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FORMATION OF PSYCHOLOGICAL PECULIARITIES OF TIME-MANAGEMENT OF A MODERN EXPERT IN THE FIELD OF FINANCE

Abstract. The article generalizes the psychological peculiarities of time-management of financial experts within the framework of modern understanding of time-management problems. The aim of this research is to substantiate psychological aspects of time-management of a modern expert in the field of finance and their manifestation in theory and practice. The relevance of this research is characterized by the fact that most top-managers haven't enough organizational skills, compulsory, can't rationally use personal and working time and aren't aware in psychological aspects of time-management. The types of time-management are analyzed in the article; the practical characteristics of each type are presented. It is determined that every type of time-management for the employees of financial institutions is quite different and requires the using of special forms of work such as diagnosis, activity analysis, designing, individual counseling, individual or group training, and, accordingly, the using of specialized time-management techniques. The notion of «self-motivation of employees» is characterized: authors propose to consider it more as a vital position, rather than as a managerial characteristic. The article presents methods of self-motivation, which have a positive effect on most people. The modern typology of personality depending on the type of self-motivation including the individual approach to a person is presented: purposeful type, gambling type, hardworking type and creative type.

The authors give clear symptomatic of the «burnout syndrome», its prevention and practical advice on combating the personnel «burnout» in the company. The conducted research helps to answer on many questions in time-management and personnel management spheres. The classification of time-management and its practical manifestation will help to choose the correctly type of time-management and apply it, effectively use the provided recommendations. The proposed methods of self-motivation, typology of personality will contribute to the formation of a new human behavior and additional motivation in financial sphere and in personal life too.

Keywords: time-management, financial institutions, personality, self-motivation, psychology of management, «burnout syndrome».

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ФОРМУВАННЯ ПСИХОЛОГІЧНИХ ОСОБЛИВОСТЕЙ ТАЙМ-МЕНЕДЖМЕНТУ СУЧАСНОГО ФАХІВЦЯ В ГАЛУЗІ ФІНАНСІВ

Анотація. Узагальнено психологічні особливості тайм-менеджменту фінансових фахівців в межах сучасного розуміння проблем управління часом. Основною метою проведеного дослідження є аналіз психологічних аспектів тайм-менеджменту сучасного фахівця в галузі фінансів та їх прояв у теорії та практиці. Актуальність дослідження характеризується тим, що більшість керівників, недостатньо володіють навичками організованості, обов'язковості, не вміють раціонально використовувати особистий і робочий час та не обізнані у психологічних аспектах тайм-менеджменту. Проаналізовано типи тайм-менеджменту, відповідно до яких подано практичні характеристики кожного. Визначено, що кожен тип тайм-менеджменту для працівників фінансово-кредитних установ досить відрізняється один від одного та потребує використання особливих форм роботи, таких як діагностика, аналіз діяльності, проектування, індивідуальне консультування, індивідуальне або групове навчання та відповідно застосування спеціалізованих методів тайм-менеджменту. Охарактеризоване поняття самомотивації працівників, яку пропонуємо розглядати швидше як життєву позицію, аніж як управлінську характеристику. Представлено методи самомотивації, які мають позитивний вплив на більшість людей. Подано сучасну типологію особистості залежно від типу самомотивації з урахуванням індивідуального підходу до кожної людини: цілеспрямований, азартний, працьовитий і креативний типи особистості.

Охарактеризовано чітку симптоматику «синдрому вигорання», його профілактику та практичні поради щодо боротьби із «вигоранням» персоналу на підприємстві. Проведене дослідження сприяє вирішенню багатьох питань у галузі управління часом та управління персоналом загалом. Класифікація ТМ та її практичний прояв допоможуть правильно обрати та застосувати тип тайм-менеджменту, ефективно використати надані рекомендації. Запропоновані методи самомотивації, типи особистості сприятимуть формуванню нової поведінки людини та додаткової мотивації як у фінансовій діяльності, так і в особистому житті.

