STUDYING THE SITUATIONAL BEHAVIOUR OF THE HUMAN FACTOR IN ORGANISATIONS DURING A CRISIS

Snezhina Zaharieva Ivanova¹

Abstract: The behaviour of individuals in a specific situation is determined by their personality traits, the features of the organisation and the specifics of the situation. It is therefore essential that those parameters could be diagnosed promptly and reliably. After studying a number of phenomena that describe individuals' behaviour in a particular situation, the locus of control and organizational commitment were identified to be the two most useful constructs for assessing organizational environment and predicting probable behaviour of the human factor in organisations. After measuring the values of the two constructs in companies operating in the in the Shipbuilding and ship repair sector in District Varna, it was established that those constructs have a good predictive value for the situational behaviour of the human factor during a crisis in an organisation.

Key words: situational behavior, locus of control, organizational commitment.

JEL: L2.

Introduction

Human factor management in organisations may be defined as managing the behaviour of people in those organisations. During a crisis, the behaviour of each person is a function of their personality traits, the condition of the organisation and the specifics of the situation that has occurred (Ross,

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In order to account for those factors promptly and accurately, it is necessary to identify relevant measurable parameters. The aim of this paper is to study some of the factors that affect individuals’ situational behaviour within organisations and to identify measurable parameters that will make it possible to predict that behavior.

A research\(^2\) into a number of phenomena that describe human behaviour during organisational crises proved the locus of control and an individual’s commitment to an organisation (organizational commitment) to be the most significant factors. Methods established in organizational psychology for measuring those constructs\(^3\) enable managers to account for and predict the behaviour of the human factor in a specific organizational environment and in a particular situation.

In a research conducted in companies in the Ship building and ship repair sector in District Varna, a set of selected methods were employed to process data that account for the situational behaviour of employees, their personality variables and their relationship with the organisation they work for. The findings of the research may be used for identifying personality traits and predicting the situational behaviour of the human factor. We have also established that the method for assessing the locus of control is most efficient in terms of the time and analytical work it requires.

\* \* \*

Social and economic crises affect organisations and their management. The evolution of Management as a science follows socio-economic developments. Organisational crisis management includes identifying a crisis, analysing it and identifying critical parameters; considering pessimistic scenarios; monitoring; risk modelling; ensuring the necessary resources,

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\(^2\) The research is part of a PhD study conducted by the author, ‘Krizisno upravlenie i situatsionno povedenie na choveshkiya faktor’ [in English: Crisis Management and Situational Behavior of the Human Factor].

\(^3\) Metod za otsenka na lokalizatsiyata na kontrola, [in English: A Method for Identifying the Locus of Control] by Angel Velichkov and Maria Radoslavova; Metod za izmervane na privarzanostta na individu kam organizatsiyata [in English: A Method for Assessing Organizational Commitment] by Maria Radoslavova.
technologies and human factor with the team qualification required to deal with the crisis.

In order to identify solutions for adequately managing the human factor within an organisation during a crisis, we need to study individuals’ personality structure and situational behaviour. In addition to economic indicators, the effectiveness and efficiency of an organisation are measured through the psycho-physiological cost, which is borne by individuals while doing their work (Stoyanov, 2011). It is therefore necessary to design a concept for analysing the situational behaviour of the human factor during a crisis within an organisation.

![A model for studying the situational behaviour of the human factor and its management during a crisis](image)

*Figure 1. Analysis of the situational behaviour of the human factor within an organisation during a crisis*

In order to explain the situational behaviour of the human factor, it is necessary to study its socio-psychological nature, the parameters which determine a situation as a crisis, and the relationship between an individual and a situation within an organisation.

A number of significant psychological phenomena have been identified as useful in diagnosing and predicting the behaviour of the human fac-
tor by conducting a socio-psychological analysis of individuals and their relationships – personality traits; phylogenetic features; the environment and the impact it has on learning and information processing, as well as on the social structure of the individual; attitudes; attribution; the Self-image; motivation and emotions; causality of behaviour; communicative and emotional competencies; strategies for coping with crises.

Major personality determinants include individuals’ personality traits; their competence; work and life experience; emotional intelligence; socio-cultural influences; communication skills and the ability to make decisions with little time or information available.

The main situational factors we have identified are time deficiency, environmental and organizational stressors and individuals' cognitive assessment of a situation. The situational behaviour of the human factor may, within limits, be recognized and predicted when it refers to a specific (familiar) individual in a specific (familiar) situation. Situational behaviour is less predictable for unfamiliar persons and unfamiliar situations.

