VALUE-MOTIVATION MEANINGS OF FINANCIAL-CREDIT ORGANIZATIONS EMPLOYEES UNDER THE CONDITIONS OF DIGITAL ECONOMY

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Abstract. The paper describes the results of a study (2017-2019) of employees value-motivational meanings applied to financial and credit sector. The purpose of the research was to conduct a sociological analysis of value-motivational meanings and to argue their regulatory role in improving the work efficiency in the context of the economy digitalization. An empirical analysis of the meanings and values of various employee groups was carried out on the basis of the developed author’s diagnosing method. The research results include the following: the essence of value-motivational meanings was determined; an improved methodology for their diagnosis has been developed; a comparative analysis of value-motivational meanings, including statistically significant differences were identified; regularities of the value-motivational dynamics of financial and credit organizations are revealed. The main conclusion that was drawn as a result of the study is that in the structure of value-motivational meanings, which are an attribute of the quality and productivity of the work, there are significant differences depending on whether the employee belongs to a particular status or professional qualification group. Analysis, modeling, monitoring of the value-motivational meanings that characterize certain social and professional roles, the comprehension of this information and the application in the social and labor relations regulation are one of the most important components in the process of managing the labor quality and the organizations effectiveness.

1. Introduction
Currently, we are witnessing the phenomenon of "digitalization", covering all spheres, which is a new stage in the development of the society. For successful development in a digital economy, individuals must meet a large amount of requirements, have certain skills and competencies, including: focus on continuous self-improvement, structuredness, conflict-management, decision-making and achievement skills, entrepreneurial skills, adaptability, emotional intelligence, work in conditions of uncertainty, digital skills, etc. The digital economy, according to A.A. Auzan, is a fully and entirely economy of individualized and customized products produced by small groups. And this process does not require a lot of money capital, but a lot of high-quality human capital [1, 7].

