

CONCEPTIONAL MODEL OF COMMERCIAL BANK MANAGEMENT

Egidijus Žukauskas¹ Bronius Neverauskas²

¹Kauno technologijos universitetas
Panevėžio institutas
Nemuno g. 33, LT-37164 Panevėžys

²Kauno technologijos universitetas
Laisvės al. 55-508, LT-44309 Kaunas

Commercial banks are business companies, however, due to their specifics they must be conservative in their decisions, but dynamic in customer service. These two preconditions are vital for surviving in the competitive environment of business. Conservatism is reflected by statics; hierarchy in decision making at the management level ensures fast adoption of strategic decisions, which is regulated by the levels of subordination. Dynamic work of departments in customer service level warrants flexible, fast and qualitative relationships with the users (clients).

It is noteworthy that when comparing improvement and adaptation of banks and organizations in general, it can be seen that banks are rapidly introducing innovations, supplementing the scope of their offering with electronic services: electronic banking, payment cards, online credit services, etc.; however, when analyzing the improvement of organizational structures, it can be stated that in banks there is no adjustable organizational structure, thus, rigid relationships remain between the elements of the bank, preventing the development of responsibility and flexibility.

The explored scientific literature allows stating that the scientific literature purposely analyzing the bank development process and its consequences to the structure of management as well as to the management of bank network has not been widely analyzed, and the sources of literature are sparse. Scientific literature on the subject of banks more often deals with the management aspects of bank assets' liquidity; it also considers the bank risk management models, while emphasizing the importance of operational risk management.

The article is dedicated to revealing the management of the commercial bank network when changing the established organizational structure with the two main parts – static and dynamic. Based on scientific works of management specialists, the essence of the bank and its organizational structure is discussed, process of bank development is revealed, which represents the prerequisite for the new structural model of bank management. Tactical management of the bank ensures its vitality – support and performance of all functions. Strategic management includes the entirety of decisions, which determine the bank's success. Day-to-day management refers to dynamics, and dynamic organizational management structure is, therefore, necessary. Strategic management is statics, and static organizational management structure is,

therefore, needed. Strategic management is ensured by the manager of the organization, in this case, of the bank. Manager (of the bank, bank branch, department, division) has to make strategic decisions not as fast as tactical (everyday) ones. Day-to-day decisions cannot be postponed, they must be made immediately, rapidly, in order to ensure smooth process of work, satisfying the customers. Dynamic model of commercial bank management allows manifestation and revelation of employees' competence, qualification and creativity in routine activities. Moreover, the staff also assume the responsibility and do not digress from the limits of their empowerments.

Conceptional model of commercial bank management should be highly beneficial to the bank: more funds could be allocated to scientific research works, market research, training of the staff and improvement of qualification; an opportunity would appear to attract the energetic specialists and managers of high qualification with higher salaries.

Keywords: bank, bank network, organizational structure, network organization.

Introduction

Changes of the country's economic indicators and development of technologies determine the expanded activities of banks and growing competition between them. The main aim of the bank is to earn more profit, whereas this, in its turn, is determined by effective operation of the bank as an organized system. In response to external forces, the bank has to optimize the management of its network: to adapt the organizational structure and organization of work. Nowadays organizations should know the market and consumer needs, to reduce the costs and to enhance flexibility. This shows that banks have to revise their structure and system of management in order to remain competitive and profitable.

In Lithuania, banks are of a classical commercial type, as in most European countries, therefore in this article, classic commercial bank will be further examined.

Management optimization of the classical commercial bank network is very important in several aspects: cost reduction, decision-making speed, increase

of sales volumes (crediting and investments), granting of responsibility to local staff and managers, development of personal competence and enhancement of independence, management of the bank's market. The most important and relevant aspects are as follows: aspect of management between the headquarters and affiliates of banks, the network and human relationships (how and why it affects human resources, team building, development of personalities and self-expression).

Problem. When observing the operations of banks in Denmark, Switzerland, Germany and Norway, attention was paid to and information was collected about the management of banks, their management structure and peculiarities of management. It was established that the improvement of the bank as an organization and its encountering the changed quality of services required in each domain of its activities, attainment of which is prevented by stagnating organizational structure of management, was underestimated. A static structure also impedes smooth and fast sharing of information, adoption of timely day-to-day decisions and ensuring a result of high quality.

