators of empathy in groups OSKP and UPSZ (in%)

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. In the group of experts on debt collection or the subjects of the second type of average value strategy "competition" is - 4.6 points; "Cooperation" - 7.1 points; "Compromise" - 8 points; "Avoidance" - 6.1 points 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 the initial debt collection, 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 Support Department loan products 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.

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.

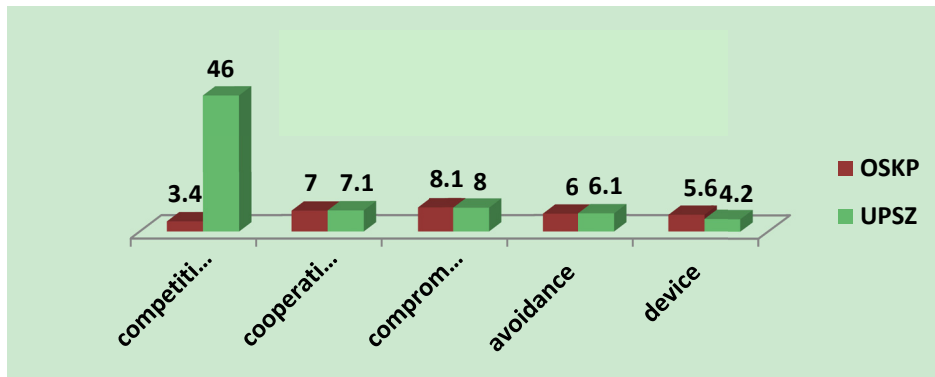


Figure 2. Indicators of response strategies in a conflict situation Group OSKP and UPSZ (in points)

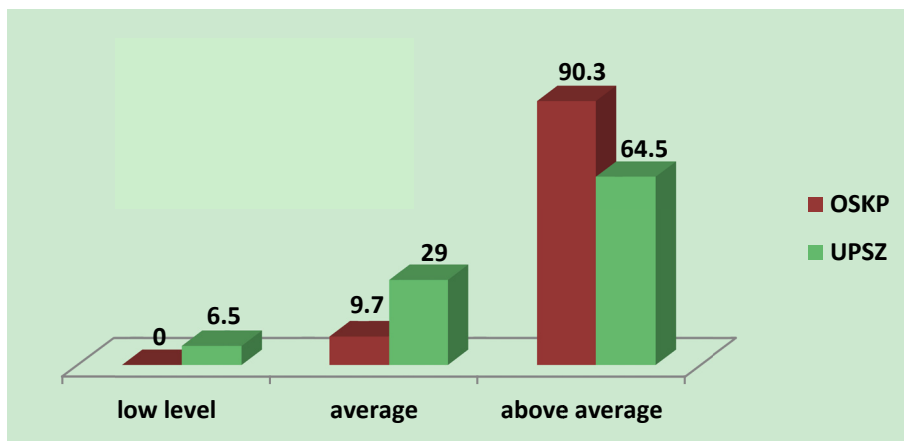


Figure 3. Indicators "listening skills" Group OSKP and UPSZ

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 the initial debt collection, which is 28%, while the consultants - 18%. Average values also dominate among the specialists of the initial debt collection - 39%, which is 15% lower than that of the consultants. Low values of the specialists of Support Department loan products are 58%, where specialists the initial debt collection lowest value is 35%.

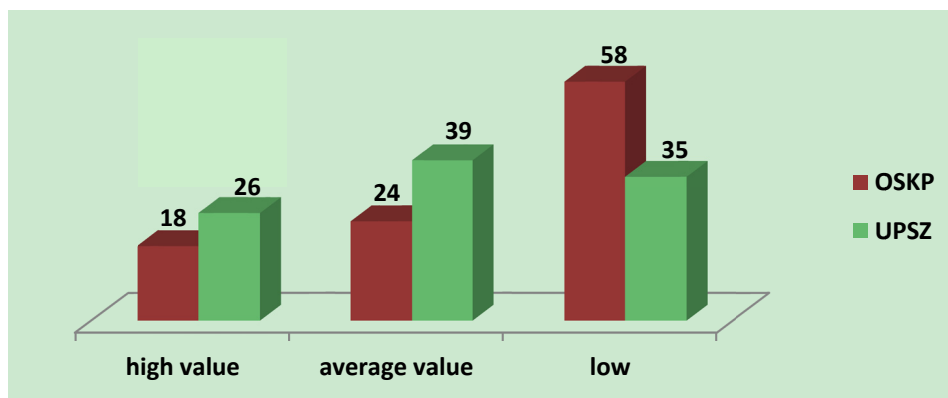


Figure 4. Indicators of level values Machiavellianism Group OSKP and UPSZ

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

#### 4. Conclusion

Based on these data, we can conclude that the bank's employees increasingly characterized by the ability to influence people, the desire to be proactive in communicating and quickly establish contacts.

The data suggest that the socio-psychological competence of the subjects determines by a combination of the two types of specific professionally important qualities.

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.

#### 5. Recommendations

We identified a number of personal characteristics of Bank employees, you need to consider when targeted adjustment of the level of socio-psychological competence in professional activities. Also the article is interesting to optimize the selection and placement of personnel in the internal environment.

#### References

- Abulhanova, K. A. (2013). Socio-philosophical and psychological problem of the subject. *World of psychology*, 2(74), 262 - 275.
- Brushlinsky, A. V. (2006). *Selected psychological works*. Moscow. Publishing house of the Institute of psychology of Russian Academy of Sciences.
- Berestov, L. I. (1994). *Socio-psychological competence as professional characteristics of the head*. Abstract. Thesis. Moscow.
- Emelyanov, Y. N. (1991). *The theory of the formation and practice of improving communicative competence*. Thesis. Leningrad.
- Mukhametzyanov, F. G., Mustafina, S. G., & Vagina, V. R. (2013). *Subjectivity student private University*. Kazan: CHOW VPO "the Academy of social education": 175.
- Platonov, K. K. (1984). *Concise dictionary system of psychological concepts*. Moscow, Higher school: 174.
- Pliskin, N. P., Kozlov, V. V., & Manuilov, G. M. (2002). *Socio-psychological diagnosis of personality development and small groups*. Moscow.
- Shepel, V. M. (2002). *Image studies. How to please people*. Moscow.

#### Copyrights

Copyright for this article is retained by the author(s), with first publication rights granted to the journal.

This is an open-access article distributed under the terms and conditions of the Creative Commons Attribution license (<http://creativecommons.org/licenses/by/3.0/>).