Within an organizational environment, the performance of the human factor refers to its work-related behaviour. ‘Seeking the relationship between the locus of control and the motivation for work increases awareness about the theoretical and practical aspects of motivation, which contributes to improved personal and organizational efficiency’ (Emilova, 2012). By assessing the locus of control of individuals, it is possible to predict, to some extent, their work motivation and work-related behaviour within the organisation, as well as the personal and organizational efficiency of the human factor.

To test the concept of analysing the situational behaviour of the human factor within the context of crisis management, it was necessary to identify significant personality constructs and organizational parameters. Their selection was influenced by several factors: the findings of the analysis had to be directly usable by managers of organisations, rather than by psychologists only; they needed to describe at least two out of the three factors – personality, organisational environment, specifics of the situation; they had to be measurable and obtained through methods that had been validated for Bulgarian mentality. The two constructs that were identified to meet all those requirements were the locus of control and individual’s commitment to the organization.
1. The locus of control is a concept introduced by Rotter (1966) to measure individuals' generalized expectancies for internal versus external control of reinforcement. According to Julian Rotter (1966), individuals tend to share two opposite views about the relation between their own behaviour and the outcomes of that behaviour. People with an internal locus of control believe that the results they obtain, both positive and negative ones, are due to their own actions, i.e. they are subject to personal, i.e. internal control. People with an external locus of control tend to view themselves as dependent on factors, which are beyond their personal control (Corsini, 1998). Identifying the locus of control is essential when determining the Self-identification of individuals and could be used by company management to contribute to the self-improvement and self-actualisation of the human factor (Radoslavova & Velichkov, 2005, p.21). The original, forced-choice, test developed by Rotter consisted of 29 pairs of opposite statements that assessed individuals' locus of control. We used a 20-item questionnaire adapted for Bulgarian mentality by A. Velichkov and M. Radoslavova. Five of the questions are filler items intended to make somewhat more ambiguous the purpose of the test, i.e. the construct we are assessing. Thousands of tests were conducted that confirmed the predictive and explanatory value of the questionnaire as well as its significance for studying the different aspects of individual behaviour regulation (Velichkov, 2001; Radoslavova & Velichkov, 2005, p.21). The reliability of the questionnaire was tested on a heterogeneous sample of 801 people. The value of Cronbach's alpha for internal consistency was 0.67. To measure repeatability (test-retest reliability), we conducted the test twice within a thirty-five-day interval. The repeatability coefficient was 0.86 (Radoslavova & Velichkov, 2005, p.21), which indicated that the method measured a sustainable personality variable. The method can be used to obtain data and formulate hypotheses about the nature and existence of other personality traits (e.g. achievement motivation, lie scale, extraversion, neuroticism, psychoticism). People who score up to 7 points have an internal locus of control, while people scoring 8 or higher have an external locus of control, the norms being the same for both genders (Velichkov & Radoslavova, 2005, pp. 21-26). Therefore, the method is reliable to measure generalized expectancies about the causes, which individuals perceive to be affecting the outcomes of their actions.
2. The conditions within an organisation and the specifics of assigned work tasks produce an impact on the components of overall work attitude and organizational commitment. Analysing them for the purposes of organizational counseling helps establish major guidelines in terms of organizational policy, problem solving, or responding to adverse events or trends in general. Key indicators of organizational commitment include individuals' loyalty, their involvement in and the diligent performance of their role within the organisation. Hence, work attitude relates both to individuals’ values as stable personality structures and to perceived sources of authority at the workplace, the type of organizational culture and individuals' satisfaction with various aspects of their work environment. The subject of empirical research are cognitive, affective and behavioural components. The method for measuring organizational commitment (Velichkov & Radoslavova, 2005) employs those three components as follows:

The scale of Personal significance for organizational success consists of statements, which measure individuals’ belief that their behaviour significantly affects the performance of the system and its accomplishments.

The scale of Emotional and organic integrity of individuals with the system consists of nine statements, which measure the degree to which individuals are involved in contributing to the attainment of organizational goals and their emotional sensitivity to the condition of the system.

Positive exchange with the organisation. This is a five-item scale describing the give-and-take process between individuals and a system, as well as their willingness to continue that process of exchange.

Dedication. The scale uses five statements to measure employees’ readiness to work for the prosperity of the organisation even if taking the risk to deplete their own resources.