Object of article – management model of a classic commercial bank.

Purpose of article – to present a conceptional management model of a classic commercial bank.

Objectives of article:

1. To reveal the course of development of a classical commercial bank.
2. To reveal the changes in management and structure of a classical commercial bank.
3. To present the structural elements of the commercial conceptional management model of a classical bank.

Method of work: scientific literature analysis, based on comparative and summarization method.

Management and structure of the commercial bank

Bank is a company, operating on the basis of share capital, engaged in acceptance of deposits and other reimbursable funds and provision of credits, and accepting the ensuing risks and responsibility; it also engages in other activities, stipulated by the law, while carrying out all or some of the operations, provided for by the law. Banks could be classified as follows: central bank of issue; commercial banks, also called deposit banks; investment banks; savings banks; special banks: mortgage banks, agriculture banks; foreign trade banks; private banks. It is noteworthy that the systems of banks in Lithuania and the world differ. In Lithuania there operate banks, performing many banking functions (Strumickas, Valančienė, 2006). In the meantime banks in the world are classified based on functions carried out by them. It should be emphasized that a bank is a credit institution, substantiating its activities on acceptance of deposits or other reimbursable funds from legal or physical persons and provision of credits, assuming the ensuing risks and responsibility. Commercial Bbnk is an institution, in which personal contact with the consumer (client) is very important, and the service provided must be qualitative and rendered effectively. It is noteworthy that a bank is a network organization and the structure of the bank as an organization should, therefore, be analyzed from organizations' point of view (Vilkas, Stancikas, 2006).

