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HUMAN RISKS IN THE PROCESS OF FINANCIAL AND ECONOMIC SECURITY
SUPPLY AND PERSONNEL POLICY AS AN INSTRUMENT FOR MANAGING THEM

Different types of human risks that affect the level of financial and economic security of economic entities have been identified. The essence of the concept of human risk from the standpoint of financial and economic security is established. Human risks for normal functioning of various subsystems of financial and economic security of enterprises are specified. Assumptions have been made about the possible positive consequences of human risks for the financial and economic condition of economic entities. Tools for preventing human risks in the process of ensuring financial and economic security of business structures have been identified.

Keywords: human risk, personnel, personnel policy, financial and economic security, risk management, Generation theory.

Introduction. Personnel is one of the main factors of production, a prerequisite for the "start" of business for new economic structures and a significant competitive advantage for businesses that have been on the market for some time. However, unlike other resources, personnel are characterized by such a feature as own behavior in certain circumstances, which is a source of numerous risks to the state of companies financial and economic security. It is the actions or inactions caused by the behavior of employees, sometimes at the direction of top management or on their own initiative, cause cases of inefficient and sometimes illegal use of assets of the entity, causing it financial, material, reputational damage. As a result, human or personnel risks are increasingly a subject to monitoring and control by financial and economic security professionals, as well as a reason for their discussions with HR professionals, who may have their own vision for the organization of certain processes of work with staff.

Human resources managers are interested in protecting the interests of employees in accordance with the law and in the most effective use of HR to meet the interests and functional needs of the entity (thus, personnel management in most companies is characterized by a stakeholder-oriented approach), as specialists in financial and economic security must at all costs guarantee the protection of destructive staff impact on of enterprises' tangible and intangible assets for their integrity and process of using (a distinct subspecies of security oriented approach in the context of which the employee is a resource unit, that is not interested in the results of the enterprise entity). Personnel policy is currently the tool for organizing the work of staff in the field of financial and economic security, which can regulate the interests of all parties and lay the foundations for effective personnel risk management. However, the formation of such a policy requires a clear awareness of HR managers of the full range and diversity of human risks. Therefore, in the development of personnel policy of the enterprise, one of the strategic guidelines of which is to achieve a high level of financial and economic security, important steps are to fix the need for timely identification of personnel risks, compiling their map or register and creating catalogs of management decisions. or other risk to the state of financial and economic security of the entity.

Literature review. Despite the presence of significant scientific achievements in the study of financial and economic security of various types of economic structures, taking into account the impact of risks on this process, the authors of which, among other authoritative scientists are Zachosova N.V. [1, 2], Herasymenko O.M. [3], Zanora V.O. [4], Kutsenko D.M. [5], the problem of formation of personnel policy, the main provisions of which would be aimed at identifying human risks, counteracting them and maintaining the appropriate level of financial and economic security, now remains relevant.
Human, personnel or staff risks in the context of the functioning of business structures are studied by scientists in several areas. Thus, personnel risk management as an element of risk management is considered by such scientists as Amosof O. Yu. [6], Solomina H. V., Makhnytskyy O. V., Havrysh O. S. [7].

Human risks as a separate characteristic of the activity of business structures are covered in the publications of such researchers as Khytra O. V. Andrushko L.M., who study the concepts, factors and consequences of human risks at the enterprise [8]; Mishyna S. V., Mishyn O. Yu. and also Velychko Ya. I. offer to scientific community results of own classification of human (personnel) risks for the enterprise [9, 10]; Derid I. O., HarmashYu. O. specify human (personnel) risks in international business [11]. The work authored by Yu.P. Vorzhakova deserves our special attention, because it demonstrates a little-studied topic of classification of personnel risks of generation Z [12].

A bid part of the research of Ukrainian scientists is devoted to specific features of various aspects of the process of personnel risk management of economic entities. For example, Shcherbak V. H., Puhachov O. P. published an article about minimizing human risks in the personnel management system [13]. Moskalenko V. O. and Drobot Yu. Yu. also work within the framework of such topics [14]; Dudneva YE, Sotnikova LV, engaged in finding ways to improve personnel risk management of the organization [15]; Danchenko O. B., Bedriy D. I., Semko I. B., Zhyvko Z.B., Chernobay L.I., Chernobay D.A., who set for themselves the task of identifying human (personnel) risks [16, 17], while other researchers tend to solve the applied problem of assessing human risks [18, 19] and finding ways to minimize them [20].

