

ASSESSMENT OF THE EFFICIENCY OF THE BANK'S FINANCIAL CONTROLLING SYSTEM

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The financial sector is currently developing at the most dynamic pace, at the same time, this development is characterized by the largest and most extensive operational risks. This causes financial institutions to pay more attention to modern asset, risk and competitiveness management systems. Financial controlling in this aspect is a comprehensive system of increasing the effectiveness of the functioning of financial institutions and increasing their competitiveness in the medium and long term. The main problem of the implementation of financial controlling is the lack of qualified specialists capable of building a quality system taking into account the peculiarities of the functioning of a separate financial institution. The process of implementing the system of financial controlling of banking activity has several main stages: the methodological stage, which involves specifying the model of bank controlling; methodical stage, characterized by the selection of methods of implementation of the financial controlling system in the bank necessary for making certain management decisions; the technical stage, which involves the determination of the number of persons and the distribution of responsibilities among qualified personnel who will work with the management base. For practical use, the content of the Regulation on the organization of financial controlling in the bank, which defines the organizational and legal features of ensuring the functioning of the financial controlling system, is proposed. The structure of the document contains a clearly defined list of tasks of the financial controlling service in the bank, as well as the rights and duties of the controllers. A methodical approach to the evaluation of the effectiveness of the formation of the system of financial controlling of banking activity has been developed, which provides for the evaluation of the effectiveness of the work of the financial controlling service (thanks to the evaluation of its current activity and the cognitive skills of employees), which will make it possible to take into account not only the feasibility of investing financial resources in the implementation of financial controlling, but also the level professionalism of the members of the established financial controlling service, which is an important condition for effective banking activity.

Key words: bank, financial controlling, task of financial controlling of the bank, effectiveness of financial controlling, effective banking activity.

JEL Classification: G21, G30.

Formulation of the problem. Increasing the level of competitiveness in the financial sector today is a problem for both individual banks and the entire banking system of the country. The development of competition in the banking sector of the financial market necessitates the modernization of the management system, which ensures the long-term functioning of the bank. Among the instruments of such modernization, one of the main places is occupied by bank financial controlling.

Historically, financial and credit institutions developed in rather difficult economic conditions. Periodically, a number of contradictions and shortcomings were expressed in the form of banking crises. Currently, the share of

unprofitable financial and credit institutions reaches about 38%, which is quite a high level. It is not by chance that a number of banks have already begun to master and introduce into their own practice separate controlling tools, which allows them to increase the efficiency of their activities. Unfortunately, such work is not comprehensive yet. Financial controlling tools are far from being used to their full extent, and banks are usually guided by their own acquired experience, and not by the concept of modern controlling as a complete system.

Analysis of recent research and publications. The study of various aspects of financial controlling in banking activities was reflected in the scientific works

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of such scientists as S. Zaporozhets and O. Bartosh [1], V. Mishchenko and S. Mehovich [2], O. Primostka [3], N. Pugarska [4]], D. Skybyuk [5] and others, as well as repeatedly discussed within scientific events [6]. At the same time, a significant number of problems of financial controlling in the activities of banks are insufficiently covered and require their further research and search for solutions.

Highlighting previously unresolved parts of the overall problem. Given the fact that financial controlling systems are implemented in the management activities of banks partially, not systematically and often without a strategic vision of the development of financial controlling in the institution, the place, tasks, functions, powers and approaches to evaluating the effectiveness of the implementation of financial controlling in the activities of commercial banks require in-depth research.

Formulation of the goals of the article (statement of the task). The purpose of the work is to justify the methodology for evaluating the effectiveness of the financial controlling system of a commercial bank based on the determination of the degree of fulfillment of the tasks set before the financial controlling department.