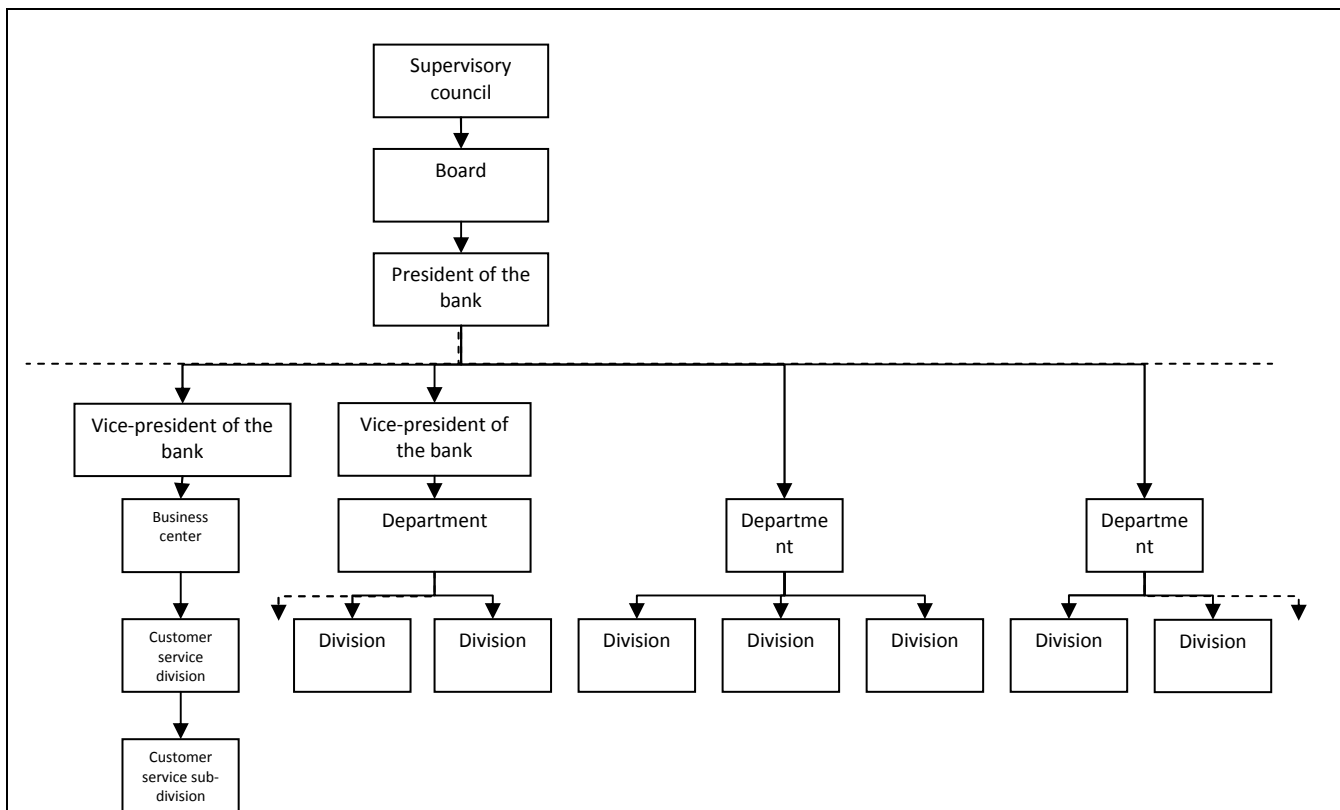


Figure 1. Block-type (static) organizational structure of a classic commercial bank (prepared by the authors E. Žukauskas, B. Neverauskas)

Globalization and enlargement of the European Union has changed the classic bank in Europe. Banks' becoming larger and mergers unavoidably affected classic banking, which is the best reflected by Swiss bank system.

In the story laying down the history of one bank, Joseph Jung described the historical changes undergone by Credit Suisse Group from the 18th century to these days. The most important fact is that as new types of banks appeared in the course of the entire period and products of the banks and financial instruments evolved, regardless of the invention of computers, i-line, electronic banking and cards, the bank's structure of management, management strategy and tactics sustained practically no changes

Naturally, specifics of commercial bank services demands for special and well-defined measures for risk management. In 1977 – 1996 dynamics appeared in the banking all over Lithuania and it became necessary to restructure the management of the banks as well. As dynamics appeared in the business of banking, statics remained in the principal block-type chart of management. Another group of Swiss scientists, (Hirszovicz et al., 2003) substantiated the necessary changes in the management of banks in the publication "Fundamentals of bank management structures", however, the primary structure remained the block-type one. (see Fig. 1).

Dynamic conceptual model of commercial bank management

In the modern global, particularly fast-changing and competitive world of business, successful banks are those, which employ educated employees as well as apply the best laws of management and schemes of management ensuring day-to-day as well as strategic management. Models of bank management have not been widely explored in Lithuania. As already mentioned a bank is a network organization and when analyzing the management aspects of network organizations of different authors (Alstyne, 1997, Bellasi, 2000), Black, Edwards, 2000, Henderson and McAdam, 2000, Mintzberg, 1983, Morgan 1989, Lileikienė, 2008) common strategy and activities in certain field were, therefore, emphasized. Furthermore, influence of the bank as a global organization, importance of resources and abilities of individual members, reciprocal communication and exchange (of information), continuously improving non-hierarchical structure striving for the common objective and benefit, ensuring sustainability and competitiveness, safety of risk and social relationships is distinguished.