Respondents described the frequency of various experiences, feelings and thoughts that arise during the work process by using a five-item scale of answers ranging from 1 (never) to 5 (almost every day). The questionnaire measuring organizational commitment registered the psychometric indicators for 202 employees in different work fields, positions and with different work experience within the same enterprise.
The internal consistency (Velichkov & Radoslavova, 2005, p. 106) of the method is high - $\alpha=0.89$. Therefore, the method is reliable enough to measure organizational commitment.

3. The research was conducted in enterprises from the shipbuilding and ship repair sector in District Varna.

The construction of large-sized items is a dynamic multiple-component process. Requirements to professionalism, work experience, volitional competences and leadership skills are high, and shipbuilding and ship repair are no exception. The production process is a sequence of situations that require making decisions in an environment of unpredictable conditions and time deficiency. Employees in the sector need to share a number of personality traits, such as perseverance, strong willpower, high professionalism, excellent team working skills.

The business often requires team qualifications. Since ships are vessels with complex technical equipment, the production process takes place with employees observing additional rules and requirements that are subject to regulation by classification societies that conduct rigorous inspections and exercise technical supervision. Employees in the sector are highly convertible.

The research we conducted included a single measurement of all factors in the model of the researched phenomenon for all individuals in the researched sample. The empirical test was designed to measure the impact of personal traits on individuals’ assessment of the organizational environment (their personal significance, emotional empathy, identification with the enterprise, positive exchange and dedication) as well as their choice of coping strategies. We used biased samples. We included small enterprises in the research, too, so that we could obtain data about all segment groups.

Based on the concept of situational behaviour analysis of the human factor in organisations, we can assume that if, within a certain time period, organisations work to enhance the communication competence and the emotional intelligence (Gercheva, 2010, p. 23; Aransan, 1984; Gardnar, 2014; Goldman, 2011) of both the object and the subject of management, this will result in stronger organizational commitment; the values of generalized expectancies about causality sources will be closer to the average for
each position, and the number of coping strategies that are used will increase (Stoyanov, 2011).

We used the methods of descriptive statistics and correlation analysis to statistically process data with Excel 2010 statistical analysis software.

4. Research Sample and Procedure for Gathering Empirical Data

The research was conducted by interviewing 43 employees from 6 enterprises through the methods described earlier. Selected organisations included small companies (2 to 3 employees) and medium-sized ones (up to 45 employees). Respondents were divided into 5 categories in terms of their position in the company and the organisation they work for as follows: managers, machine operators, front office employees, technical assistants, workers. The number of distributed questionnaires was 65, of which 43 were submitted completed.

Sociometric findings about the respondents

The share of managers aged between 50 and 60 was 45% of all managers. This is due to the fact that people tend to gain experience and acquire more skills as they get older, in addition to developing leadership skills and an entrepreneurial spirit.

Distribution of the researched sample by position and according to their assessment of the psychological climate in the organisation

![Figure 2. Mathematical expectation about the factor ‘Assessment of the psychological climate’](image)

Assessment of the psychological climate in the organisation
Figure 2 presents the median values for the factor ‘Assessment of the psychological climate in the organisation’ according to the position occupied by respondents. It is statistically assumed that the values of the variable are uniformly distributed in each interval and that the median value is in the middle. Scores range from 3 (neutral) to 5 (positive), the mean value for the sample being 4.07. Findings indicate that people who work under hard conditions tend to create a good psychological climate within the organisation, where support and communication are demonstrated not only in terms of the work process, but also on a personal basis, the employees of the organisation thus making friends, developing family friendship, etc.

We conducted an empirical research of the sample by employing the selected research methods to assess generalized expectancies about the causes of outcomes, i.e. the locus of control, which will further be referred to as ‘locus’; to measure individuals’ commitment to the organisation, as well as the values of significant parameters. Table 1 presents the correlations established through the findings of the empirical research, which were statistically processed with Microsoft Excel software.