Presentation of the main research material. Banks, like any other business entities operating on a commercial basis, set before themselves the goal of obtaining profit, maximizing the value of business and increasing the welfare of shareholders. Based on this, the goal of banking management is to increase the market value of a financial and credit institution while simultaneously ensuring a sufficient level of liquidity. With the expansion of the banking business, a rigid and centralized approach to the orientation of bank management loses its advantages and does not allow to respond promptly and with sufficient flexibility to changes in the external and internal environment of banking activity. The strengthening of competitive relations in the financial market, the development of innovative banking technologies, the strengthening of business diversification, the complexity and contradictions of business processes determine the need to apply new approaches to the formation of an optimal system of financial controlling in the bank.

Forming a controlling service for small banks is not advisable. Such financial and credit institutions can use the services of relevant outsourcing companies. For banks with larger assets and capital (especially for systemically

important banks), on the contrary, the creation of a financial controlling service is very relevant. Summarizing the approaches to the formation of the controlling service, the following organizational structure for the bank can be proposed (Figure 1).

An important condition for the formation of the optimal organizational structure of the financial controlling system is also a clear definition of the sources of financial resources, human resources and software and technical support of the bank. It is quite obvious that the financial control service can only if there is adequate quality software and technical support of the bank, the cost of which can reach 1–1.5 million US dollars [7; 8].

Financial controlling must perform two main functions: to provide constant service (informational, technical, technological, organizational, analytical, etc.) of the bank; provide support to the bank's risk management in making management decisions (methodical and instrumental support, as well as integrated and systemic).

The bank's financial controlling service must provide solutions to the following tasks: assessment of the effectiveness of the financial and credit institution's activities, and, if necessary, its correction; analysis and control of banking risks; informational and methodical support of bank risk management in planning; planning measures to optimize the bank's risks and protect against potential threats; control over the fulfillment of assigned tasks before other divisions of the bank in relation to financial controlling.

In order to ensure a more complete integration of risk management with elements of planning, analysis and control, financial and credit institutions can be recommended to carry out the following actions in stages: introduce the position of controller, which assumes responsibility for the development of the banking risk matrix; justify the choice of certain mathematical and statistical methods and system of indicators for quantifying banking risks; determine the general risk position of the bank and ensure constant monitoring of its compliance; to develop a rating scale for bonuses for compliance with bank risk indicators.

The implementation of these recommendations will make it possible to subordinate the risk component of the banking business to the general process of planning the work of a financial and credit institution. At the same time, it is necessary to strengthen control over the observance of

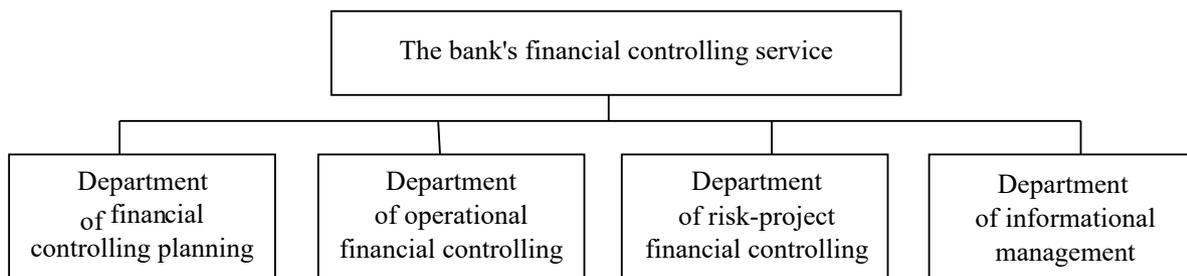


Figure 1 – Organizational structure of the bank's financial controlling service

the established economic standards and main indicators of activity. A more rational option would be to separate the functional duties and powers of the bank controller into the actual controller and manager. Ultimately, the effectiveness of all bank management will depend on the integration of all components of financial controlling in the work of the bank.

The implementation of the risk controlling service in the bank, as a rule, is accompanied by significant additional costs. The state of financial and labor potential of domestic financial and credit institutions allows implementing financial controlling in their activities on an individual-group basis. For example, powerful large banks should consider the option of purchasing control system software on leasing terms from leading foreign companies, which will facilitate rapid training of bank personnel and prompt implementation of the bank control system.