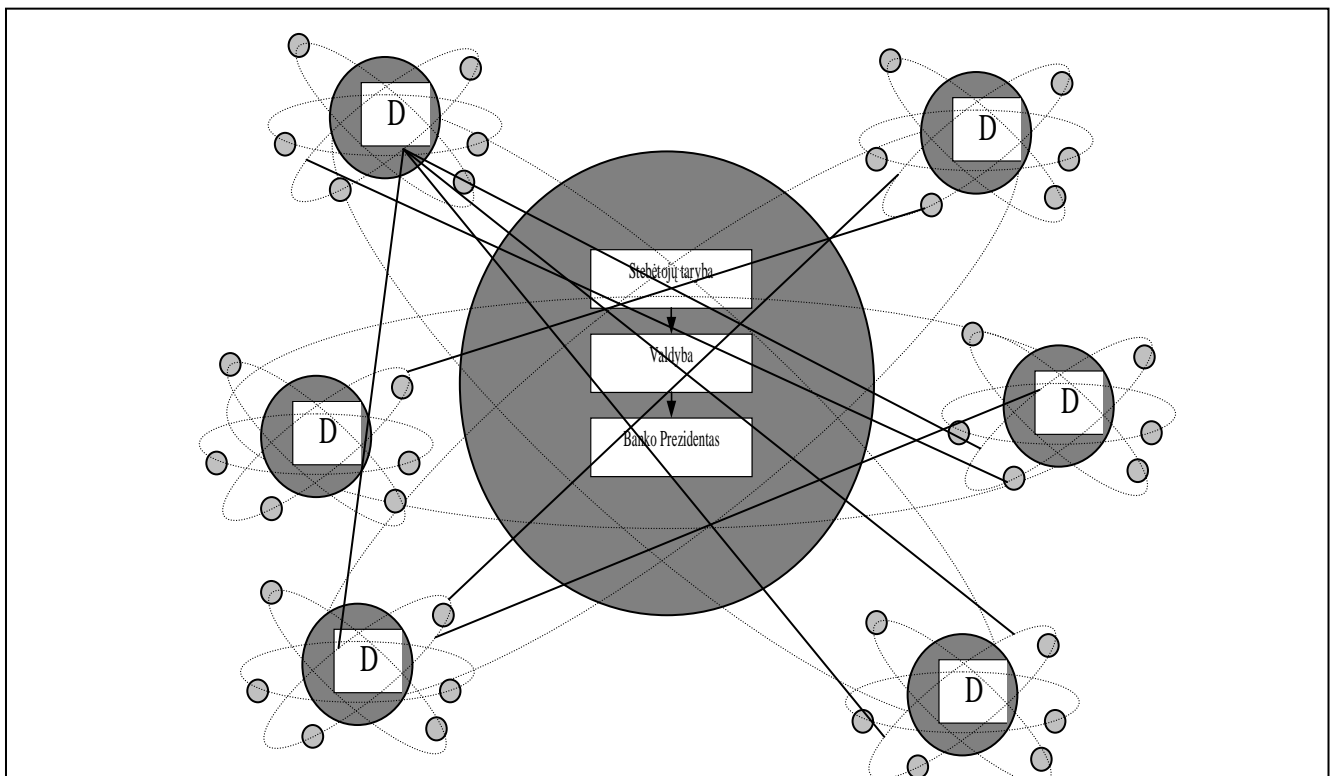


Figure 2. Dynamic conceptual model of classic commercial bank's management structure (compiled by the authors E. Žukauskas, B. Neverauskas)

Stebėtojų taryba – supervisory council
Valdyba – board
Banko prezidentas – president of the bank

Based on the conducted analysis of scientific literature (Burt 1993, Dessler 2001, Attewell 1984, Baker 1993, Byrne 1993), Emeric 2006, Keller 1987), management of the bank network could be discussed in two levels – strategic management of the bank and tactical (day-to-day) management. Tactical management of the bank ensures the bank's vitality – support and performance of all functions. Strategic management encompasses the entirety of decisions, determining the success of the bank. Day-to-day running refers to dynamics and dynamic structure of management is, therefore, needed. Strategic management refers to statics and because of this a static organizational system of management is needed. Strategic management is ensured by the manager of the organization, in this case, of the bank. Manager (of the bank, bank branch, department, division) has to make strategic decisions not as fast as tactical (everyday) ones. Day-to-day decisions cannot be postponed, they must be made immediately, rapidly, in order to ensure smooth process of work, satisfactory to the customers. Dynamic model of bank management allows manifestation and revelation of employees' competence, qualification and creativity in routine activities. Moreover, the staff also assume the responsibility and do not digress from the limits of their empowerments.

Management models of banks, presented in scientific literature and discussed by practitioners are common and their use is suggested notwithstanding the changes of the market. In author's opinion, static structure is necessary for making strategic decisions, whereas the dynamic one (see Fig. 2), the so-called spherical one – for performance of day-to-day work.

In Lithuania, Sakalas and Vaškelaitis (2003) recognize a rigorous hierarchical structure/scheme of management. This is beneficial for the purposes of risk management; for performance of the bank's activities we propose the dynamic model. Thus, management of banks is examined from point of view of system and network theories.

Scientific literature, analyzing the bank network management models or the management itself in an integrated manner, is not abundant. Scientific literature analyzes just the management aspects of bank assets liquidity; it also considers the bank risk management models, while emphasizing the importance of operational risk management. After carrying out a comprehensive analysis of scientific literature, it can be stated that the problems of bank management explored by foreign and Lithuanian authors relate more of the bank risk management.