Due to the diversity of interpretation of values issues, life meanings and motivation, we took into account the interdisciplinary of their scientific research. The philosophical interpretation of values problems is based on the need to determine the general picture of the world, to interpret the issue of freedom in the people behavior, to comprehend social ideals. The concepts of T. Hobbes, B. Spinoza, I. Kant, W. Dilthey, W. Windelband, G. Rickert, E. Spranger, E. Husserl, J.P. Sartre, N. Hartman and others made a significant contribution to the development of the theory of value-motivational meanings. In the scientific area of psychology, the emphasis in the study of values, life meanings and motivation is shifted to questions of the human psyche, the formation of individual value-motivational dispositions in human relations and relations with the outside world. Analysis of the processes of cognitive development, the identification of the individual dominant relationships, the influence of the environment, including labor activity on an individual value system is contained in the works of V.N.Myasishchev [2], B.G. Ananiev [3], V.P. Tugarinov [4], L.S. Vygotsky [5], S.L. Rubinshtein and
others. According to S.L. Rubinstein's value orientation reveals itself in a certain direction of consciousness and behavior, manifested in socially significant deeds and actions [6, 259]. The scientific contribution to understanding the problems of the relationship of employees’ productivity and their values and motivational dispositions was made by the such authors as: D.MackClelland [7], F. Herzberg [8], V. Wrum [9], L. Porter and E. Lawler [10], A. Maslow [11] and others. In the sociological sciences, the study of values, motivation and the life meanings focuses primarily on the problem of identifying patterns that govern the society development and people behavior in the context of social groups, communities, societies. A significant contribution to the scientific understanding of the value aspects that determine the direction of the individuals actions was made by M. Weber, who developed his concept of the social action meaning and the role of values in human behavior. The human activity meaning to a certain extent is determined by shared values, while the value-rational orientation of the action can be in different relations with the goal-rational. So, the choice between competing and conflicting goals and consequences can be oriented value-rationally - then behavior is purposeful only by its means [12]. In the concept of M. Rokeach, values have the character of a central concept and are interpreted as stable beliefs that a specific type of behavior or the ultimate existence goal is personally or socially preferable than opposite or reverse behavior models or the ultimate goal [13]. According to T. Parsons, the values institutionalized in the society perform the function of pattern reproducing and maintaining the proper motivational obligations of individuals to society [14]. At the present stage of development, there is an understanding that the processes of social relations modernization are closely intertwined with the axiodynamics of society. According to R. Inglehart, long periods of high welfare of most people contribute to the spread of post-material values, and the economic downturn has the opposite effect [15]. In our opinion, value-motivational meanings have a significant impact on the system of social relationships in all areas of activity, including in labor relations. Reflecting the interests, needs of a particular person, value-motivational meanings determine the vector of vital activity of both an individual and social groups. The financial and credit sector was one of the first to feel the influence of digitalization, which manifested itself in the automation of many business processes, robotics (payment terminals crowd out and replace operating and cash staff; the lending process is automated), localization of certain functions in remote regions. One example of the impact of digitalization on the financial and credit sector can be the back-office functions centralization, as well as customer support services (call-center) in small cities in order to reduce operational support cost, which was made possible due to modern digital information technologies. As a result of these processes, corporate standards and values underwent changes, and selection criteria for employees were revised. Values supported by the organization behavior patterns, in turn are a manifestation of certain competencies that are in demand in a particular business-unit. If values determine the general ideology and general principles of effective behavior, then specific models of effective actions are revealed in competences. The development and consolidation of a particular competency occurs if it is supported by a value-motivational component in the individual consciousness, i.e. a specific model of behavior meets the personal values of a person and internal effectiveness criteria. Each area of professional activity in the financial and credit sphere is accompanied by a number of necessary competences that determine the employee ability to model his behavior in the work environment in such a way as to effectively perform the necessary tasks, determine priorities, apply existing knowledge and skills, and develop interpersonal interaction. These competences, in our opinion, are derived from the value-motivational meanings of the employee, linking personal values, motives and life meanings. The phenomenon of digitalization drastically changes the nature of work-activities, social norms and values within which it is carried out. The modern financial sector requires employees to be constantly trained, to develop a wide range of professional, interpersonal, digital competencies. In the hierarchy of current value-motivational orientations of staff, the most important is the presence of such orientations as the possibility of professional development, self-improvement, personal growth, productive life, freedom, creativity, initiative, tolerance to the situation of uncertainty.
2. Methods

In the period 2018-19 we conducted an empirical study of the value-motivational meanings of the financial and credit sector employees (N290), representing various status and vocational qualification groups. The structural-functional approach in the study, as well as the principles of understanding sociology, made it possible to analyze such variables as social statuses and roles, correlating them with the characteristic value-motivational meanings inherent in the carriers of these roles and generated in the process of social interaction at the macro-, meso- and microenvironments. The purpose of this study is to conduct a sociological analysis of value-motivational meanings of financial and credit sector employees activities in the digital economy.

We have methodologically developed an approach to the analysis of the value components of the personality of M. Rokeach [13], adapted by V. A. Yadov, A. Gostaus, A. A. Semenov [16], exploring the terminal and instrumental values. This approach, taking into account refinement of the methodology, conceptual development of the theory, assumed an original character, expressed in a number of differences, including of the following:

- The main diagnostic construct is value-motivational meanings. By value-motivational meanings we mean a dynamic system of life-meaning and behavioral priorities, which determines the perception by individuals of the surrounding reality, their role in it, structuring behavior and thinking. Our conceptual transition to the integrative concept of “value-motivational meaning” made it possible to take into account the fact of the presence of a dynamic “the meanings unity” at the intersection of personal values, motives, social experience as determining the way of interpreting reality and the behavior vector of an individual within a specific social and labor context. According to M. Weber, “an explanatory understanding presupposes a correct interpretation of an individual’s motives,” where “motive” is called a kind of the meanings unity that seems to the actor or observer to be a sufficient reason for a certain action [17, 95].

