

ми и т.д. [6]. На самом деле IQ и EQ неразрывно связаны и невозможны друг без друга, это, по словам Д. Карузо, «единственный путь пересечения сердца и разума». А у выдающегося руководителя этот союз дополнен еще и управленческим интеллектом – ExI (Executive Intelligence).

Еще одно распространенное заблуждение, что EQ – это очередной инструмент западного менеджмента, не применимый в белорусских или российских компаниях. На самом же деле, это понятие даже больше подходит для наших условий ведения бизнеса, чем для Запада. Мы больше связаны с собственным внутренним миром (стоит вспомнить о «загадочной славянской душе»), менее склонны к индивидуализму, наша система ценностей включает в себя многие идеи, которые и являются краеугольным камнем концепции EQ [2, с. 9]

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## NATIONAL FEATURES OF MOTIVATION

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Motivating employees is vital to any business. A motivated workforce means a highly productive staff, every member of which will contribute to a company's success. In the course of this study, our aims were to examine national features of motivation in the USA, Austria, Germany, Japan and Bela-

rus and create a universal motivation strategy that fits the needs of multinational staff. According to the business dictionary motivation is internal and external factors that stimulate desire and energy in people to be continually interested and committed to a job, or to make an effort to attain a goal [1]. Motivation can be divided into financial and non-financial. «When speaking about financial motivators, we mean that the employer spends money a lot on the reward directly, or the employee receives some kind of monetary reward» [3]. In a McKinsey Quarterly survey non-financial motivation of staff implies that there is no monetary reward given to an employee, instead it focuses on the emotional needs of the employee [4].

According to the statistics 67 % in Germany, 60 % in Japan, 55 % in the USA and only 30 % of staff in Australia and Belarus are considered to be motivated [2, 4, 7].

The motivational strategy of US companies is based either on financial forms of stimulating or non-financial. According to Fisher and Yuan American employees reported that payment was fifth in importance to them, but security and interest in work are at the top of the list. The most wide-spread methods of financial stimulating are commission, bonuses for good performance and «pay for performance» system. Among non-financial methods the most used are perks, corporate events on occasion of holidays, medical insurance and opportunity to have flexible hours of work.

In recent years participative management has become an essential part of motivational strategy of many companies in the USA. It is a practice of stimulating employees through participation in decision making. Among national features of US workers we should also highlight striving for self-development and appreciating of independence. Thus such motivational methods as offering job training and delegating authority are very effective.

Most Japanese companies use synthesized systems in the policy of financial incentives. In a synthesized system, pay is determined by four indicators: your age, length of service, professional grade rate and labor productivity. The age and length of service and productivity of work serve as a basis for determining the value of the labor tariff rate, called the «rate of qualification». Japanese business organizations use the principle of equality to motivate employees to compete and cooperate with one another. The other source of corporate vitality is the separation of ownership and management. Individual shareholders in Japanese corporations have little interest in active intervention in corporate affairs. Japanese managers are also attempting to create an environment where all employees identify their own interests with those of the company and are motivated to strive actively for the goals of the organization.

The German model of work motivation is one of the most people-oriented. This model provides for both economic welfare and social guarantees. As a

result Germany has the highest percentage of «effective» workers in the survey of European businesses [7]. The match of positive emotions that an employee experiences at work, with a monetary factor is a great driver of work. However, the strongest of the factors influencing the motivation were good relations with colleagues and an interesting occupation. Salary is only in third place. Respect and justice, which can also be attributed to the main factors that increase motivation are typical German features, to which the staff attaches a great importance.

According to a recent survey many Australians are not motivated enough at work. For this reason, two-thirds of Australian employees keep an eye out for a new job [2]. This situation is explained by the existence of many small companies in Australia. So, small business owners, who are unlikely to have the budget for substantial pay rises or cash bonuses, need to try other ways to engage their staff in a working process and fulfil their potential. Thus, Australian motivational policy is mostly based on non-financial stimulating. Among widely used methods the most effective is career development. Flexible hours of work can be a huge incentive for some staff – such as those who need to pick children up from the school or older employees who may no longer want to work full-time. Vision also plays a significant role in motivating staff, as employees want to know that the work they are doing is contributing to the success of the company.