Ключові слова: тайм-менеджмент, фінансово-кредитні установи, особистість, самомотивація, психологія управління, синдром «вигорання».

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ФОРМИРОВАНИЕ ПСИХОЛОГИЧЕСКИХ ОСОБЕННОСТЕЙ ТАЙМ-МЕНЕДЖМЕНТА СОВРЕМЕННОГО СПЕЦИАЛИСТА В ОБЛАСТИ ФИНАНСОВ

Аннотация. Обобщены психологические особенности тайм-менеджмента финансовых специалистов в рамках современного понимания проблем управления временем. Основной целью проведенного исследования является анализ психологических аспектов тайм-менеджмента современного специалиста в области финансов и их проявление в теории и практике. Проанализированы типы тайм-менеджмента, в соответствии с которыми представлены практические характеристики каждого. Определено, что каждый тип тайм-менеджмента для работников финансово-кредитных учреждений достаточно отличается друг от друга и требует использования особых форм работы, таких как диагностика, анализ деятельности, проектирование, индивидуальное консультирование, индивидуальное или групповое обучение и в соответствии применение специализированных методов тайм-менеджмента. Охарактеризовано понятие самомотивации работников, которую предлагаем рассматривать скорее как жизненную позицию, чем как управленческую характеристику. Представлены методы самомотивации, которые оказывают положительное влияние на большинство людей. Подано современную типологию личности в зависимости от типа самомотивации с учетом индивидуального подхода к каждому человеку: целеустремленный, азартный, трудолюбивый и креативный типы личности.

Ключевые слова: тайм-менеджмент, финансово-кредитные учреждения, личность, самомотивация, психология управления, синдром «выгорания».

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Introduction. In modern world the success of a manager depends not only on possibility to make effective management of personnel, but also on how skillfully and rationally to organize own work. That's why for the future manager it is very important to master the art of managing yourself, own time and own life.

The relevance of research is characterized by the fact that most top-managers haven't enough organizational skills, compulsory, can't rationally use personal and working time and aren't aware in psychological aspects of time-management. For a modern expert in the field of finance this topic is extremely relevant, because the skillful using of psychological peculiarities of time-management by managers and staff in practice is the result of successful achievement of the set strategic goals and objectives.

Literature Review. The philosophy of time-management is characterized by numerous researchers, in particular: G. Arhangelskij [1—3], Ju. Vasylychenko [4], E. Orloff & K. Levinson

[5], S. Kalinin [6] and others; It is manifested in the successful achievement of the goals, timely and qualitatively performing of different tasks. As L. Zayvert points out, time-management it is managing of yourself, since time as a constant value continuously, inexorably is running out [7]. A manager who skillfully manages owns time feels less stressful and harmoniously forming relationships with other people.

Investigation of the nature of time were conducted in different directions: problems of perception of time was conducted by S. Maschak [8], the features of neurophysiological, psychophysiological characteristics of human time organization were learning by V. Orel [9], O. Kolesov & A. Vatskivska [10], M. Avramenko [11], G. Pysarevska [12] and others.

Despite the large number of publications about improvement and implementation of time-management techniques in modern companies, the issue of psychological features of time-management and their manifestation in the theoretical and practical aspects remains researched not enough.

The aim of this work is to substantiate psychological aspects of time-management of a modern expert in the field of finance and their manifestation in theory and practice.

Results. One of the most valuable resources in human life is the time, the effective using of which is great art. Mastering the art of time-management (Time-Management — TM) will help harmoniously balance work and individual time, increase own personal efficiency, optimize time expenditures.

The ability to organize personal working time plays an important role in forming the activities of any enterprise. That's why time-management is a very popular practice in the world and for Ukraine.

Nowadays scientists distinguish three main types of time-management: individual, role and social (*Table 1*).