- In contrast to the “values” in the concept of M. Rokeach, and the “value orientations” in the concept of V. Yadov, which have a stable character, value-motivational meanings, we understand as a dynamic system that is capable of change. This makes it possible to develop principles and methods of managerial influence on the process of their formation at the level of macro, meso and microenvironment;

- Value-motivational meanings, representing "the meanings unity" are characterized by the absence of a full degree of awareness by the individual. Recall that the methodology for diagnosing the values of M. Rokeach is based on the proposition that individuals are able to assess the degree of relative importance of a particular value for themselves and organize them into a harmonious hierarchical system. In our developed methodology, the respondents are not tasked with ranking the entire list of suggested value-motivational meanings. The respondent estimates the subjective significance of each position for him on a scale from 0 to 5.

- In contrast to the research group of scientists led by V. Yadov, who considered the “situation of activity as relatively stable”, we consider value-motivational meanings in the process of modernization of public relations, moreover, in a period critical for the financial and credit sector.

A pilot study of the value orientations the financial and credit sector employees conducted in 2017 (N160) using the method of M. Rokeach, as well as the study and analysis of other methods for diagnosing values and motivational orientations of a person, allowed us to determine their advantages and disadvantages. As a result, the feasibility was substantiated and the author's methodology for diagnosing value-motivational meanings of the financial and credit sector employees was developed. Considerable attention was paid to the interpretation of the value-motivational meanings content, and to clarification of the diagnostic procedure. Analysis, refinement of concepts, their empirical operationalization allowed us to create a questionnaire consisting of four sections, revealing the socio-demographic, professional, status, qualification, value-motivational characteristics of the respondents. An important feature of the questionnaire is also that the situation of choosing value-motivational
priorities was modeled in the social and labor problem field. This was facilitated by the wording of questions, particularly, semantic emphasis on the situation of “choosing a new job” and on the need to assess the qualities of a “successful employee”.

Filling out the questionnaire by the respondents was carried out in three stages. At the first stage, the respondents, according to the instructions, were asked to answer socio-demographic questions, indicate their specialization, status, and evaluate the degree of satisfaction with the current work from 1 to 5.

At the second stage, the respondents were offered a list of “motivating factors”, which also had to be evaluated on a significance scale. Moreover, respondents were asked to evaluate these factors not in the context of the current life and work situation, but in an imaginary situation of choosing a new job.

At the third stage, the subjects were tasked with assessing the importance of certain behavioral attitudes that are significant for a successful employee. Such a formulation, in our opinion, activates the mechanism of psychological projection, when a person does not evaluate himself personally, but the alleged “other”, transferring his personal attitudes to it.

For mathematical data processing, the SPSS Statistics software package was used, and the Spearman, Kraskel-Wallis, and Mann-Whitney coefficients were used to test the hypothesis about the relationships between variables.

3. Results and Discussion
As a result of the study, the following results were obtained:
1. The analysis of the system of terminal and instrumental employee’s value-motivational meanings at various vocational-qualification and status groups, including revealed statistically significant differences between groups;
2. Some of regularities have been identified that characterize the dynamics of the value-motivational and the meanings space of the financial and credit sphere in the context of social and labor relations.

The research of terminal value-motivational meanings showed that the most stable positions, which received the smallest and highest ranks as a result of the group data consolidation, are similar for managers and subordinates within each vocational qualification group: front-office, back-office, non-financial support units. We calculated the group rank as the arithmetic average according to the ranks of all group representatives, with rank 1 being assigned to the meaning with the highest value, etc.

This classification of business units was proposed by the author and is based on professionally functional differences in work-activities. The front-office includes departments whose main purpose is the implementation of functions aimed at providing services to customers (consumers of financial services) and directly affecting the financial result and the volume indicators of the services provided. The back-office includes units whose main purpose is the service functions implementation to meet the needs of customers and all departments of the bank in certain services, but which do not directly affect the financial result. The subgroup “non-financial support units” is distinguished from the group of accompanying organizational units and includes units performing support functions that are not specific to the financial and credit sector, but that have a universal production character (human resources, administration, security, archive, etc.).