Thus, the multi-vector scientific research on the problem of human (personnel) risks in the management of the enterprise provides a theoretical basis for the development of risk-oriented personnel policy, however, publications that would be devoted to this issue, within the analysis of scientific literature, were not detected.

The purpose of the study is to try to specify the different types of human risks that affect the level of financial and economic security of economic entities, and to systematize the tools to counter them in the plane of individual functional subsystems of the financial and economic security of enterprises. To achieve this goal it is necessary to perform a number of research tasks: to establish the essence of the concept of human (personnel) risk from the standpoint of financial and economic security, to identify human risks for the proper functioning of various subsystems of financial and economic security of economic entities, to establish possible positive consequences the state of enterprises and identify tools to prevent personnel risks in the process of ensuring financial and economic security of business structures.

Results and discussion. Regardless of the sole source of origin – the company's personnel – human risks are differ significantly both in the object of action in the economic security system of the entity, and in the amount of damage that may cause. As noted by O.Yu. Amosof, based on the results of research by numerous scientists on personnel management, "personnel risks are understood as: the probability of losses associated with ineffective management decisions on the formation, use, development and release of personnel; threats and losses associated with staff activities; a situation that reflects the danger of undesirable developments that directly or indirectly affect the functioning and development of the organization and staff" [10, p.377].

In summary, Khytra O.V. and Andrushko L.M. personnel risks are a group of business risks, the source or object of which is the staff of the organization or an individual employee [8, p.165]. From the standpoint of financial and economic security, human (personnel) risk is understood to mean a phenomenon or event caused by the action or inaction of the company's personnel, which may lead to loss, damage or inefficient use of its assets, resulting in reduced financial and economic security and the company's profit or loss.

Moskalenko V.O., Drobot Yu. Yu. note that according to the research of international organizations "the rating of workers is the greatest risk for all personnel managers, in second place is the lack of key skills, in third place – insufficient level of leadership potential" [14 , c.59]. Although rating is an effective tool for assessing staff, an information tool for decision-making on employee motivation, etc., however, its existence can threaten the climate in the team, provoke envy, conflict, controversy, the
desire to harm those in the highest positions. Low level of professionalism, lack of necessary competencies is formed in a situation of constant transformation of economic processes. Their evolution leads to the fact that not only equipment and materials, but also skills and abilities of staff are morally obsolete. This provokes inefficient use of working time, inability to master the work with modern equipment and technologies, to quickly adapt to the latest requirements of the work process. As for the third critical risk – insufficient level of leadership potential, it should be noted that Ukrainian companies usually do not have enough free resources to actively engage in staff development, encouragement of leadership and support for initiatives.

Human potential is determined by the level of intelligence – both analytical and emotional, and depends on critical thinking, the level of development of soft skills, psychological characteristics of the employee, his or her desire to learn, improve, and so on. However, only a small number of Ukrainian enterprises organize human resources work with the awareness that the formation and development of human resources is a necessary element of economic growth in the future and gaining significant competitive advantages in the future. Most economic structures use staff as a means to achieve economic goals, and therefore immediately require highly qualified personnel, regardless of the possibility of its development.

Mishyna S. V., Mishyn O. Yu. according to the content distinguish such human risks as "risks of negligence, risks of low qualification, risks of inefficient management, risks of information leakage, risks of fraud, theft, image risks"; according to the degree of coverage identify "risks of certain areas of personnel work, risks of personnel programs and projects, risks of inefficient functioning of personnel services"; according to the functional areas of personnel management distinguish "risks of personnel selection and hiring, risks of personnel adaptation, risks of personnel motivation, risks of personnel development, risks of personnel evaluation, risks of dismissal, risks of inefficient use of personnel" [9, p.91].

The third group of risks from the above essentially emphasizes the fact of the existence of personnel risks at each stage of work with staff, the rules and regulations of which are usually fixed in the personnel policy of the enterprise. Therefore, the means to minimize them and prevent their negative consequences must also be documented in the personnel policy of the entity. As noted, "at each stage of personnel management, specific tools for influencing personnel risks should be developed and implemented. This approach is aimed at forming a risk-oriented strategy of personnel management of the organization" [15, p.188]. In our opinion, this approach can be applied to the development of security-oriented personnel policy of the enterprise.

The difference in the patterns of staff behavior belonging to different generations gives an understanding of the nature of the origin of some actions of employees, which can be the cause of different types of human risks. As Yu. P. Vorzhakova notes: "People of Generation X, born from 1963 to 1983, are workaholics, focused on work and achieving individual success. Born 1983 to 2003, they belong to Generation Y. Their distinguishing features are ambition, determination and success, built on risk and immediate growth. Generation Z – are people who were born after 2003, and given their age, it is too early to evaluate them from professionalism point of view" [12, p.236]. It is advisable to specify the human risks that arise for the company, in accordance with the theory of generations (Table 1).