Table 1

Types of time-management

Type of TM	Individual	Role	Social
The subject (who manages)	A Human	TM-consultant	TM-consultant
Object (who is led)	A Human	A Human (professional)	A group (organizational substructure)
Goal (for what)	To optimize the achievement of individual life goals of the person	To optimize the process and result of performing the social-role (professional) functions	To optimize the process and result of performing the organizational functions, including interrelationships
Subject (what is managed)	Personal knowledge, skills, abilities	Professional knowledge and skills, behavioral strategies	Standards, rules, algorithms, methods of communication activity
Motivation (why)	Internal (interest, desire to become the best)	Internal (desire to raise the competence), external (difficulties in work)	External (slow and inefficient work, difficulties in managing a group of people)

Source: [6].

Individual type of time-management. This type is based on the paradigm of personal self-development, it aims to achieve primarily internal-purpose goals in the context of human perfection of own abilities and creative self-realization [12]. The elements of the individual type of time-management should be present in the activities of every person. They are very important for effectively planning of working and personal time.

The individual type of TM is characterized by the fact that a person acts as a «self-time manager». The methods of managing time, which a person uses, are very individually: reading books, studying in specialized courses and trainings etc. Essentially, such an individual TM acts as a kind of hobby. For example, an individual study of foreign language, which is carried out according to person's own developed plan, with using of different methods of memorizing and reproducing information.

An effective practical manifestation of individual TM is the development of a person's habit, as a result of repetition, which is formed predominantly for 21 days. That is, things that previously required effort from the person becomes as an easy and usual thing. For example, you

decide to pour cold water: even if you started to do this in the summer and you like it, first you will need to make efforts to organize yourself. In three weeks, this becomes like a habit, a natural process, and by the fortieth day the habit is gradually transformed into a need. The conclusion is that every new action needs to be done for at least three weeks; don't be despondent and go to the end. If you accustom yourself to a new one action a little longer, then it becomes habitual and natural.

Thus, individual management of time is closely linked with personal self-development and is carried out personally by a person who wishes to improve the efficiency of own activity. To do this, each of us uses our own methods and approaches, drawing information from books, websites and blogs, advice from friends and colleagues, as well as own ideas for improving the use of personal time.

Role type of time-management is more specialized, tied to the decision of specific professional or career tasks and requires participation in the management time of a professional — time management consultant.

Role (professional) time-management helps a person to be effective in the conditions of doing any particular social role, usually a professional role. According to Sergey Kalinin, professional time-management includes «on 50% a psychology of labor activity and on another 50% — methods of improving the labor efficiency, which are borrowed from the scientific organization of labor» [6].

For example, among top and middle managers there are complaints about personnel overload with routine documentation: letters, memos etc. If we solve this problem in the context of individual TM, we will need to teach each employee certain elements or techniques of «fast reading» documents, which may take several weeks, or even months of intense occupations. If solve this problem within the role TM, then the consultant on the TM should to learn: 1) the amount and form of presentation of input information; 2) the character of tasks facing the employee, who receiving the information; 3) an individual stereotype of processing the incoming information, typical for this manager etc. According to this analysis, the TM-consultant doesn't download additional work for the person, but, on the contrary, tries to unload such employee by offering, for example, 2—3 specific recommendations for changing the character of presentation and processing of management information.

Social time-management requires deep knowledge of strategic and operational management, organization structure, the nature of its production processes and so on. In addition to solving the problem of organizational development, within the framework of social time-management, one more task is solved — learning and adapting the group of people to the changes that already have taken place [10].

Social time-management is dedicated to interpersonal relationships and/or joint management of time of several people. A typical example of such time-management is a corporate one. A significant part of the efforts of social management of time is to optimize the processes of human interaction (business-processes, organizational and communication processes), and only then some attention is paid to proper methods of time-management.

