

Table 1 – Comparative description of methods for assessing the financial stability of commercial banks: Continues

The method of banking union "Orgbank" (Russia)	It takes into account both quantitative and qualitative indicators of the bank's activities	Stage based on expert judgment is subjective
The method of Analytical Center of financial information (Russia)	It assumes a formalized approach that improves the accuracy of the assessing	It does not take into account quality indicators of the bank's activities: market reputation, professionalism of employees and others

Source: compiled by the author.

Each method of assessing the financial stability of the bank has its advantages and disadvantages. The choice of method depends largely on the available information and the objectives pursued by analysts.

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UDC 338.22.01

IMPLEMENTATION AND IMPROVEMENT OF INTERNAL INNOVATIVE IDEAS OF SYSTEMATIC MANAGEMENT OF COMPANY

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Key words: corporate culture, employees' innovative potential, innovation and employee motivation, innovative proposals recognition and rewards system.

Abstract. The company's development is closely linked to the innovative development. In order to develop innovation, the company has set up a proper corporate culture, made up of qualified staff, who is motivated to think and act innovatively. There are analyzed the company's innovative environment and the

factors of employee motivation opportunities, and provided practical examples in the article.

The company's development is not possible without innovation policy development. Generating process of new products and services occurs rapidly, the most successful examples have already taken over by competitors in a few months. Over the time from idea to launch of the product on the market is a critical factor. The successful development of innovations require appropriate corporate culture made up of motivated and trained employees, who contributes to innovative thinking and actions, as well as the necessary tools and techniques for effective implementation of innovative ideas.

Each company has its own unique culture. It is often unintentionally created on the basis of the company's founders or senior management beliefs and values. The existing corporate culture influences the decision-making processes, management style, as well as cooperation and communication styles of company [1].

Internal innovative proposals motivation is needed for the company's top management support. As employees of innovative thinking and action, to a greater or lesser extent, based on a voluntary basis, knowledge and experience is employee's personal characteristics, the organization must have an established culture of motivation, creating a sense of belonging, trust and respect, as well as providing opportunities for growth [1].

The company's management should focus on a working environment establishment and maintenance, which is characterized by the following factors:

1. Employee innovative potential and realization of self-esteem (employees who do not have higher education and who occupy a lower position, are interested and able to do their work more efficiently and creatively).
2. Motivation for time and resources investing to the realization of innovative potential.
3. The desire to invest in employees training and competence development.
4. Free access to information sources, e.g., the Internet and databases, internal enterprise knowledge resources - site meetings and informal meetings, thus facilitating the exchange of knowledge and facilitating their transfer.
5. Open communication culture and involvement in organization development problems.
6. Performance and behavior of the analytical culture - errors and action are examined, analyzed and evaluated.
7. Innovative proposals registration, evaluation and feedback are necessary tools to guarantee the implementation of the idea after a positive evaluation.
8. Rewards system.

The first three factors are mainly determined by the company's management thinking and take organizational measures, particularly in a systematic employees' development of professional competence. The next three factors refer to knowledge management methods and tools. Seventh element needs the necessary tools. The time needed to respond to an employee's proposal is an extremely important factor. Ideas

for the assessment must take into account the composition and number of assessors and assessors must have appropriate professional (and social) competence. It is necessary to adopt estimation very carefully in order not to destroy the creative environment at an early stage and avoid disappointment among employees. The eighth factor is the company's management responsibility, which includes innovative organizational culture creation and maintenance. Although there are general recommendations, it is necessary to establish employees' views and expectations on this matter. Employees are afraid that their idea might be preposterous, they fear to damage relations with colleagues or put forward a proposal which would point to mismanagement. Therefore, the motives must be stronger than the counter-arguments [2].

Bayer (2003) has conducted a research on innovation and employee motivation. There are identified three main themes from the analysis on the internal management of innovative proposals carried out in small and medium-sized enterprises:

- motivation and satisfaction resulting from studying problem to be solved;
- motivation and satisfaction resulting from solving the problem;
- motivation, resulting from the successful experience and obtained recognition of the cooperation in creative colleagues group.

These results are perfectly corresponded with the above mentioned individual motives. Colleagues and department employees recognition is more motivating than the publicly expressed appreciation. Financial and personal recognition is equally important. The analysis shows that the main reason for the improvement is exploring the opportunities for improvement and dissatisfaction with situation or failure [2]. Financial compensation is very important, just like any other expression of appreciation. Non-financial reward can be as effective as financial compensation.

Employees motivating program:

- the company shall determine which initiative will be rewarded: product improvement, better organized the production process, cost reductions, improving communication with customers, increase customer satisfaction, etc. .;
- the company's objectives are related to its strategy, making sure that they are definitely reasonable and achievable in employees sense;
- there is used a safe and consistent evaluation criteria at the company;
- the company is systematically carried out innovative proposals recognition;
- the company offers different types of remuneration, corresponding to different values and motives [2].

Immediate compensation can be a single event, e.g., a gift card, a restaurant visit, a paid trip or any other gift, certifying the employee's personal contribution. Career-related reward is a more efficient method of remuneration because of its long-term impact.

All the tools, methods and practices must be selected and adapted to the market situation, the specific nature of the work, employee profiles, the company's industry, as well as pursuant to another company characteristics.

"Bankinter" - the fifth-largest Spanish bank - is recognized as one of the most innovative banks in Spain, emphasizing the importance of technology innovation process. In order to accelerate the innovation process, "Bankinter" has a system in which each of the 4200 employees can submit ideas for new products and services, cost reduction or improvement of internal processes. These ideas contributed to a number of successful product development and efficient operations of the bank.

"Bankinter" has applied currently on semantic technology-based system that helps the human resources department in ideas management. When an employee submits a new idea, the system performs analysis of the text and identifies similar concepts in accordance with the financial perspective. It takes a particular point in time, enabling the author of the idea to look at other ideas with a similar concept (not words!). Such an approach offers the employee a simple tool which can be used to check whether the idea really is completely new.

Concepts are defined and entered into the special financial idea database. Employees can search for the ideas in the same way, which contain a similar concept, and they are highlighted in a specific period of time to provide feedback to the author of the ideas. The system also offers an explanation about why the certain ideas are similar, showing the semantic relationships between new ideas and existing concepts [2].

Semantic web sites technology application allows talent management performing, improving the management of the innovation process, contributing faster product entering into market, permit to distance from the competition. The system uses its internal intellectual capital to improve the company's business, as well as the company's employees provide great satisfaction with their work and the work process improvement.

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UDC 336.7

BELARUSIAN BANKING SYSTEM: THE RESULTS OF THE Q2, 2016

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Key words: banking system, commercial banks, non-bank financial institutions, profit, assets, banks rating.

Abstract. Banking sector depends on macroeconomic trends in a country. Assets of the banking system at the end of the II quarter of 2016 amounted to Br628,7 trillion, in dollar terms –\$31,35 billion. Since the beginning of year assets grew by 1,07 %,