Medium and small banks can combine their efforts to independently develop a methodology for implementing the financial controlling system in their own work. In this case, one of the problems may be different bank software. To eliminate such a problem, it will be necessary to involve IT specialists to develop a software product that can be integrated into the operating system of each individual financial and credit institution.

In addition to information and software, the bank will also need information and methodological support to really create an effective financial controlling service. First of all, in order to create a financial controlling service, it is necessary to prepare the Regulation on it, which defines the organizational and legal components of financial controlling activities in the bank. The structure of the document should contain a clearly defined list of tasks of the financial controlling service, as well as the rights and duties of the controllers. The bank financial controlling service must consist of qualified specialists with banking experience and a good reputation.

From the point of view of the organization of the financial controlling system, the development of methodical activity support is of important applied importance. Based on this, the bank needs to introduce the following documentation: a classification of financial services and products provided and sold by the bank; budgeting and planning methods; the procedure for exchanging information when conducting management accounting of income, expenses and financial results; procedures for analyzing internal management and financial reporting; recommendations on the identification of risks and protection against their possible negative manifestation; other methodological developments and recommendations.

Therefore, the implementation of the financial controlling system in a financial and credit institution should be accompanied by the adoption of certain documentation and other measures that should regulate the procedure for the formation of the financial controlling service or its integration into the bank's organizational structure. Such a process is accompanied by the transformation of the

functions of other divisions of the bank, which requires additional efforts and costs in relation to the coordination of this process.

The formation of the financial controlling system requires thoughtful, balanced steps on the part of the bank's management on the way to making changes. First of all, it is necessary to pay attention to the fact that, according to the current legislation [9], the bank must have an independent internal audit unit, which reports to the head of the bank's supervisory board. Therefore, the bank's internal audit service cannot be subordinated to the financial controlling service. That is, these services should function independently of each other. The established financial controlling service in the bank can only cooperate with the bank's back office, and the chief accountant reports to the chairman of the board of the banking institution. At the same time, the financial controlling service will not take over the functions of the bank's accounting department in relation to tax discipline, because it is based on the financial statements of the financial and credit institution. So, it is safe to generalize that the larger the financial controlling service in the bank, the more functions it receives and has a stronger influence on the final version of managerial decision-making. A stable and effective service of financial controlling in the bank is able to form a strong competitive position of the bank in the market. On the other hand, a strong market position of a banking institution is a guarantee of the introduction of an effective system of bank financial controlling with the help of own resources.

The final stage of the formation of the financial controlling system in the practical activity of the bank is the evaluation of its performance, since performance is one of the most important characteristics of the success of the functioning of a certain object and expresses the degree of implementation of planned activities or achievement of planned results.

The evaluation of the effectiveness of the formation of the system of financial controlling of banking activity will allow the management to identify the impact of the implementation of financial controlling on the main indicators of banking activity and to determine the ways of further development.

In the process of evaluating the effectiveness of the formation of financial controlling, it is advisable to take into account the evaluation of the work of the team, since the success of the team and the achievement of the goals set for it become a guarantee of the correct and clear functioning of the financial controlling system in the bank.

Evaluating the effectiveness of the work of the financial controlling service involves determining the degree of fulfillment of the tasks assigned to the service. This is related to situations that require the achievement of a common understanding of the obtained results or a consensus regarding the contextual interpretation of information, as well as the development of joint decisions regarding individual and collective actions.

Therefore, issues such as the assessment of the ability of members of the financial controlling service to work together and fulfill the set goals and the psychological climate in the process of joint activity become especially relevant. These questions are solved as a result of the cognitive assessment of the groups. Cognition of the financial controlling service (group) is understood as a set of individual skills of cognitive activity and information processing and their coordination mechanisms, which allows achieving set goals and solving set tasks.