When developing the design of the organizational structure of the bank, one needs to know what the intended purpose of the future model is. The main requirements to the model would be as follows:

- Strict hierarchy in the level of management.
- Partial independence in the level of departments.
- Higher responsibility of CSD (customer service division).
- Rapid transfer and distribution of informatikon.
- Intensive reflection.
- Clear responsibilities.

The entire conceptional model of bank management is comprised of molecules; its core represents "statics" – hierarchical structure, whereas the surrounding atoms – "dynamics" – sufficiently independent units, having many duties and much responsibility.

It is proposed that each level of management operates as a unit, while the elements (separate individuals) of these units have their duties, rights, personal and collective responsibility:

1. Management of the bank and departments.
2. Business centers and customer service divisions (CSD) within them (Table 1).
3. Customer service sub-divisions.

In this case, an employee is the most important element, which communicates with the clients and reflects the obtained information, shares it and radiates; this modifies the market relationships within the CSD:

- Communication, decision and negotiation mechanisms – in larger or lesser scope they always exist in networks of all types, seeing as partners as well as agreements between them are necessary when building a network; long-term cooperation necessitates joint decisions and negotiations.
- Social coordination – deep and stable relationships, based on the norms (identity) and reputation of the group.
- Integrating and connecting roles and formations – generally this is the center, performing the role of network activities coordination.
- Expert supervision of activities can be conducted in consortium, franchise-type of relationships.
- Programming and setting of objectives – is known as a fact that organizations based on the formation of objectives and expected results are more effective than those based on hierarchical control.
- Motivation system – centers have to share profit and revenues with the members in exchange for their services.
- Screening system – strict requirements can be established for the partners' entry into the network, preventing undesirable occurrences in the future.
- Information systems – coordination can be carried out with the help of information technologies; this has significantly reduced the costs of coordination globally.
- Voluntary support and infrastructure: when innovation costs are very high, technological parks and other kinds of infrastructure are being created to help the organizations to develop the innovations and simultaneously coordinate these activities.
- Trust in the members of the network is perhaps the main coordination mechanism in network organizations, regulating their internal and external relationships and activities. One of the attributes inherent to network structures is reciprocity of inter-relationships or communication. Exchanging services is the precondition of the community's stability or coherency of the group. One member of the network can obtain information from another member just because of the feeling of belonging. Here, expectancy is an inherent quality: if inter-relationships are long-

termed, sooner or later the received service will be reciprocated.

The higher is the level of work division and the more cohesive the interconnection and dependency of the organization, the higher is the necessity to coordinate the activities. Moreover, it can be stated that the bigger and more complicated the management structure is, the more efforts will have to be put into coordination, from the highest level of organizational management to final performers of operations.

Table 1

Work of customer service division and dissemination of information (compiled by the authors)


	<p>Soars and rotates – through contacts with internal and external environment Soars – deals with everyday position-related duties subject to status within the organization. Rotates – everyday works with subordinates, colleagues, clients and other external organizations.</p>
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Table 2

“Handover” of information

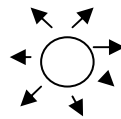
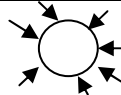
	<p>Spreads information Delegates tasks Coordinates activities Sells products and services</p>
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Table 3

“Receiving” of information

	<p>Receives information Submits a report Human resource development</p>
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Different types of inter-dependability between divisions can exist:

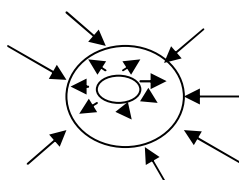
- nominal inter-dependability, when divisions contribute to the organization, but do not interact among themselves. Standard measures of coordination are used for that purpose, however, employees do not take a direct part in this process;
- consequent inter-dependability, when relationships of divisions depend on sequence of the work performed. Relationships can be established in the initial or final stage of product development (production, construction, service provision). Particularly large need for coordination appears in the final stage of the product development, when a significant role is given to planning and alignment;
- mutual inter-dependability of divisions, when actions of one division become the results of another, and vice versa. The main domains of activities can be linked through such coordination processes with the auxiliary ones. To maintain these relationships of mutual inter-dependability, individual and group coordination (mutual regulation) measures are applied.