Table 1. Correlations between measured parameters

<table>
<thead>
<tr>
<th></th>
<th>Locus</th>
<th>Position</th>
<th>Commitment</th>
<th>Assessment of the psychological environment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>0.4133</td>
<td>0.5814</td>
<td>-0.3836</td>
<td>-0.3895</td>
</tr>
<tr>
<td>Gender</td>
<td>X</td>
<td>-0.101</td>
<td>0.1323</td>
<td>0.17456</td>
</tr>
<tr>
<td>Marital status</td>
<td>0.1246</td>
<td>0.2027</td>
<td>-0.0439</td>
<td>-0.0039</td>
</tr>
<tr>
<td>Number of children</td>
<td>0.1659</td>
<td>-0.01</td>
<td>-0.0027</td>
<td>0.05473</td>
</tr>
<tr>
<td>Position</td>
<td>0.4129</td>
<td>X</td>
<td>-0.4003</td>
<td>-0.0593</td>
</tr>
<tr>
<td>Work experience with the company</td>
<td>0.246</td>
<td>0.0126</td>
<td>0.01624</td>
<td>0.29637</td>
</tr>
<tr>
<td>Total work experience</td>
<td>0.0239</td>
<td>-0.226</td>
<td>0.29333</td>
<td>0.26604</td>
</tr>
<tr>
<td>Assessment of the psychological environment</td>
<td>-0.2894</td>
<td>-0.059</td>
<td>0.44479</td>
<td>x</td>
</tr>
<tr>
<td>Locus of control</td>
<td>X</td>
<td>0.4129</td>
<td>-0.3987</td>
<td>-0.2894</td>
</tr>
<tr>
<td>Organisational commitment</td>
<td>-0.3987</td>
<td>-0.4</td>
<td>x</td>
<td>0.44479</td>
</tr>
<tr>
<td>Personal significance</td>
<td>-0.1974</td>
<td>-0.376</td>
<td>0.79294</td>
<td>0.23731</td>
</tr>
<tr>
<td>Emotional empathy</td>
<td>-0.345</td>
<td>-0.251</td>
<td>0.90266</td>
<td>0.45167</td>
</tr>
<tr>
<td>Identification</td>
<td>-0.3905</td>
<td>-0.427</td>
<td>0.90011</td>
<td>0.5103</td>
</tr>
<tr>
<td>Positive exchange</td>
<td>-0.3611</td>
<td>-0.184</td>
<td>0.88275</td>
<td>0.32856</td>
</tr>
<tr>
<td>Dedication</td>
<td>-0.4361</td>
<td>-0.463</td>
<td>0.88224</td>
<td>0.41619</td>
</tr>
</tbody>
</table>
The values of some correlations are significant, i.e. those values \( \geq \pm 0.4 \).

Since the internal consistency of the assessment method we employed is high (Cronbach’s alpha = 0.67), the correlations of the locus of control with other constructs (\( \geq \pm 0.4 \)) help us identify some dependencies with predictive value about the factors which determine the situational behaviour of the human factor in the researched situation. Each of those correlations gives information about the personality construct, the organisation, and the readiness or the human factor within the organisation to deal with a specific situation. In our opinion, the method could be employed to assess individuals within any type of organisation when studying different aspects that govern individuals’ behaviour.

**By identifying the locus of control** of an individual, we can study different aspects of individual behaviour regulation. We can make conclusions about cognitive processes, emotional reactivity, motivational regulation, stress-susceptibility and preferred strategies for coping with stressors, as well as the specifics of communication and interpersonal relationships in which the researched person is involved.

After identifying the locus of control by employing A. Velichkov and M. Radoslavova’s method, we obtained data about the researched sample. Figure 3 presents a histogram of our findings.

*Figure 1. Distribution frequency of respondents for ‘locus of control’*
There were no significant differences between respondents from both genders. Scores below 7 indicate an internal locus of control, while scores exceeding 8 indicate an external locus of control.

Data obtained about the parameter 'locus of control' is presented graphically in a frequency polygon. A maximum and a minimum value are easy to identify, which clearly divides employees within organisations into two groups. The arithmetic mean of the parameter cannot have a predictive value since the groups around which the minimum and the maximum value on the graph are identified have totally different personality constructs based on the factors which determine human behaviour: phylogenetic determination, learning and social environment. This finding of the research may be helpful when conducting similar research in future.

Measuring the values of the construct ‘organisational commitment’ (Velichkov & Radoslavova, 2005)

Organisational commitment is a complex work attitude. The object of empirical research is its cognitive, affective and behavioural components.

Specific indicators of organizational commitment include loyalty, involvement and a diligent performance of the work role within the organisation.

Hence, work attitude relates both to the values which an individual shares as sustainable personality structures and the perceived sources of power (the management of the organisation), the type of organizational culture and employees’ satisfaction with various aspects of their work environment.