In general, in Belarus like in other post-Soviet countries the method of carrot and stick is used to motivate employees. Financial motivation is paramount for our mentality. Non-financial motivation also exists. But in comparison with financial motivation it is not so significant. Everyone values appreciation and recognition. Vouchers for children to a sanatorium and camps are a great bonus for parents. This motivation is common for many Belarusian companies. Corporate parties like nothing else bring staff together and motivate it.

As a part of our research, we conducted a sociological survey among foreign workers with the help of social networks. The purpose of this survey was to identify the differences with the statistics presented in the very beginning of our paper and the other information that we used to write it. The total number of respondents is 111 people. In this survey 21 people were from USA, 22 from Germany, 14 from Japan, 12 from Australia and 42 from Belarus. Also we were interested in the most prevalent type of motivation for each country. Financial motivation dominates in USA, Australia and Belarus. Non-financial in Japan. In Germany the ratio of material and non-material motivation is almost equal (fig. 1). The degree of motivation of employees varies from country to country. In Germany 80 % are fully satisfied with motivational policy of their company and only 4 % are not. Among American workers 51 % like a motivational strategy at their workplace and 34 % don't. In

Japan 68 % of employees are ready to go the extra mile. In Australia only 34 % are pleased with motivation at their workplace. In Belarus only 1/3 of respondents like the motivational policy of their company and 55 % do not (fig. 2). Thus a number of inconsistencies with the information used becomes apparent. The most significant differences are associated with the most prevalent type of motivation in Australia. According to «Australian Employee Satisfaction & Motivation Study» non-financial methods of motivating staff dominate, but according to our survey results financial motivation preponderates. Also the equal ratio of material and non-material motivation in America is replaced by the predominance of material methods of staff stimulating. The percentage of motivation of employees in Germany is higher than that in the initial data.