In addition to those types of risks that have already been identified by Yu.P. Vorzhakova, we have proposed more specific varieties so that specialists in financial and economic security management can further form a map of personnel risks according to the theory of generations for use in the risk management process based on the results of our study.

Taking into account the behavior of people of different generations can give specialists in the HR department or other personnel department at the company a hint on what methods of motivation will be most effective to ensure employee loyalty and encourage them to conscientiously perform professional duties and tasks. In addition to the presence in the staff of the enterprise of people of different ages, and therefore, representatives of different generations, the human resources of the business entity in terms of expanding the boundaries of international cooperation may also be characterized by multinational staff.
Human (personnel) risks for financial and economic security of the business entity, determined taking into account the principles of the theory of generations

| Personnel risks of Generation X employees | Personnel risks of Generation Y employees | Personnel risks of employees of generation Z |
|------------------------------------------|------------------------------------------|------------------------------------------|
| informational risks                      | risks of low professionalism             | risks of hiring workers                  |
| risks of blocking innovations by staff   | risks of increasing conflict              | behavioral risks                         |
| risks of information loss                | organizational risks                      | risks of staff loss                      |
| risks of adaptation                      | information security risks and protection of trade secrets | risks of disruption / slowing down of business processes |
| -                                       | -                                        | -                                        |
| -                                       | -                                        | -                                        |

Author's position (supplement)

- risks of "moral aging of skills" – the reluctance of the older generation to acquire additional skills, primarily necessary for professional work with computer equipment and various gadgets, which significantly slows down the implementation of certain work processes and impairs the speed of communication
- risks of "excessive risk-taking" in professional activities – the desire to take risks in the pursuit of moral and material incentives, recognition by management pushes staff to make excessively risky management decisions, which can have significant negative financial consequences for the company
- risks of information illiteracy – inability to work effectively in the world of information economy, misuse of modern equipment, programs increases the duration of tasks
- risks of multitasking – the desire to master as many processes, professions, functions, and perform them to obtain the status of "irreplaceability" leads to a drop in efficiency, reduced quality of work performed, provoke errors, distractions
- risks of inability to work in a team – the habit of personalized performance of a clearly defined range of responsibilities does not allow to show flexibility, distribute tasks according to desires and skills, act in accordance with team spirit and overcome individualism
- risks of teamwork – the desire to lead, dominate, use own authority and put own goals and interests above the common goal of the team, which leads to inconsistencies, conflicts, inefficient use of corporate resources of the business entity
- risks of unsuccessful time management – the habit of a clear schedule of tasks with deadlines set by management hinders the effective self-organization of working time, prioritization of tasks in accordance with existing experience, which would have a positive impact on staff performance
- risks of uncontrolled workholism – the desire and attempt to perform an excessive number of tasks in anticipation of career growth, financial incentives or honors, which lead to loss of health, psychological discomfort, inattention to details and threats to the life and health of the employee
- risks of envy for the success of colleagues – a feeling of emotional and professional burnout due to lack of career achievements in adulthood, which causes inaction, careless attitude to job responsibilities
- risks of "professional jealousy" – the generation Y is quite jealous of the success of young people or peers, which is transformed into a reluctance to help, share experiences, and this affects the effectiveness of the team, department, unit

Source: [12] and own research
According to Derid I. O., Harmash Yu. O. "the presence of staff from different countries can create three specific types of human risks: risk of expatriation, risk associated with the multinational nature of the team, the risk of abuse of foreign labor… The risk of expatriation includes all problems that may arise with an employee who has crossed the border in the line of duty, as well as the risk of loss of mental health. The risk of multinational team is represented by: interethnic conflicts in the team, mobbing on national grounds, problems in establishing a management system. The risk of abuse of foreign labor is manifested in the forms of exploitation of illegal foreign workers; use of labor by foreign workers who have been enslaved due to the abuse of unscrupulous staffing agencies; the presence of violence, inappropriate working conditions and child labor in the supply chains of transnational corporations"[11, p.34, p.37].

