

At present Belarusians use bank cards to receive salaries and pensions, save money and get loans, give pocket money to kids and take part in charity events. In future a usual plastic card can be not just a payment instrument. It may be also an identification document and an insurance policy card.

Banks have already responded to the growth to the online segment by issuing virtual cards, which are designed specifically to make payments in the global network. Electronic money is gaining popularity too. Banks offer e-wallets to enable all payments on the internal clearing and information space, and give access to services that are provided by partners of this bank. In addition, you can use electronic money to pay for goods and services and transfer money between accounts.

Wireless cards were created in 2013. This is the easiest way to pay for any goods and services without PIN-codes and signatures. Also there is a new type of card being promoted now in Belarus. It is named «Halva» and offered by MTB bank. This special card helps to get a payment by installment from 2 to 6 months.

In conclusion, it should be mentioned that non-cash system of payment is becoming more and more popular among Belarusians. Specialists say that the number of cards in circulation will increase, which will enhance competition among issuing banks and reduce tariffs on some of operations with the use of payment cards. On the other hand, the efforts of issuing banks to expand the market of plastic cards should go hand in hand with the efforts to increase the financial literacy of cardholders, to explain card safety rules and to maintain an uninterrupted operation of the accounting system given the increasing amount of transactions.

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## **EMPLOYEE MOTIVATION ACROSS CULTURES**

An issue which usually generates a great deal of attention from most managers, administrators and those involved in Human Resources Management is the issue of how to motivate employee successfully. While it is true, that aspects like staff recruitment, controlling, managing, leading, and many more are of great importance to the success of an organization, employee motivation is generally considered a core element in running a successful business.

Thus, the object of this research is human resource motivation. The subject of the research is the core principles contributing to the motivation, main types and approaches of motivation across cultures. The main aim of the following research is to study the underlying strength of motivation and its influence on employees' performance. To reach the aim of the research the following tasks are set: to study the theoretical background of such issue as motivation, to analyze the main types and approaches of motivation across different cultures, to assess the value of motivation within general activity.

Kreitner describes motivation as "the psychological process that gives behavior purpose and direction", while Moorhead and Griffin explain it as "the set of forces that causes people to engage in one behavior".

According to an article entitled 'Need-based Perspectives on Motivation' by Moorhead and Griffin, job performance depends on 3 main factors: Motivation, Ability and Environment. In order for an employee to reach a higher level of performance, he/she must 'want to do the job' (motivation), 'be able to do the job' (ability), and 'must have the resources and equipment to do the job' (environment).

There're historical perspectives on motivation which include several approaches of motivation. And they are early views on motivation, the scientific management approach and the human relations approach.

Researchers suggest 5 theories of motivation: need theories of motivation (Abraham Maslow, Clayton Alderfer), other important needs, Herzberg's dual-structure theory (Frederick Herzberg), the expectancy theory (Victor H. Vroom), Adams' Equity theory (John Stacey Adams). Employee motivation imposes from the previous ones.

The word "type" can be referred to motivation as well. Good managers always take into consideration the word combination "types of motivation". The idea, that money is considered to be the most popular and effective motivator, is widespread. The fact that the average adult spends half of their waking lifetime at work is well known. As jobs are the central feature of "modern existence", so in order to effectively motivate employees, a feeling of challenging, not monotonous work that can attach people to their jobs must be created. Both researchers and managers have found that rewards play a significant role in motivating employees to work harder and longer. But sometimes despite everything problems do appear. Motivational problems can lead to performance issues that cost a business thousands of dollars in losses each year. Forbes says that there's a top 5 employee motivation problems and there're also 5 easy ways to motivate-demotivate employees.

Many companies, especially multinationals, continue to expand globally, currently employing millions overseas workers, motivating and rewarding these diverse workforces is a significant challenge to organizations. Managers must be sensitive to differences since what is acceptable in one culture may be taboo in another.

Managing and motivating employees who represent different cultures can be simultaneously exciting and challenging, provided supervisors and managers understand how cultural differences inspire organizational excellence. So, differences in cultural values require extra skill when attempting to motivate changes in behavior.

When it comes to motivation, no one strategy works for everyone, they say, one man's meat is another man's poison - even within one culture. Managers need to accurately interpret the situation and design a strategy that fits an individual's values and needs. Across cultures, it's even more difficult. With Americans, a manager shouldn't expect much from appeal to duty, authority, group rewards or regular after-work socializing. Instead, he or she should emphasize opportunities for personal growth and monetary gain. With employees from India, personal loyalty, company prestige and appeal to authority can be effective, but above all,

the manager should cultivate a certain "human touch" in relating to the needs of subordinates, as their guide and friend as well as their boss.

Scientists consider 3 steps to be helpful whilst designing motivation strategies that are culturally-aware and, therefore, useful in manager's efforts to maintain a harmonious and productive multicultural workplace that is manager's main prerogative. Effective behavior change begins with accurately interpreting why an individual is involved in undesired behavior. Understanding the reason of it makes it easier to modify that behavior or put up with it. Explanation of what a manager wants, his expectations in a way that can be understood, is essential. Set expectations mustn't be fuzzy. The idea to reinforce desired behavior is brilliant. Most of the time, this is simple.

The research of the leading expert on employee motivation - Bob Nelson, showed that employees around the world value: support & involvement, autonomy & authority, flexible working hours, learning & development, manager availability & time.

To conclude it all, I'd like to say that the most important things managers can do is to develop and maintain motivated, energized employees regardless of their culture that are basically good management practices.

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## **ENERGIEWENDE IN EUROPA AM BEISPIEL VON DEUTSCHLAND**

Das Problem der Energieerzeugung ist eines der aktuellsten Probleme der Menschheit. Durch die immer weiter steigende Industrialisierung und durch den Bevölkerungszuwachs steigt auch der Bedarf an Energie.

Das Ziel unserer Arbeit ist die Perspektive der Entwicklung der Energiewende in Deutschland zu analysieren.

Das formulierte Ziel bedingt die Aufgabenstellung:

- die Rolle der Atomenergie sowie die Vor- und Nachteile der Kernkraftenergienutzung zu analysieren.

- die positiven und negativen Seiten der erneuerbaren Energien und Energiewende als Alternative zu den fossilen Energieträgern und Atomkraftwerken zu bewerten.

- Als praktisches Material wurden thematische Texte aus den Massenmedien sowie Angaben aus Internet-Quellen [<http://www.bild.de/infos/strom/erneuerbare-energie/alternative-energien>], [<http://www.focus.de/wissen/klima>] benutzt.

Die Energieerzeugung aus den fossilen Quellen wie Erdöl, Erdgas und Kohle steht zurzeit noch an der ersten Stelle. Die Rohstoffquellen sind aber nicht unerschöpflich und reichen nur noch für wenige Jahrzehnte. Die Gewinnung von fossilen Energien und ihre Benutzung in der Wirtschaft verursacht ebenfalls die Verschmutzung der Umwelt und negative CO<sub>2</sub> Bilanz, was zum Klimawandel führt.

In den hochentwickelten Ländern wird heute viel Platz der Energieerzeugung durch Kernkraftwerke eingeräumt. Die Atomkraftwerke sind imstande, das Problem