

PROFESSION AND CAREER IN THE BANK MANAGEMENT

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Abstract: *Within the global economy, banks also face multiple challenges, starting from the great competition to the danger of diminishing the market quota and its profitability. The gradual development of the European bank system has led to the increase of the complexity of bank activity. The task of a bank manager is not only to run one any more.*

Mainly, the task of a modern bank manager is to use all resources at his/her disposal, in order to obtain the estimated results in front of the shareholders.

This work is a reflection of the conceptualization processes of the ratio between “development” and “bank management” within the context of getting to know the reality. The theme refers to the structure of the personality of the bank manager which is found in profession, style and behaviour.

Keywords: management, bank system; bank manager profession; management team.

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1. The professional bank manager

The bank manager is the main pawn in a bank. The good performance of this organization depends on his/her professional and management training.

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A bank manager should have not only thorough technical knowledge and knowledge of “management science”, but also native skills:

- ✓ *The technical qualities* are represented by the abilities to use procedures, techniques or knowledge, specific to the bank field and to the business environment;
- ✓ *The management qualities* are represented by the abilities to coordinate and to integrate all the interests and the activities within the bank, using management techniques and tools;
- ✓ *The human qualities* consist in the ability to work with people, to understand them, to succeed in motivating them to participate in achieving the objectives of the organization.

Besides the quality attributes, a successful bank manager should have corporate governing knowledge, to know the relation with the investors and the competitive banks, anti-risk management, networking, leadership, strategy, local financial coordination, the strategy management for its employees.

When solving the problems they encounter, the bank managers have to accomplish, in different combinations (according to the hierarchical level they are situated), the basic functions of management: planning, organising, leading (coordination or leadership) and controlling.

All these roles, which change and alternate permanently, lead to the strengthening of the bank manager’s position, followed by the career development in the bank industry.

The definitive characteristics of a good bank manager are:

- double professionalization;
- ability to develop an efficient system with subordinates and between subordinates;
- modelling a specific behaviour to influence the subordinates’ behaviour and to orient them to obtain concrete results;
- the authority he/she is invested with – formal authority, specific to the position that the manager occupies in the organization;
- creativity, necessary to face successfully to the requirements generated by the technical, technological and social changes;
- power to resist to stress;
- high sense of responsibility.

The effects of the managerial work in the bank field are better and stronger if they act more competently on the psychological springs of the

human consciousness, such as: conviction, wish and will to carry out tasks, moral stimulation, inventive spirit, intransigence to shortage, sense of responsibility, and concern for collaboration.

By holding proper competences and making proper decisions, by choosing a certain conduct towards the employees, by giving positive or negative feed-back to people in a relevant manner, by also acquiring proper personal knowledge of such people, the bank manager can firmly consolidate his formal and informal power. The process is lengthy and requires patience, work, knowledge and, more often than not, talent.

Anyone having a management position in a bank, from the least significant to the most important, gets the task, and therefore the right and duty to conduct or command those subordinated to him/her, in the very precise sense of determining them by different means (motivations, decisions, orders, regulations etc.) to do what they are expected to, i.e. to carry out the work they committed to perform. In order for the bank manager profession to be efficient, a *sine qua non* condition should be met, namely the history of the bank manager's relationship with his employees should be a positive one. The dynamics of the inter-personal relationships within the bank can be substantially influenced by the quality of the guidance imposed on the group by the bank manager. The bank manager should definitely be able to answer questions such as "What kind of 'psychological resource' do you represent in your capacity as bank manager for the people around you? What kind of behavioural responses do you trigger? Do the people smile, do they feel relaxed and involved, or do they just get annoyed, smile fake smiles and work only as long as you keep an eye on them?"

Bank managers differ from each other by the organisatory level where they are and which defines their area of responsibilities and by the nature of the coordinated activities:

- a) first level managers or supervisors – make the connection between executors and the managers of higher level;
- b) medium level managers – transform the global strategies and policies communicated by top managers in particular objectives and programmes;
- c) The top managers establish the objectives, the strategies and policies, represent the bank in its relationships with the central and/or local administration and with the business partners, being liable with the general decision-making processes of the bank.