Thus, international companies are under the influence of additional human risks, not inherent in enterprises that conduct their financial and economic activities exclusively in the domestic market. For such companies, financial and economic security systems, namely their intellectual and personnel subsystem, should be transformed to minimize these risks, which, among other things, involves people who understand the differences in business traditions in different countries, have good communication management skills, know the peculiarities of the legal framework for the organization of labor relations in other countries. In many cases, international companies hire remote person or sometimes remote teams to implement individual projects or even on a permanent basis. This specific form of labor relations process organization contains its types of human risks for financial and economic security of economic entities, in particular, the risk of uncoordinated actions of remote and stationary workers, emotional and professional burnout of remote employees due to lack of "live" communication and socialization, the risk of loss of time, information, etc., due to interruptions due to the involvement of technical devices, the risk of delays in the performance of tasks due to the lack of constant control by the management of the actions of workers who are at a distance from it.

Quite often in the process of researching risks in the context of financial and economic security, scientists forget that the risk category has not only a negative color for the company, as the likelihood of loss or other undesirable consequences for its financial and economic condition, but also can improve economic performance, i.e. to have a positive result for the business entity. Khytra O.V. and Andrushko L.M. consider positive material consequences from personnel risks as: "receipt of superprofit, increase of efficiency of capital investments in the personnel, overfulfillment of plans of release and sale of production". The qualitative positive consequences of the impact of human risks on the general condition of the enterprise by specialists include: "unplanned improvement of staff quality, improving the business reputation of the enterprise, increasing staff loyalty and job satisfaction" [8, p.166]. For the state of financial and economic security, human risks can have the following positive consequences. For example, an employee with a lack of experience begins to specialize in a particular type of work specific to the company, and becomes a highly qualified specialist who does not need to be retrained for the needs of a particular enterprise; a laid-off employee may so often recall his former employers that others will eventually become interested in the enterprise and it will gain additional advertising and publicity (even in an unfavorable light, the company's name will still be familiar to a wide range of people); inactivity of employees, their tendency to waste time sometimes keeps them from making irrational financial decisions that could cause significant damage to the company, and so on. However, in most cases, human risks over time become a real threat to the financial and economic security of economic structures, so they must be taken into account and not ignored by the management staff of the enterprise.

For different subsystems of the system of financial and economic security, human risks differ, although such risks as, for example, fraud, negatively affect the condition of all subsystems without exception. Thus, financial and investment security is characterized by the risk of excessive propensity to aggressive investment strategies, by the risk of financial fraud, by the risks of low levels of financial literacy; for information and analytical security – by the risk of using unverified information, by the risk of disclosure of confidential information, by the risks of low levels of digital literacy; for legal security – by the risk of errors in the execution of legal documents, during registration, conclusion of agreements, etc.; for reputational and image security – by the risk of distortion of information about the company by dissatisfied employees (or former employees); for market security – by the risk of industrial espionage,
by the risk of using information about customers, partners, counterparties for their own benefit or for the benefit of competitors; for material security – by the risk of providing access to the premises to third parties, by the risk of using the material base for other purposes; for technical and technological security – by the risks of insufficient skills in working with equipment, by the risk of unwillingness to learn and master new technologies, by the risk of resistance to change, etc. And of course, for intellectual and personnel security all types of human risks are significant and tangible.

The role of personnel policy in the context of personnel risk management becomes apparent in a more detailed study of personnel risk management. Thus, the main tasks facing enterprises in the process of personnel risk management O.Yu. Amosof calls: “identification of risks arising in the process of personnel management, identification of sources and causes of personnel risks; determination of indicators of personnel security of business entities; formation and implementation of a system of diagnostics and monitoring of personnel security; assessment of the magnitude of possible loss of personnel risks; development of tools to influence personnel risks in order to prevent and reduce them; development of mechanisms to minimize possible losses from the implementation of personnel risks” [6, p.378].

In Fig.1, the means of counteracting human (personnel) risks within the components of the financial and economic security system are presented.

![Diagram](image)

**Fig. 1. Means of counteracting human (personnel) risks within the components of the financial and economic security system**

*Systematized by the author*

Thus, one of the tasks of personnel policy of a modern enterprise is to lay the informational and organizational framework for preventing human (personnel) risks and their negative consequences at various stages of work with staff – from finding specialists and forming a HR reserve to the mechanism of dismissal to ensure maximum satisfaction of all parties. An important tool for preventing human
(personnel) risks is the information transparency of the company's personnel policy. Each employee must know his or her rights and responsibilities, opportunities for incentives, reasons for reprimands and penalties, as well as be aware of the own role in the system of financial and economic security of the enterprise.

Conclusions. The study of human (personnel) risks in the process of ensuring financial and economic security and personnel policy as a tool for their management allowed us to draw the following important conclusions.