A logical management structure of bank’s organization can form as a result of good impact of coordination measures. Ginevičius, Sūdžius (2005) states that in the opinion of Mooney and Reiley (2002), coordination is the

key principle of the organization. Potentially, it includes all other principles.

Table 4

Advantages of elastic networking

	<p>Assurance of control Assurance of sales Observance of customer service standards Preservation of management hierarchy Risk management Adoption of strategic decisions at the center and their dissemination is more flexible, faster response to changes</p>
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When analyzing the activities of different institutions, public and business organizations, Mooney and Reiley (2002), Bagdonienė, Jakštaitė, (2007) Urbanskienė, Žostautienė, Chreptavičienė (2008), Vanagas, Vilkas (2008) ascertained that people have to act in accordance with the described and inter-related rules. When working together, people achieve better results. This outlines the principle of coordination. Such is the discretionary essence of the principle. The normative essence of principles lies in the fact that each principle is strictly established and operation of each principle is defined. The principle of coordination obligates to align the actions vertically as well as horizontally. Activities of coordination by nature can be divided into:

- preventive, aimed at preparing to solve the problems and difficulties;
- removing the obstacles, the aim of which is to reduce and eliminate the malfunctioning of the organization;
- regulatory, ensuring the functioning of the existing scheme;
- stimulating, helping to affect the organization’s structure of management better, even when there are no disturbances of activities.

Benefit of the dynamic conceptional model of commercial bank’s management structure: more funds could be allocated to scientific research, construction and design works, while seeking to improve the products or the production process. Moreover, after concentrating the capital, more funds could be assigned to market research, to development of the market channels, advertising and other spheres of promotion; more funds could be assigned for training of employees and improvement of qualification; an opportunity would appear to attract energetic, highly-qualified specialists and managers, by offering them higher salaries.

Conclusions and recommendations

1. The following peculiarities have been distinguished that are characteristic to the management of the commercial bank as a network organization: network organization’s organizational structure is more complicated than that of a simple organization; in the management process of network organization, coordination and control functions determine the overall management of the organization.
2. Management structure of commercial bank could be divided into two main parts: static and dynamic ones.

The dynamic part refers to the customer service divisions, because this link of the commercial bank in particular must be the most flexible one when interacting with the clients.

- The conceptional model of commercial bank's structure of management should be highly beneficial to the bank: more funds could be allocated to scientific research, market research, training of employees and improvement of qualification; an opportunity would appear to attract energetic, highly-qualified specialists and managers, by offering them higher salaries.

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Egidijus Žukauskas, Bronius Neverauskas

Banko valdymo koncepcinis modelis

Santrauka

Šalies ekonomikos rodiklių pokyčiai, technologijų plėtojimas lemia padidėjusią bankų veiklą ir didėjančią konkurenciją tarp bankų. Pagrindinis banko siekis yra kuo didesnis pelnas, o pelną lemia efektyvi banko kaip organizuotos sistemos veikla. Kaip atsaką į išorines jėgas, bankas turi optimizuoti savo tinklo valdymą: adaptuoti organizacinę struktūrą ir patį darbo organizavimą, kadangi šandien organizacijoms yra svarbiausia gerai išmanyti rinką ir vartotojų poreikius, mažinti kaštus ir didinti lankstumą. Tai rodo, kad bankai turi peržiūrėti savo valdymo struktūrą ir valdymo sistemą siekdami išlikti konkurencingi ir pelningi.

Lietuvoje bankas yra klasikinis komercinis kaip ir daugelyje Europos šalių, todėl straipsnyje toliau ir bus nagrinėjamas šis bankas.

Klasikinio komercinio banko tinklo valdymo optimizavimas yra svarbus keliais aspektais: kaštų mažinimo, sprendimo priėmimo greičiu, pardavimų apimtys didinimu (kreditavimo ir investavimo), atsakomybės suteikimu vietos darbuotojams ir vadovams, asmeninės kompetencijos ugdymu ir savarankiškumo didinimu, banko rinkos valdymu. Pagrindiniai ir aktualiausi aspektai: valdymo aspektas tarp bankų pagrindinių buveinių bei skyrių (poskyrių) tinklo ir žmoniškųjų santykių aspektas (kaip ir kuo daro įtaką į žmogiškiesiems ištekliams, komandų kūrimą, asmenybių ugdymui ir saviraiškai).