In all vocational qualification groups, the following value-motivational meanings have equal weight: “interesting work”, “financially secure life”, “safety” (Table 1). The value-motivational meanings located at the last ranks include the following: “entertainment”, “happiness of others”, “knowledge of the beauty of nature and art”, “health”. It is noteworthy that “health” was categorized into this category, which was empirically specified in the organizational context as an enterprise promoting a healthy lifestyle with opportunities for visiting a corporate gym, sports teams, and additional bonuses for refusing bad habits. To clarify the reasons, we additionally built a hierarchy of terminal value-motivational meanings based on the age of the respondents, in which “Health” ranked “9.5” in the age groups of “41-50 years” and “51-60 years”, and in the groups of “18-22 years”, “23-30 years”, “31-40 years” - 19 and 20 ranks. Thus, the age distribution of credit and financial sector
employees, 65-70% represented by employees aged 20 to 40, determines the low rank of the importance of “health” for the sample under study.

Table 1. Rank distribution of terminal value-motivational meanings by professional qualification and status groups of respondents (table sorted by column 2)

| Terminal value-motivational meanings | Front-office business-units | Back-office business-units | Non-financial support units |
|--------------------------------------|----------------------------|----------------------------|-----------------------------|
|                                      | Managers | Subordinates | Managers | Subordinates | Managers | Subordinates |
| Family security                      | 1        | 6,5          | 6,5      | 8            | 12       | 8,5           |
| Safety                               | 2        | 3            | 1,5      | 1            | 1,5      | 11            |
| Interesting work                     | 3        | 1            | 3,5      | 4            | 1,5      | 2             |
| Freedom                              | 4        | 10           | 9        | 6            | 3        | 6             |
| Financially secure life              | 5        | 2            | 1,5      | 3            | 5,5      | 1             |
| Social contacts                      | 7        | 6,5          | 15,5     | 7            | 5,5      | 4,5           |
| Active life                          | 7        | 9            | 10       | 9            | 10       | 15,5          |
| Authority                            | 7        | 11           | 11       | 11           | 4        | 14            |
| Having good and reliable friends     | 9,5      | 5            | 6,5      | 5            | 8,5      | 13            |
| Productive life                      | 9,5      | 12           | 5        | 12           | 12       | 11            |
| Comfortable working-environment      | 12       | 4            | 3,5      | 2            | 14,5     | 7             |
| Development                          | 12       | 8            | 8        | 10           | 7        | 4,5           |
| Social recognition                   | 12       | 16           | 13,5     | 15,5         | 14,5     | 19            |
| Wisdom                               | 14       | 14,5         | 17       | 13           | 16,5     | 17            |
| Cognition                            | 15       | 13           | 13,5     | 14           | 12       | 3             |
| Creation                             | 16       | 17           | 19       | 18           | 8,5      | 8,5           |
| Entertainment                        | 17       | 14,5         | 12       | 15,5         | 16,5     | 11            |
| The happiness of others (altruism)   | 18       | 18           | 18       | 17           | 18       | 18            |
| Group affiliation                    | 19       | 21           | 20       | 21           | 21       | 20            |
| Health                               | 20       | 19           | 15,5     | 19           | 20       | 21            |
| A world of beauty: beauty of nature and the arts | 21 | 20 | 21 | 20 | 19 | 15,5 |

Next, we carried out a detailed analysis of the differences in value-motivational meanings by status groups. As a result, statistically significant differences were identified that relate to such positions as “authority”, “productive life”, “freedom”, “safety”, “active life”. These value-motivational meanings are objectified by the presence of career opportunities, opportunities to manage the others, independently plan working hours and priorities, in fulfilling complex goals and non-standard tasks, as well as in developing a corporate culture focused on “productivity” in the broadest meaning (Table 2). These positions are more important in the interpretation of social and labor reality by managers than by ordinary employees.