Organisational commitment is stronger when individuals perceive positively the different factors of organizational performance, such as clearly defined roles; the opportunity to show one’s skills in the work process; intellectually challenging assignments and feedback on achieved results; management responsiveness to bottom-up suggestions; a strong team spirit; involvement in decision-making; fair treatment of employees; appreciating the significance of each employee for the overall performance of the system; loyalty expected from staff.

Furthermore, organizational commitment prevents the occurrence of cognitive dysfunction, declining satisfaction with various aspects of the
work environment or psychosomatic symptoms. Emotionally committed employees are more concerned with the quality of achieved results; they are more likely to share knowledge with their colleagues and to make some sacrifice in favour of the organisation, especially due to some moral considerations. There is no straightforward relationship, though, between compliance with discipline requirements and the intensity of organizational commitment.

After conducting the research in a sample (N=43) of enterprises that operate in the shipbuilding and ship repair sector, we identified the correlations presented below.

**Table 2. Correlations between the construct ‘organisational commitment’ and some psychometric variables of individuals**

<table>
<thead>
<tr>
<th>Psychometric data</th>
<th>Commitment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emotional empathy</td>
<td>0.9027</td>
</tr>
<tr>
<td>Identification</td>
<td>0.9001</td>
</tr>
<tr>
<td>Positive exchange</td>
<td>0.8828</td>
</tr>
<tr>
<td>Dedication</td>
<td>0.8822</td>
</tr>
<tr>
<td>Personal significance</td>
<td>0.7929</td>
</tr>
<tr>
<td>Assessment of the psychological climate</td>
<td>0.4448</td>
</tr>
<tr>
<td>Total work experience</td>
<td>0.2933</td>
</tr>
<tr>
<td>Gender</td>
<td>0.1323</td>
</tr>
<tr>
<td>Work experience with the company</td>
<td>0.0162</td>
</tr>
<tr>
<td>Number of children</td>
<td>-0.003</td>
</tr>
<tr>
<td>Marital status</td>
<td>-0.044</td>
</tr>
<tr>
<td>Education</td>
<td>-0.384</td>
</tr>
<tr>
<td>Locus of control</td>
<td>-0.399</td>
</tr>
<tr>
<td>Position</td>
<td>-0.4</td>
</tr>
</tbody>
</table>

Clearly, the strongest correlation is that between emotional empathy and organizational commitment. Emotional empathy refers to individuals' interestedness and emotional experiences in terms of organizational prestige.
Findings and a Comparative Analysis of Companies

Aggregate measurements and assessments of respondents provide aggregate data about the parameters we studied. We researched three companies with a different number of employees in order to identify more closely the specifics of existing correlations in the system ‘personality – organisation – situation’. The number of employees in those companies was 3, 30 and 45 people, of whom we selected randomly 3, 14 and 22 people in different positions, which renders the sample representative.

Figure 4. Assessed criterion ‘locus of control’ as a percentage

Figure 4 shows the percentage and the number of people with an internal and an external locus of control. Clearly, the ratio between people with an internal and an external locus of control remains the same, regardless of the number of employees in an organisation. We could therefore assume that in order to retain the normal operation of an organisation, it is necessary to keep a ratio of 1/5 between employees with an internal locus of control and those with an external locus of control.

Table 3.
Comparative analysis conducted for the criterion ‘Organizational commitment’

<table>
<thead>
<tr>
<th>Company</th>
<th>Personal significance</th>
<th>Emotional empathy</th>
<th>Identification</th>
<th>Positive exchange</th>
<th>Dedication</th>
<th>Scales summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td>18</td>
<td>15.66666667</td>
<td>18</td>
<td>17</td>
<td>14</td>
<td>82.66667</td>
</tr>
<tr>
<td>Two</td>
<td>15.42857</td>
<td>14.1428571</td>
<td>12.5</td>
<td>17</td>
<td>12.714286</td>
<td>71.78571</td>
</tr>
<tr>
<td>Three</td>
<td>17.59091</td>
<td>12.6363636</td>
<td>11.40909</td>
<td>15.8181818</td>
<td>12.727273</td>
<td>70.18182</td>
</tr>
</tbody>
</table>
The figures in Table 3 indicate that in the company with the lowest number of employees, work activity, identification, personal significance and positive exchange are inextricably linked. The work process gives employees a sense of self-identity, social support, recognition, and significance and satisfies a considerable share of their needs. In other words, employees approach their work in the company as labour, but also as a hobby and a source of commitment.