Social TM in comparing with other types of TM can be considered as separated, not so much due to its special object — a group of people and/or organizational substructure (organization as a whole), but due to the specific requirements to the work of the TM-consultant. In this case, the TM-consultant acts primarily as an organizational development specialist who modifies the organizational structure or changes of key aspects of the organization activity. An example of such activity can be the development (design and implementation) of new standards of the unit's activities, which more clearly include the factor of time and control system, which will strictly take into account the time parameters of certain labor operations. It is clear that such functions require from TM-consultant to have deep knowledge of strategic and operational management, organization structure, the nature of its production processes etc.

In addition to solving the problem of organizational development, within the framework of social time-management TM-consultant is required to solve one more problem — training and adaptation of the group of people to changes (in the organizational structure or in the nature of activity). Training is usually quite traditional (conducting trainings, courses, seminars), but

measures for the staff adapting can take a variety of forms — from team-building training to major corporate culture development activities, which include time as one of the key values.

The conclusion is that every type of time-management is quite different and requires the using of special forms of work such as diagnosis, activity analysis, designing, individual counseling, individual or group training, and, accordingly, the using of specialized time-management techniques.

One of the bright indicators of the success of the manager and the whole organization is the self-motivation of employees — their ability for a long time to dispense without external positive reinforcement and control in many difficult and responsible situations. That's why self-motivation can be called rather a vital position than a managerial characteristic. In practice, this position is typical for managers of middle and senior management levels, as well as professionals with a high level of professionalism. Among ordinary workers it is founding very rarely. For many people, self-motivation is the main stimulus for their self-realization — a set of personal priorities. On the one hand, it can be profitable to the head of organization: he/she will not have to make significant efforts for the additional motivation; but on the other hand — the employee often becomes poorly managed, especially with a partial or total loss of interest to the work.

Self-motivation, as a psychological aspect of time-management, is very individual; every person chooses different ways to motivate yourself. But there are certain methods that make a positive effect on the most people. Especially, when we are talking about work on yourself — then without internal motivation, self-motivation we can't avoided (*Table 2*).

Table 2

The characteristics of methods of self-motivation of a modern expert in the field of finance [13]

Methods of self-motivation	Theory	Practice
<i>Self-suggestion</i>	the process of human's influence on self-psychics to change own behavior, that is, the method of forming a new behavior that was not previously peculiar	If in some moments you feel the decline of strength and depressed state, you can use the statement: «I am full of energy and strength!» Repeat it as often as possible: in moments of decline and in moments of normal state. From the first time, you may not notice the influence of such self-instruction, but over time you will come to the point that you are feeling its influence.
<i>Biographies of well-known personalities</i>	Familiarity with lives of successful people who have achieved outstanding results in some area	If you feel that you have no motivation to act, move forward, continue to work on some project or even work on yourself, do the following: think about who from famous personalities is interesting for you. It can be a businessman, a company founder, a personal effectiveness trainer, an athlete, a movie star, a politician, a historian.
<i>The development of willpower</i>	strong will helps person to develop, to improve yourself and to reach new heights, always keep yourself «in hands», not to bend under the pressure of problems and circumstances, to be strong, stable and determined	Getting rid of bad habits (smoking, spitting out spoiled words) is also a workout of willpower. If you feel that the habit is dominant over you, you simply need to abandon it categorically. First, it will be difficult, because bad habits take energy, but then — a person becomes stronger and the habit ceased to manage such person.
<i>Visualization</i>	imaginary «living» of the desired (plot). It is recommended to do this before going to bed, but first of all it is necessary to understand what the exactly the person wants (true desires)	If you really want a new car, imagine that you are sitting in it, turning the ignition key, taking control of the steering wheel, pressing the gas pedal and driving. If you want to be in some beautiful place, imagine that you are there, try to depict all the details, the environment, your feelings. Give 15-20 minutes for visualization.
<i>Affirmations</i>	special small texts or expressions that affect a person at the psychological, subconscious level almost «automatically»	You have the fear of communicating with your boss at work, but you often have to talk with him, and because of this you feel constantly stress, discomfort and reluctance to go to work. Write on one part of the letter «I am afraid to communicate with the boss», and on the other — «I like to communicate with the boss». This will be a convincing phrase, affirmation.