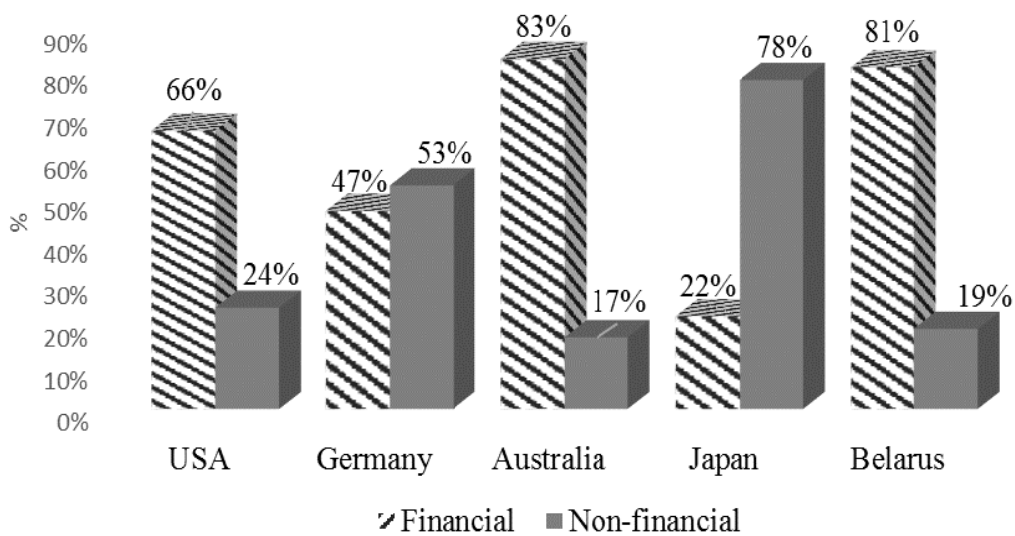


Fig. 1. Prevalent type of motivation

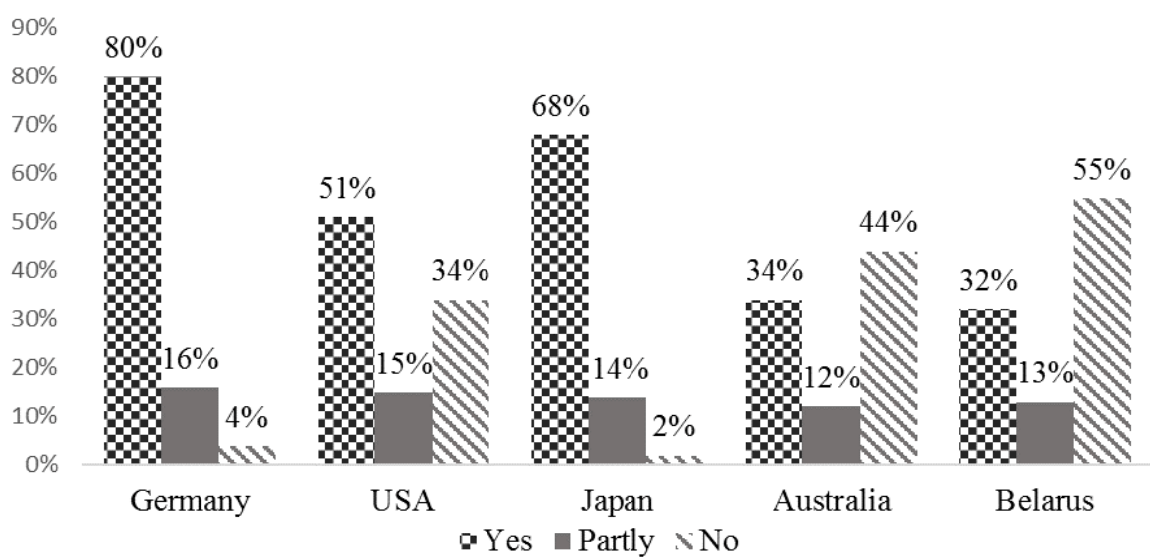


Fig. 2. Degree of staff motivation

As a result, it is obvious that the motivational policy of each country have both advantages and disadvantages. That's why managers need to accurately interpret the situation and design a universal strategy that fits the needs of multinational staff. Thus, dwelling on the results of our research, we created an example of such a strategy. To our mind it should include well-developed non-financial stimulating based on German strategy, various methods of material motivation and American opportunities for self-development, the principle of equality which is typical of Japanese strategy. It should also be supplemented by recognizing and rewarding employees' performance, organizing social events, offering a nice clean working environment and developing great relationships in the workplace.

### Resources

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## ПРАВОВОЕ РЕГУЛИРОВАНИЕ БЕЗНАЛИЧНЫХ РАСЧЕТОВ ПО ВНЕШНЕТОРГОВЫМ СДЕЛКАМ

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В былые времена появление металлических, а затем и бумажных денег способствовало стремительному росту торговли. И это неудивительно: перевозка и хранение этих средств оплаты давалось легче, чем, например, служивших ранее валютой мешков зерна. Однако если говорить про современность, то сейчас можно наблюдать тенденцию постепенного «выбытия» такого способа расчета, как наличные деньги, и обширного использования для оплаты товара и т.д. именно безналичных форм расчета. Это связано с тем, что с помощью безналичных расчетов можно сэкономить на издержках обращения, факт мошенничества с использованием данной формы расчетов очень мал, деньги в банке хранятся неограниченный срок.

В большей степени безналичная форма расчетов используется во внешнеэкономической деятельности, ведь с ее применением стороны сделки экономят свое время, могут не волноваться насчет кражи денег и насчет подлинности, так как процедура расчетов проходит в соответст-