Although they proved that in the bank field the personality traits that are the most developed and which are positively combined with the management efficiency, are specific and defining for the transformational-type leadership style (idealized attributes, idealized behaviour, inspirational motivation, intellectual stimulation, individual appreciation), we ascertained that the management efficiency in the bank field is positively combined also with some traits specific to the leadership transactional style (situational reward).

To fight or stay away from professional failures, the bank manager must adopt a failure avoidance strategy. This basically consists in the selection of certain values, objectives or simple methods, in getting to know the facts and the potential risks. Emphasis should be placed on the results that can be easily attained by most bank employees. Most tempted to use this kind of strategy are the banks that enjoy a long tradition, which use traditional processes and means, for the purpose of launching standard banking products and/or services (Constantinescu, L., Ștefănescu, C., 2010, pp. 111-119).

2. The management team in the bank system

The management team is considered a means of achieving the attributions of the bank manager, a work group that usually is formed around the manager. There are situations when the team is created only for a certain period of time, for an established objective (Pânzaru, S., 2010, pp. 117-121).

The management team is called to inform, to bring education, to spread ideas and management plans, to contribute to the change of some attitudes, to sort out facts and actions, to make dynamic, to explain and to clarify, to attenuate conflicting situations or behaviours etc.

The analysis of the model of operating of the management team points out the existence of five stages:

- ✓ *The first stage*, “Analysis of management team (MT)” starts from identifying the mission of the team, first pursuing the identification of the past and present strategy, in order to establish if it corresponds to the present and future conditions and if it should be maintained, corrected or changed;

- ✓ *The second stage*, called “Perspective examinations”, based on the conclusions obtained in the first stage and on the analysis of the factors from the external and internal environment, sets up a set of medium and long term objectives;
- ✓ *The third stage*, “Establishing future strategic alternatives and their comparison”, will be performed considering the set of objectives established in the previous stage at the team level;
- ✓ *The fourth stage*, “Implementation of MT”, supposes the bringing into service of the adopted strategy, both by the clear definition of the functional strategies and by the action on the organisatory factors;
- ✓ *The fifth stage*, “Assessment and strategy control”, mainly supposes the analysis and the follow-up by operative controls of the strategy components that do not work properly.

The balance between the bank manager and the team represents a *fundamental relation* in both ways, where the teamwork is the promoter of continuous development, the team acquiring a specific physiognomy that the manager must know permanently in order to influence it and use it to achieve the main objectives arising from the activity in each stage.

The management team is a dynamic group, alive, in which we can find several factors: self-assertion, esteem, attraction, rejection, ascension, claims, suspicion etc. Within the management team, the members attract one another and reject each other or are indifferent to each other, defending positive or negative aspects, besides the official structure and the unofficial, informed aspects.

At the level of the management team, cooperation within the management team represents an interescence of perceptions, communications and sympathetic or preferential acts, based on the criterion of actual operation. The interaction bank manager – management team members not only means periodical meetings, but also personal working contacts, that many times have the best results. For the manager, such contacts can constitute an important source of information on the real situation from the bank and an occasion to operatively solve some problems arising in certain places (Petrescu, I., 2005, p. 126).

Delegation is an essential component of the bank management and, if performed well, it brings great benefits for the manager and its team. He/she clears his/her programme, makes the member of his/her team to feel fairly

evaluated and to develop abilities within the organization he/she runs. A good delegation means more than transferring tasks to the subordinates.

According to the objectives estimated, the borders of team management can be wider or narrower, containing or leaving aside some aspects or elements composing its specific nature. Financial motivation has only a short-term effect. Another important aspect is the optimum loading of human resources, the over-assignment or under-assignment resulting in demotivating the team.