Thus, self-motivation is the most important step to self-development and personal effectiveness. After all, not always there are people nearby us which can «awake» our desire to act. And much better is when a person is able to make his/herself, to find an approach to his/herself, to study own strengths and weaknesses and to learn how in different situation to «awake» by yourself own desire to move forward, to reach new heights, to achieve the set goals.

Nowadays scientists allocate more than 20 personality types, depending on the type of motivation and self-motivation; but creating the motivation tools for other people often isn't taking into account the fact that each of them is an individual person who needs an individual approach. That's why based on the type of self-motivation we determined and divided such personality types as: purposeful type, gambling type, hardworking type and creative type.

Purposeful personality type. These are people who live «through goals». They can't live unless they have some goal to be achieved. That is, there is a goal — there is energy to move on, there is no goal — there is no reason to go forward. Another feature of such people is that the obstacles which are difficult to overcome on the way to the goal — motivate more than an easy target.

Gambling personality type. Gambling type includes persons which also seek to achieve some goal, but will constantly search for the most likely opportunity for its implementation. Such people start to have a desire to do something when they see an approximation of a certain reward, a bonus for their work and diligence. Difficulties and obstacles motivate them less than purposeful personalities.

Hardworking personality type. This is such personality type that is focused on the work tasks and their implementation. Their motto (slogan) is: «Work must be done qualitatively and in time». Representatives of a hardworking type don't like to avoid the work; they aren't hurry up to ask for salary supplements and reward for every done working step. Such employees seek to work efficiently and receive rewards in accordance with the results of their work. In the work such persons are responsible, serious; always see a goal that can be achieved. They don't take the extra working tasks, but don't refuse from hard tasks and know the measure in all working processes.

Creative personality type. Creative — these are people who are admiring not the result of work, but exactly working process. Such people are inspired by the prospect, new experience, idea, and dream. It is important for them to find their source of inspiration for their activities. It is also important to have a chance to look with a new view at the problem, to see the business from the other side and generally to be creatively in all respects. As more a creative person has the sources of inspiration as more new approaches to the solving one and the same situation he/she has; and the greater potential they can disclose.

Thus, self-motivation is an indispensable condition for any undertaking. It is hardly possible to do work quickly and qualitatively, if there is no understanding — why do we need to do it, what we want to achieve, what we will get in result.

The intensive development of modern innovation and information technologies has led to a global overload of society in general and everyone in particular. As a result: low self-motivation, manifestation and exacerbation of such a problem in professional human activity, as a «burnout syndrome». Nowadays the researching and overcoming the burn-out process is in the top of priorities for staff of financial institutions.

The term «burnout» was introduced by American psychiatrist H. J. Friedenberger in 1974 to characterize the psychological state of healthy people who have constant and intense communication in a tense atmosphere by the character of their activities. Already in 1976, social psychologist C. Maslach defined such condition as a syndrome of physical and emotional exhaustion, including the development of negative self-esteem, critical attitude to the work and loss of understanding and compassion towards the clients [14].

Stress at the workplace is, above all, the discrepancy between the personality of employee and the requirements that are put forward to her/his, and is a key component of the syndrome of emotional burnout. The main organizational factors that cause the burnout syndrome of the person include: high workload; lack or not enough support from colleagues and leadership; low wages;

high responsibility for own work; the need to exhibit emotions that are beyond the reality so on.

As a socio-psychological phenomenon, the syndrome of professional burnout is a stereotype of the emotional, and more often, of all professional behavior. Partially «burnout» is a functional stereotype, because it allows a person to dosage and economically uses energy resources; on the other hand, we can consider the dysfunctional consequence of «burnout», which adversely affects the performance of professional roles, professional activity, mental health and psychological welfare of the individual [11].