Temos problema. Stebint Danijos, Šveicarijos, Vokietijos, Norvegijos bankų veiklą, buvo kreipiamas dėmesys ir renkami duomenys apie šių bankų valdymą, jų valdymo struktūrą, domėtasi valdymo ypatumais. Išsiaiškinta: neįvertinama tai, jog bankas kaip organizacija tobulėja ir kiekvienoje savo veiklos srityje susiduria su pakitusia reikalinga paslaugų kokybe, kurią pasiekti trukdo

stagnatiška organizacinė valdymo struktūra. Statiška struktūra taip pat trukdo sklandžiai ir greitai dalytis informacija, priimti laiku atliekamus kasdienes sprendimus ir užtikrinti aukštos kokybės rezultata.

Straipsnio objektas – klasikinio komercinio banko valdymo modelis.

Straipsnio tikslas – pateikti klasikinio komercinio banko valdymo koncepcinį modelį.

Straipsnio uždaviniai:

1. Atskleisti klasikinio komercinio banko plėtojimosi eigą.
2. Atskleisti klasikinio komercinio banko valdymo ir struktūros pokyčius.
3. Pateikti klasikinio komercinio banko valdymo koncepcinio modelio struktūros elementus.

Darbo metodas: mokslinės literatūros analizė remiantis lyginamuoju ir apibendrinimo metodu.

Bankas – tai akcinio kapitalo pagrindu veikianti įmonė, kuri verčiasi indėlių ir kitų gražintinių lėšų priėmimu ir paskolų teikimu bei prisiima su tuo susijusią riziką ir atsakomybę, taip pat užsiima kita įstatymo numatyta veikla, atlikdama visas ar dalį įstatymo numatytų operacijų. Bankus galima klasifikuoti taip: centrinis emisijos bankas; komercijos bankai (kitais dar vadinami depozitų bankais) investicijų bankai; taupomieji bankai; specialieji bankai (hipotekos bankas, žemės ūkio bankas) užsienio prekybos bankai; privatūs bankai. Pastebėtina, kad Lietuvoje ir pasaulio bankų sistemos skiriasi, nes Lietuvoje veikia bankai, kurie atlieka daugelį bankinių funkcijų. Pasaulyje bankai yra klasifikuojami remiantis jų atliekamomis funkcijomis. Reikėtų akcentuoti, kad bankas – tai kredito institucija, savo veiklą grindžianti indėlių ar kitų gražintinių lėšų priėmimu iš juridinių ar fizinių asmenų bei kreditų teikimu ir prisiimanti su tuo susijusią riziką ir atsakomybę. Bankas – tai institucija, kurioje labai svarbus yra asmeninis kontaktas su vartotoju (klientu) ir pateikiama jam paslauga turi būti kokybiška ir pasiūloma efektyviai. Reikėtų pabrėžti, kad bankas yra tinklinė organizacija, todėl banko kaip organizacijos struktūrą derėtų analizuoti tinklinių organizacijų aspektu.

Mokslinėje literatūroje pateikiami ir praktikų aptariai banko valdymo modeliai yra bendri ir jais siūloma naudotis neatsižvelgiant į rinkos pokyčius. E. Žukausko nuomone, statinė struktūra reikalinga strateginiams sprendimams priimti, o dinaminė (žr. 2 pav.), vadinamoji rutulinė-sferinė – kasdieniam darbui atlikti.

Lietuvoje prof. A. Sakalas ir prof. V. Vaškelaitis pripažįsta griežtą hierarchinę valdymo struktūrą / schemą. Tai funkcionalu rizikos valdymo prasme. Banko veiklai vykdyti siūlome dinaminį modelį. Tokiu būdu banko valdymas nagrinėjamas sistemų teorijos požiūriu, organizacijos teorijos požiūriu ir tinklaveikos (*network*) teorijos požiūriu.