In the company with the highest number of employees, there are strong leaders, which affects the mean value of the Personal significance indicator. We could therefore assume that the organisation has a team of leaders that plays a key role in the decision-making process, as well as in organizing, planning and implementing the core activity of the business, and manages and supervises the work of the other employees. Positive exchange is relatively high, which means that the management of the company is aware and takes care of their employees' needs.

In the medium-sized company, the highest value is that of the positive exchange indicator, followed by the values of personal significance and emotional empathy. Good relationships, social support and cooperation are typical of the psychological climate and the organisational culture in that company. The value of the dedication indicator is high, though this is not the case with employees' readiness to make some sacrifice in favour of the organisation. Presumably, people in the company enjoy their jobs, establish informal relations and the atmosphere is one of a big family with good traditions.

Conclusion

To test the concept of analysing the situational behaviour of the human factor within the context of crisis management, we needed to identify significant personality constructs and organizational parameters. Their selection was influenced by several factors: the findings of the analysis had to be readily usable by managers of organisations, rather than by psychologists only; they needed to describe at least two out of the three factors – personality, organisational environment, specifics of the situation; they had to be
measurable and obtained through methods that had been validated for Bulgarian mentality. The two constructs that were identified to meet all those requirements were the *locus of control* and the *individual's commitment to the organization*.

Identifying the locus of control is highly useful for determining the Self-identification of individuals and could be used by company management to contribute to the self-improvement and self-actualisation of the human factor.

The research was conducted in companies in the shipbuilding and ship repair sector in the District of Varna.

To conduct the empirical research, we used an interview that was designed for the purposes of the research, and two questionnaires that were adapted to validated methods for measuring the selected parameters. After we processed the data we had obtained statistically, we identified correlations between the different parameters and presented them graphically and in a tabular format. We compared companies of different sizes by using several indicators that relate to organizational commitment and the locus of control.

After the research was completed and its findings were presented to the managers of the organisations, it was established that the method for assessing the locus of control required least time and analytical work. The findings of the analysis have good predictive value. A template was designed to facilitate managers in conducting job interviews and staff appraisals in future.

It is also possible to use data obtained through the interview and the two questionnaires to analyse a specific person. Managers may gain an insight into the situational behaviour of employees in key positions and about major parameters of an individual’s and organizational internal environment.

The managers of the companies included in the research recommended preparing a manual on the employment of efficient communication techniques and express staff performance evaluation.

In our opinion, the concept could be employed for assessing the human factor in any organisation by analysing various aspects that govern human behaviour.
Individuals’ behaviour also relates to their ability to cope with different daily stress factors by managing their time, to make adequate decisions when available time and information are insufficient and to communicate efficiently. Raising the effectiveness and efficiency of the human factor management, might be achieved by equipping managers with a greater number of communication techniques and methods for analysis of personality constructs, monitoring organizational processes, self-awareness, self-actualisation and emotional and communicative competence.

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3. Technical requirements (the article template is available from the webpage of the journal):
   - Format – Word for Windows 2003 (at least);
   - Font – Times New Roman, size 14 pt, line spacing 1.5 lines;
   - Page size – A4, 29-31 lines and 60-65 characters per line;
   - Line spacing 1.5 lines (at least 22 pt);
   - Margins – Top – 2.54 cm; Bottom – 2.54 cm; Left – 3.17 cm; Right – 3.17 cm;
   - Page numbers – bottom right;
   - Footnotes – size 10 pt;

4. Layout:
   - Title of article title; name, scientific degree and scientific title of author – font: Times New Roman, 14 pt, capital letters, Bold – centered;
   - Employer and address of place of employment; contact telephone(s) and e-mail – Times new Roman, 14 pt, capital letters, Bold – centered.
   - Abstract – up to 30 lines; Key words – from three to five;
   - JEL classification code for papers in Economics (http://ideas.repec.org/index.html);
   - Introduction – it should be from half a page to a page long. It should state the main ideas and/or objectives of the study and justify the relevance of the discussed issue.
   - The main body of the paper – it should contain discussion questions, an outline of the study and research findings/main conclusions; bibliographical citation and additional notes, explanations and comments written in the footnotes.
   - Conclusion – it should provide a summary of the main research points supported by sufficient arguments.
   - References – authors should list first references written in Cyrillic alphabet, then references written in Latin alphabet.
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