Table 2. Statistically significant differences in the rank distribution of terminal value-motivational meanings by status groups
Terminal value-motivational meanings | The average group rank in the status group "subordinates" | The average group rank in the status group "managers" | The significance level of differences according to the Kruskal-Wallis test (p =)
---|---|---|---
Active life | 10 | 9 | 0.032
Productive life | 11.5 | 9 | 0.015
Safety | 3 | 1 | 0.046
Freedom | 7 | 5 | 0.035
Authority | 11.5 | 6 | 0.016

We have revealed that in the financial and credit sector, the perception of the labor activity meaning by employees prevails, primarily as a source of high income and financial well-being, security, stability, social guarantees, and not from the point of view of professional development opportunities and creative self-realization. Cognition, creativity, life wisdom, group affiliation, altruism, social recognition are weakly represented in the meaning structure of the employee personality.

In this context, it is noteworthy, a fact of value-motivational rapprochement of professional groups of “front-office” and “back-office” employees performing specialized financial functions and distinguishing them from a group of “non-financial support units”, differing in the functional content of the work. For the professional group “employees of non-financial support units” some value-motivational meanings are of relatively higher importance: “social contacts” (p = 0.037), “freedom” (p = 0.025), and “creativity” (p = 0.001).

Next, we investigated instrumental value-motivational meanings that characterize employees' interpretation of behavior that contributes to success and effectiveness. The analysis made it possible to conclude that the behavior conducive to achieving success is interpreted as oriented towards diligence, business efficiency, responsibility, rationalism. This defines the general features of effective role-playing behavior as based, first of all, on a sense of duty, ability to keep a word, discipline, hard work, productivity at work, the ability to think soundly and logically, to make informed, rational decisions. Moreover, among managers and subordinates within each vocational qualification group, a significant similarity of instrumental value-motivational meanings was recorded. Behaviorally, the most cohesive in this respect is the group of “back-office” divisions, and the least cohesive is the group of “non-financial support” divisions, in which the ranks of individual instrumental value-motivational meanings differ significantly among managers and subordinates. This fact allows us to assert the existence of a single value-space delineating the normative behavior contours within the subcultures of each of the three groups of divisions: front-office, back-office and non-financial support divisions.

Differences in the interpretation of successful behavior between managers and ordinary employees are not significant and affect only a few positions. Thus, managers more important than subordinates attach attitudes to “cheerfulness” and “self-control”, and subordinates are higher than managers value “education” and “upbringing”. The instrumental value-motivational meanings located at the last ranks in both status groups include: “courage in upholding one’s opinion”, “independence”, “high demands”, “sensitivity”, “irreconcilability to shortcomings in oneself and others”.

In addition, we have identified value-motivational meanings that play the integration role at the value-space of a financial and credit organization: “interesting work”, “financially secure life”, “safety”, “responsibility”, “diligence”, “self-control”, "working efficiency", "rationalism", which largely determine the employees interpretation of social and labor reality whithin all the groups studied.

The study of value-motivational meanings of the financial and credit sector employees in the context of digitalization was carried out by the authors for the first time. However, earlier other authors analyzed the motivational orientations and values of various socio-professional groups. We
have analyzed the research results of V.S. Magun, M.G. Rudnev, G.V. Aymetdinova, A.V. Selyuk, N.M. Kadyakina and several others.

In V. Magun research several trends were revealed in the value orientations of Russians dynamics over the 14 years from 1991 to 2004 [18]. The most stable were two trends: the wider spread of the desire for high, reliable and easy money to the detriment of the orientation toward hard work and not requiring immediate remuneration of self-realization; a sharp increase in the value of interesting (and diligent) work in the organization as a way to ensure high earnings and reliable employment while reducing the value of working in the organization as a way to spend time comfortably. The results of an intercountry study of basic values using the modified Schwartz methodology in the fourth round of the European Social Research (2008) are also of interest [19]. It was found that the average Russian highly values security, protection from a strong state, is strongly committed to the values of wealth and power, as well as personal success and social recognition, he is less committed to the values of novelty, creativity, freedom and independence, less appreciates risk, fun and of pleasure.