Mokslinės literatūros, kurioje būtų kompleksiskai analizuojami banko tinklo valdymo modeliai arba pats valdymas nėra daug. Mokslinėje literatūroje analizuojami tik banko aktyvų likvidumo valdymo aspektai, taip pat nagrinėjami banko rizikos valdymo modeliai akcentuojant operacinės rizikos valdymo svarbą.

Atlikus išsamią mokslinės literatūros analizę, galima konstatuoti, jog užsienio ir Lietuvos autorių darbuose nagrinėtos banko valdymo problemos daugiau siejasi su banko rizikos valdymu.

Pagrindiniai reikalavimai modeliui yra šie:

- Griežta hierarchija valdymo lygmenyje;
- Dalinis savarankiškumas departamentų lygmenyje;
- Didesnė atsakomybė KAS (klientų aptarnavimo skyrius);
- Greitas informacijos perdavimas ir paskirstymas;
- Didelė refleksija;
- Aiškios pareigos (E. Žukauskas, B. Neverauskas).

Visas banko valdymo koncepcinis modelis susideda iš molekulių, kurių branduolys yra „statika“ – hierarchinė struktūra, o skriejantys atomai – „dinamika“ – pakankamai savarankiški ir turintys daug pareigų ir atsakomybės vienetai.

Siūloma, kad kiekvienas valdymo lygis veiktų kaip vienetas, o šio vieneto elementai (atskiri individai) turėtų savo pareigas, teises ir asmeninę bei kolektyvinę atsakomybę:

1. Banko vadovybė ir departamentai.
2. Verslo centrai ir juose esantys klientų aptarnavimo skyriai (KAS) (žr. lentelę).
3. Klientų aptarnavimo padaliniai.

Šiuo atveju svarbiausias elementas yra darbuotojas, kuris bendrauja su klientais ir reflektuoja gautą informaciją, ja dalijasi, spinduliuoja. Tai pakeičia rinkos santykius KAS viduje:

Remiantis atlikta mokslinės literatūros (Burt 1993, Dessler 2001, Attewell 1984, Baker 1993, Byrne 1993, Emeric 2006, Keller 1987) analize, banko tinklo valdymą galima aptarti dviem lygmenimis: strateginiu banko valdymu ir taktiniu (kasdieniu) valdymu. Taktinis banko valdymas užtikrina banko gyvybingumą – visų funkcijų palaikymą ir vykdymą. Strateginis valdymas apima visumą sprendimų, kurie nulemia banko sėkmę laimėjimus, visumą. Kasdienis valdymas yra dinamika, todėl reikalinga dinamiška organizacinė valdymo struktūra. Strateginis valdymas yra statika, todėl reikalinga statiška organizacinė valdymo sistema. Strateginį valdymą užtikrina organizacijos, šiuo atveju banko vadovas. Vadovas (banko, banko padalinio, departamento, skyriaus) strateginius sprendimus turi priimti ne taip greitai kaip taktinius (kasdienes). Kasdieniai sprendimai yra neatidėliojami, jie turi būti priimami iš karto, greitai, kad vyktų sklandus ir vartotojus tenkinantis darbo procesas. Dinaminis banko valdymo modelis leidžia atsiskleisti darbuotojų kompetencijai, kvalifikacijai ir kūrybingumui kasdienėje veikloje. Taip pat darbuotojai prisiima atsakomybę ir nenutolsta nuo savo įgaliojimų ribų

Plėtojant banko organizacinės struktūros projektavimą, reikalinga žinoti, ką siekiama įgyvendinti būsimuoju modeliu.

Dinaminio banko valdymo struktūros koncepcinio modelio nauda – daugiau lėšų būtų galima skirti mokslo tiriamiesiems darbams, konstravimo, projektavimo darbams, siekiant patobulinti gaminius ar patį gamybos procesą. Taip pat, sukongravus kapitalą daugiau lėšų būtų galima skirti rinkos tyrimams, rinkos kanalams plėtoti, reklamai ir kitiems rėmimo reikalams. Didesnės lėšos taip pat skiriamos darbuotojų rengimui, kvalifikacijos kėlimui; atsirastų galimybė už didesnius atlyginimus samdyti energingus, aukštos kvalifikacijos specialistus ir vadovus.

Raktažodžiai: *Bankai, bankų tinklas, organizacinė struktūra, tinklų organizacija.*

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