The success of any activity carried out within an organization and implicitly of the bank manager's activity depends on the adoption of a certain attitude and stance with respect to several rules which are ultimately meant to lead to a fruitful collaboration with a view to fulfilling the common tasks:

- the focus of all collaborators on the tasks ascribed to them;
- the correct and complete understanding of the purpose and the use of one's knowledge and skills to attain success;
- each should strive for the success of the entire team and not for personal glory;
- the opinions of the team colleagues should be met with dedication and respect;
- each should carefully learn the art of listening to his colleague and respecting his involvement;
- he/she should look for the best modality of integration in the group;
- before approaching an issue, all aspects related thereto should be clarified.

We can say that there are five different stages in the team life cycle: formation, agitation, assignation, efficiency and dissolution:

1. In the *formation stage*, team members join one another for the first time;
2. In the *agitation stage*, emotions prevail and different tensions occur among members, regarding tasks and interpersonal preoccupations;
3. In the *assignation stage*, interactions between teams have to be related to their way of collaboration;
4. When they reached the *efficiency stage*, the teams are more mature and more organized;

5. The team life cycle ends with the *dissolution stage* where the members should prepare to separate.

Most of the times, the managerial teams' missions transpose into projects/processes because these are easier to organize and to put into practice.

3. *The coaching process in the activity of the bank manager*

Coaching is not a theoretical domain; it is rather a professional activity and a job. Therefore, *practicing coaching* is not based on knowledge from a certain field, but it rather needs certain *know-how*. Learning coaching is therefore based more on getting some *competences* than on *knowing* a certain field or acquiring some *knowledge*.

The research offered us the possibility to establish that, from the definition perspective, coaching represents the development method of some specific abilities and competences, by means of dialogue and action plans. Thus, regardless of the coaching moment, a good coach focuses more on open questions, which require descriptive answers, than on a set of closed questions, which do not help the employee to think and to achieve the objective in any way possible, or what solutions could identify in order to improve their future performance. The difference consists in the way of formulating the questions and in the specific words used to transform an open question into a closed one.

Table 1

*Good expressions used in coaching
compared to less good expressions*

Good expressions	Less good expressions
I understand that!	No! You did not do well.
It is necessary! ../ it is for you to! ..	You must! / it is compulsory to!
Your advantage is that! ..	Don't do like that for the future! I understand, but! ..
I'm giving you the chance to!	I understand, but!
I appreciate that! On the other hand, let's see!	Next time, ask more questions!

Over 90% from the activity of the bank manager is represented by the communication with the team, the high management, the clients etc. the way

in which communication is achieved influences directly and can change the fate of a project. To maintain the focus of the action as a result of the research, we conceived five significant rules to train the team:

1. *Praise the team* and describe the performance – start the meeting by congratulating the team for its achievements. Thus, the team share experiences and find out common interests;
2. *Discuss concretely* the theme approached – if some other subjects occur which are not related to that theme, it is better to be discussed some other time;
3. *Identify ideas, alternatives, solutions* – it is the perfect time to catch the team's proposals regarding the chosen theme, to ask feedback and solutions, to give them the opportunity to express their point of view;
4. *Agree to action plans* – establish concretely who does, what does and until when;
5. *Make sure* the action plan was perceived correctly and that you will follow their application in practice.

4. Conclusions

To be a good bank manager, i.e. to prove good management ability, does not mean to accomplish effectively the tasks or objectives belonging to a certain activity, but the work and the ability of that person to coordinate and run a group of people that he/she should mobilize in order to obtain the estimated results.

In the banking environment, at the level of clerks, there are differences regarding the attitude, mentality, and behaviour. The role of an efficient management is to bring its contribution at the level of changing these differences and of leaning the balance toward a pro-active mentality and a pro-active attitude. To be a bank manager is not a quality, a thing you were born with, but a skill that develops and becomes better during the whole life. "The right man in the right place" ensures the sustainable development of a bank's activity.

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