1. From the standpoint of financial and economic security, human (personnel) risk is proposed to mean a phenomenon or event caused by the action or inaction of the company's personnel, which may lead to loss, damage or inefficient use of its assets, resulting in reduced financial and economic security and in the situation when the company will lose part of the profit or suffer a loss.

2. There are a large number of classifications of human risks, which are based on various classification features and aimed at facilitating the work of risk management professionals in the timely identification of risks and their prevention. Human risks affect the state of financial and economic security of the enterprise at each stage of personnel work. Thus, personnel policy, which is a document that fixes the traditions and rules of personnel management of the entity, can be an effective informational and strategic tool for managing such risks, provided that the integration into it the sections or units that record the commitment of management to monitor human (personnel) risks, to take measures to prevent them and counteract their consequences, as well as to do everything possible to prevent recurrence of risk factors in the future.

Prospects for further research lay in the field of the need to collect data to assess the level of human risks inherent in domestic enterprises, and to use empirical research methods to diagnose the state of protection of financial and economic security of economic entities from the likely consequences of transforming such risks into real threats.

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КЛАДРОВІ РИЗИКИ У ПРОЦЕСІ ЗАБЕЗПЕЧЕННЯ ФІНАНСОВО-ЕКОНОМІЧНОЇ БЕЗПЕКИ ТА КАДРОВА ПОЛІТИКА ЯК ІНСТРУМЕНТ УПРАВЛІННЯ НИМИ

Проблема. Персонал є одним із основних факторів виробництва, обов'язковою умовою «старту» підприємницької діяльності для нових компаній і вагомою конкурентою перевагою для суб'єктів господарювання, які уже певний час функціонують на ринку. На відміну від інших ресурсів, кадри характеризуються такою особливістю, як власна поведінка у тих чи інших обставинах, що є джерелом численних ризиків для стану фінансово-економічної безпеки підприємницьких структур. Саме оз чи бездіяльність, зумовлені поведінкою працівників підприємства, їхній іх вазкозавою топ-менеджменту або з власної ініціативи, провокують випадки неефективного, гіроволеміро, і нерозвідних використання акцій суб’єкт господарювання, що заводи йому фінансових, матеріальних, репутаційних збитків. Через це кадрові ризики усі частини стягаеть об’єкт моніторингу та контроль з боку працівників з фінансово-економічної безпеки. Кадрова політика на різі є тим інструментом організації роботи персоналу у площині фінансово-економічної безпеки, що може врегулювати інтереси всіх сторін і заклади підпілів результівів кадрового ризик-менеджменту.

Метою дослідження є визначення різних видів кадрових ризиків, які впливають на рівень фінансово-економічної безпеки суб’єктів господарювання, та систематизації інструментів протидії ім у площині окремих функціональних підсистем системи фінансово-економічної безпеки підприємства.

Методи. У процесі дослідження використані монографічний метод і метод теоретичного аналізу. Також застосовано прийоми аналізу і синтезу. Метод узагальнення використано у процесі формування висновків за результатами проведенного дослідження.

Результати. Визначено різі види кадрових ризиків, що впливають на рівень фінансово-економічної безпеки суб’єктів господарювання. Зроблено припущення щодо можливих позитивних наслідків кадрових ризиків для фінансово-господарського стану підприємства.

Наукова новизна. Встановлено сутність поняття кадрового ризику з позиції забезпечення фінансово-економічної безпеки. Уточнено кадрові ризики для нормального функціонування різних підсистем фінансово-економічної безпеки суб’єктів господарювання. Виведено інструменти запобігання кадровим ризикам у процесі забезпечення фінансово-економічної безпеки бізнес-структур.

Висновки. Існує велика кількість класифікацій кадрових ризиків, в основі яких покладено різні класифікаційні ознаки, що спрощують на познавання роботи фахівців з ризик-менеджменту щодо власної ідентифікації ризиків та їх попередження. Кадрові ризики впливають на стан фінансово-економічної безпеки підприємства на кожному етапі кадрової роботи. Таким чином, кадрова політика, що є документом, який фіксує традиції і правила управління персоналом суб’єкта господарювання, може стати ефективним інформаційним і стратегічним інструментом управління такими ризиками за умови інтеграції до її складу розлітей, які зафіксують зовнішні управлінського персоналу відслідковування кадрові ризики, виживати заходи щодо запобігання ім та протидії їх наслідкам, а також робити усе можливе для попередження повторів нових ризикових факторів у майбутньому.

Ключові слова: кадрові ризики, персонал, кадрова політика, фінансово-економічна безпека, ризик-менеджмент, теорія поділу.