The symptoms of the «burnout syndrome» in the beginning are not different from the over fatigue as a stress result, similar to neurosis and depression. Signs of emotional burnout are mainly: fatigue; general weakness in the body; headaches and dizziness; feelings of sorrow; weight problems (obesity or degenerative processes); immunity reduced and frequent respiratory diseases; sleep problems (insomnia or drowsiness); progressive pessimism; evading from work responsibilities.

The process of professional burnout development is a gradual accumulation of negative emotions those don't have an adequate exit, the person demonstrates the increasing of tension in communication with colleagues, friends and acquaintances; gradually chronic emotional fatigue goes into physical; there observed sleep disorders and as a result — a person has no power to work. Gradually chronic fatigue causes a state of apathy and depression, flares of irritation, a sense of tension, discomfort. Agreeing with American researchers C. Maslach and S. Jackson, we consider that professional burnout is a syndrome of emotional exhaustion, depersonalization and reduction of personal achievements [14].

An interesting scientific approach to the learning of professional burnout of the individual, which at the same time allows the primary diagnostics of this phenomenon, is the classification of J. Greenberg, who considers emotional burnout as a process that involves 5 stages [9].

Stage I — *the «honeymoon»*: in the beginning employee get a pleasure from the profession and enthusiastically fulfills the tasks. However, the more stressful situations in professional activity of employee — the less satisfaction he/she gets. This stage can continue 3-5 years.

Stage II — *«lack of fuel»*: emerging the fatigue, apathy, insomnia. In conditions of absence the additional motivation and stimulation the employee loses interest to the work, disappears the interest to work productively, arise violations of labor discipline. Too high motivation leads to a professional exhaustion of the employee: the excessive using of internal resources which still doesn't harm the health. The duration of this stage is 5—15 years.

Stage III — *«chronic symptoms»*: excessive labor, lack of alternation of work and rest time causes physical fatigue and illness, psychological experiences, irritation, sharpened envy and breakdown. Stage III lasts from 10 to 20 years; it causes the aggravation of chronic diseases and leads new one.

Stage IV — *«crisis»*: chronic diseases develop, as the result of which a person partially or completely losing capacity for work; increasing the worrying feelings, dissatisfaction with oneself, own profession and own lives.

Stage V — *«breaking the wall»*: physical and psychological problems become in acute form, and dangerous diseases begin to endanger human life. Thus, problems in professional activities cause the threat to career development of a specialist.

Purposeful prevention of professional burnout involves the development of skills and habits for the steady distribution of professional loads; rapid adjustment from one activity to another; constructive conflicts resolutions, increasing of professional skills and qualification through the self-education and short-term trainings, learning the experience of successful specialists [8].

For the overcoming of professional burnout: should be used technical breaks, timeouts, business games for the preservation of mental and physical health; must be mastered the skills and abilities of self-regulation, relaxation; it is necessary to expand the circle of communication outside of professional organization environment, to maintain a good physical form, to change the kind of activities for the unprofessional. If working team faces with the threat of professional burnout, the psychologist and the head of department or hole organization should take into account the

individual psychological characteristics of the person, learn the psychological climate in the professional group, improve working and rest conditions for the employee, explore the nature of professional deformations and the features of communication in a professional group, prevailing motives of professional activities.

Conclusions. To theoretical and practical manifestations of psychological peculiarities of time-management of financial experts we propose to include the typology of TM, methods of self-motivation and the «burnout syndrome». The conducted research helps to answer on many questions in time-management sphere as well as in personnel management process in financial institution. The classification of TM and its practical manifestation will help to choose the correctly type of time-management and apply it, effectively use the provided recommendations. The proposed methods of self-motivation, typology of personality will contribute to the formation of a new human behavior and additional motivation in professional sphere and in personal life too. Awareness and overcoming of the syndrome of professional burnout today is an extremely topical problem in the direction of formation the psychological features of time-management. That's why in our opinion the prospects of further researches could include the practical recommendations for fighting and preventing «burnout» of the employees of financial institutions.

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