Aymetdinova G.V. [20] study (1995-1999) focused on the research of the intra-collective processes features in financial and credit organizations was implemented. As a result of this study, it was found that the main criteria for job satisfaction is the level of income. No less important for the overwhelming majority of employees is their job status, which affects the social position of the employee in the team, personal life, and general satisfaction with the aspects of work. Thus, a decrease in official status with a simultaneous increase in wages has contributed to a decrease in overall job satisfaction and an increase in staff turnover. Among the reasons affecting the decisions of workers to change jobs were (in order of priority): the need for higher wages; increase of official status, the possibility of building a career; the desire of employees to make decisions independently during the performance of tasks within their area / scope of authority. According to the results of studies of bank staff that took place in 2000-2004 [21], trends in the dynamics of social and labor relations were identified, including their value assumptions: the predominance of material motives in the structure of motives of labor activity of workers, combined with general dissatisfaction with work and the level of its remuneration; a tendency to increase the importance of moral incentives at a higher income level. Among the reasons that hinder labor activity are (increasing): overtime work (18%), unfulfilled personal opportunities (34% of respondents), lack of prospects for professional and career growth (45%). N.M. Kadyakina research (2007-2009) revealed a number of characteristic psychological features of semantic self-regulation of financial and credit middle-level employees during the economic crisis [22]. In particular, attitudes characteristic of successful bank employees were recorded: disbelief in the possibility of sincere and harmonious interpersonal relationships, distrust of people and a low level of spontaneity (freedom, naturalness, ease without effort). It is noted that a low orientation to a prosperous relationship with others indicates a lack of psychological readiness for compromise (maintaining a positive relationship is not a significant value); the high significance of such values as: interesting work, an active active life and self-confidence.

Thus, the results of an empirical study conducted by the author and a comparative analysis of the results of other studies allow us to conclude that the value-motivational meanings of employees of the financial and credit sphere reflect a number of trends: the paramount importance of the income level in the perception of the value of labor activity; the high importance of career opportunities, authority, the value of achievements; high importance of attitudes toward endurance, responsibility, emotional-volitional stability, politeness, honesty; low importance of successful relationships with others, distrust of people, disbelief in the possibility of sincere and harmonious relations.

4. Conclusions

The results obtained indicate that financial and credit organisations employees are not peculiar to the perception of social and labor reality in the paradigm of co-dependent relationships, focus on people, communication, like-minded people, information exchange. Value-motivational meanings embodying an orientation toward interaction - “the presence of like-minded people and friends in the team”,
“breadth of views, the ability to understand someone else's point of view”, “tolerance of the views and opinions of others, the ability to forgive others of their mistakes and errors”, “sensitivity” - are not among the significant ones. In the minds of financial and credit employees, social and labor reality is interpreted, first of all, through a value orientation to business, work, executive and responsible performing, rationalism.

Analysis of research in this area allows to conclude that the effectiveness management of financial and credit organizations is based, first of all, on the resource strengthening of risk management, information and economic security, and legal support. Not enough attention is paid to the formation of such an organizational and socio-psychological context that will meet the goal of viability strengthening the organization by interrelating the value-motivational meanings of all employees groups as an attribute of their individual and joint work quality. According to A. I. Prigozhin, the social order determines the quality of environmental elements interaction, including such elements as “the arrangement order of elements or their actions; compliance with requirements; distribution of functions, resources; hierarchy submission; coordination of goals and actions” [23, 13]. The degree of coincidence of the individual interests general orientation, its social attitudes and value-motivational meanings with the organisation goals and values conveyed into the external and internal environment is one of the grounds for the formation of a factors system of employees social well-being. These factors are grouped around 5 main types according to the degree of openness to the changes and a positive attitude towards them: decisive, ordinary, indefinite, anxious (tense), indifferent (decisive and ordinary types of social self feelings are creative, and anxious and indifferent - types of inhibition of transformation) [24]. Developing the above thesis, we assume that a harmonious combination of role-based employees value-motivational meanings, the formation of organizational space of the meanings and values, its modeling is not spontaneous, but purposefully - provides the basis for effective and harmonious interaction of all subsystems. Modeling, analysis, monitoring of value-motivational meanings that characterize certain social and professional roles, understanding of this information and application in the labor sphere are one of the most important components in the process of labor quality managing and the organizations effectiveness.

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