Organizational characteristics include: organization of communications; organization of technology-dependent information processes (use of computer systems, office equipment, etc.); conflict resolution procedures between group members; organization of group decision-making processes regarding role interaction (correspondence between psychological and informational types and the group roles assigned to them); time characteristics of group functioning – intensity of contacts of group members over time.

The cultural and technological characteristics include: the integration of group values into the organizational culture of the structural unit (the company as a whole), which includes or is subordinate to the team (group); the possibility of organizing trainings and consultations (formal training) in the process of functioning of the group; technological and material resources at the disposal of the group; the physical environment of the group's functioning.

Thus, the group effectiveness of the financial controlling service depends on how accurately and fully the employees understand and adapt to the respective advantages and disadvantages of each of the group representatives. Measurement of group cognition and evaluation of the current work of the financial controlling service, thus, requires the formation of specially developed questionnaires. Therefore, in order to evaluate the effectiveness of the financial controlling service, it is suggested to use a scale in which the measurement is represented by two possible states – "yes" or "no", corresponding to 1 and 0, respectively.

The interpretation of the results according to the model of G. Rasch [10] involves determining the levels of effectiveness of the financial controlling service: a low level ($D \in [0; 1,1]$), which corresponds to the positive answers of experts from 50.1% to 75%; medium level ($D \in [1,11; 2,19]$), which corresponds to the positive answers of experts from 75.1% to 90%; high level ($D \in [2,2; 2,94]$), which corresponds to the positive answers of experts from 90.1% to 95%; With the value of the readiness level "0", it is considered that the probability (P) of a positive assessment by experts is 50% and indicates the inability of the employees of the controlling service to perform their assigned functions.

In order to convert the raw data into a Rasch scale, it is necessary to calculate the total score (S). The maximum value for each item is $10 \cdot 18 = 180$ (10 is the number of questions in the questionnaire, 18 is the number of the expert group). For each item, the ratio P (1) and the value D (2) are calculated:

$$P = \frac{S}{max}, \quad (1)$$

$$D = \ln\left(\frac{P}{1-P}\right). \quad (2)$$

Thus, an approach to evaluating the effectiveness of the formation of the financial controlling system in the practical activities of the bank is proposed.

The final stage of evaluation is implemented through the formation of a matrix. The matrix model as one of the forms of graphic analysis involves the logical imitation of real phenomena, processes, relations, objects, procedures and their spatial (in the coordinate plane) positioning, which reflects cause-and-effect relationships, proportions, factors, patterns and development trends.

To determine the effectiveness of the formation of the financial controlling system as the axis of the matrix, it is proposed to use two indicators – the evaluation of the financial effectiveness of the implementation of financial controlling according to investment indicators horizontally and the evaluation of the effectiveness of the work of the financial controlling service vertically.

The first sign can take the following values: $PI < 1$, $PI = 1$ and $PI > 1$. The second feature also has three intervals (according to the model of G. Rasch [10]) – low level [0 – 1.1]; average level [1.11 – 2.19]; high level [2.2 – 2.94]. The resulting scales made it possible to develop a 3×3 matrix (Figure 2).

The use of the proposed matrix provides an opportunity to obtain not only a current assessment of the effectiveness of the formation of the financial controlling system in the bank, but also to formulate certain recommendations for its improvement.

Thus, the proposed methodical approach to evaluating the effectiveness of the formation of financial controlling in banking activity provides an opportunity to take into account two components – evaluating the effectiveness of the work of the financial controlling service and evaluating the effectiveness of the implementation of financial controlling by investment indicators.

The evaluation of the implementation of financial controlling from the standpoint of an investment project contributes to the determination of the feasibility of monetary investments in the project, and the evaluation of the effectiveness of the financial controlling service will allow taking into account not only the professionalism of the created service, but also the psychological characteristics of each of its members. Determination of the ratio of these components in the proposed matrix will be the basis for the development of the necessary set of actions related to increasing the effectiveness of financial controlling of banking activities.

Conclusions. The process of implementing the system of financial controlling of banking activity has several main stages: the methodological stage, which involves specifying the model of bank controlling; methodical stage, characterized by the selection of methods of implementation of the financial controlling system in the bank necessary for

The value of the indicator of financial effectiveness of the implementation of financial controlling according to the indicators of investment evaluation			PI<	PI=	PI>
Result level/тйвності роботи служби фінансового контролю	Low	0–1,1	Low performance, implementation is impractical	Low productivity, measures to improve staff qualifications are appropriate	Average effectiveness, it is advisable to change the quality of the financial controlling service or special trainings
	Medium	1,11–2,19	Low performance, implementation is impractical	Average performance	High performance
	Hight	2,2–2,94	Low performance, it is possible to reduce the costs of implementing financial controlling	Average performance	High performance

Figure 2 – Matrix for evaluating the effectiveness of the formation of the financial controlling system of a banking institution

making certain management decisions; the technical stage, which involves the determination of the number of persons and the distribution of responsibilities among qualified personnel who will work with the management base. The use of such an algorithm allows you to consistently form a base for the effective functioning of such a system. At the same time, it is noted that when creating it, it is advisable to also observe a number of basic principles, which include the following: the principle of information base availability; principle of generalization by levels; the principle of monitoring and control; the principle of conformity.

The proposed approach to the evaluation of the effectiveness of the formation of the system of financial controlling of banking activity takes into account the evaluation of the effectiveness of the work of the financial controlling service, which is based on the evaluation of the current activity of the employees of the service, as well as their cognition. The constructed matrix for evaluating the effectiveness of the formation of the system of financial controlling of banking activity provides a current assessment of effectiveness and becomes the basis for developing recommendations for its improvement.

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ОЦІНКА РЕЗУЛЬТАТИВНОСТІ СИСТЕМИ ФІНАНСОВОГО КОНТРОЛІНГУ БАНКУ

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Фінансовий сектор розвивається на сьогодні найбільш динамічними темпами, разом з тим цьому розвитку притаманні найбільші та наймасштабніші ризики діяльності. Це обумовлює підвищення уваги фінансових установ до сучасних систем управління активами, ризиками та конкурентоспроможністю. Фінансовий контролінг в цьому аспекті є комплексною системою підвищення результативності функціонування фінансових установ та підвищення їх конкурентоспроможності в середньо та довгостроковій перспективі. Основною проблемою впровадження фінансового контролінгу є відсутність кваліфікованих фахівців, здатних побудувати якісну систему з урахуванням особливостей функціонування окремої фінансової установи. Процес впровадження системи фінансового контролінгу банківської діяльності має декілька основних етапів: методологічний етап, який передбачає конкретизацію моделі банківського контролінгу; методичний етап, що характеризується підбором методів реалізації системи фінансового контролінгу в банку необхідних для прийняття певних управлінських рішень; технічний етап, який передбачає визначення кількості осіб та розподіл обов'язків між кваліфікованим персоналом, який буде працювати з управлінською базою. До практичного використання запропоновано зміст Положення про організацію фінансового контролінгу в банку, в якому визначено організаційно-правові особливості забезпечення функціонування системи фінансового контролінгу. Структура документу містить чітко визначений перелік завдань служби фінансового контролінгу в банку, а також права та обов'язки контролерів. Розроблено методичний підхід до оцінювання результативності формування системи фінансового контролінгу банківської діяльності, який передбачає оцінку результативності роботи служби фінансового контролінгу (завдяки оцінюванню її поточної діяльності та когнітивності працівників), що дасть змогу врахувати не тільки доцільність вкладання фінансових ресурсів у впровадження фінансового контролінгу, а й рівень професійності членів створеної служби фінансового контролінгу, що є важливою умовою здійснення ефективної банківської діяльності.

Ключові слова: банк, фінансовий контролінг, завдання фінансового контролінгу банку, результативність фінансового контролінгу, ефективна банківська діяльність.

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