

physical education and universities of economics were characterized by high level of grouping conformity regarding two different characteristics. The lowest value of conformity index in 2004 and 2006 obtained general universities for which conformity of students number and generated costs in the groups were on the level of 50%.

Multifeature grouping of public universities is realized on the basis of cluster analysis with the usage of Czekanowski's diagram method and it gives significant quantitative and qualitative information both from research and general point of view. Diagram method has led to selection of object classes which are most similar to each other and in respect of taken characteristics and at the same time totally different objects from other cluster. Identification and characterisation of these clusters allows to reflect the phenomenon of object differentiation and to detect the following regularity between objects and its attributes and to make generalizing conclusions significant from the point of view of rational management politics of internal and external decision-makers at universities.

The application of Czekanowski's diagram in an initial analysis of a level and structure of costs of public universities is a tool which can be used by internal and external decision-makers in a process of creating a strategy of a creative usage of public resources and ranking lists. The results should constitute a basis for further and at the same time more detailed cause and effect analysis.

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PRINCIPLES OF THE EFFECTIVE RISK MANAGEMENT IN THE ORGANIZATION

Risk Management

The concept of risk management can be defined as follows:

A process to identify, assess, manage, and control potential events or situations to provide reasonable assurance regarding the achievement of the organization's objectives [3].

The implementation of the system of the risk management in the organization is a meaning challenge for contemporary organizations. It doesn't mean that organizations aren't taking these issues. In many organizations a process of the risk management is functioning. This is done through the identification, analysis and risk assessment. Many organizations are taking defined actions, which are associated with risk treatment. These activities are based on:

- a) avoiding the risk,
- b) using of emerging opportunities,
- c) sharing the risk with another parties,
- d) tolerating the existing level of risk,
- e) reducing the risk.

The main objective of risk management is risk identification and effective treatment of risk.

Risk management should be a continuous and developing process which runs throughout the organization's strategy and the implementation of that strategy. It's should address methodically all the risk surrounding the organization's activities past, present and in particular, future [1, p. 2].

Risk management is the primary task of the organization's management. The main tasks of management responsible for the risk management process are [5, p. 37]:

- a) understanding, what risk the organization is exposed,
- b) supporting all initiatives of employees, which are aimed more efficient of risk management,
- c) using of the experience of the departments responsible for the identification, analysis of risk situations,
- d) facilitating the process of the decision making,
- e) definition of risk management policy,
- f) preparing of periodic reporting to top management about the risk,

- g) conducting the effective education policy of all employees in order to understand nature of risk and the role of individual persons in the risk management.
- h) koordynowanie działań mających na celu skutecznego wykorzystywania dostępnej technologii,
- i) participating in building the culture supporting the risk management,
- j) creating the transparent information system to monitor and risk reporting.

Principles of risk management

Functioning standards and the models concerning the risk management, as: COSO-ERM, the British model described in the Orange Book, FERMA, or ISO 31000:2009 are presenting different manners of the risk management. These standards and models refer to principles of the risk management, however in many cases in the indirect way. The complete catalogue of the principles concerning the risk management is described in the ISO 31000:2009 norm issued by the International Organization for Standardization.

In the ISO 31000:2009 norm were indicated 11 principles of the risk management. They were characterised in table 1.

Expressed principles of the risk management in table 1. should be supplemented for definite guidelines [4, p. 56-59]:

1. The organization has a current, correct and comprehensive understanding of its risks.
2. The organization's risks are within its risk criteria.
3. An emphasis is placed on continual improvement in risk management through the setting of organizational performance goals, measurement, review and the subsequent modification of processes, systems, resources, capability and skills
4. The organization's performance can be published and communicated (at least an annual review of performance and then a revision of processes, and the setting of revised performance objectives).
5. Enhanced risk management includes comprehensive, fully defined and fully accepted accountability for risks, controls and risk treatment tasks.
6. All decision making within the organization, whatever the level of importance and significance, involves the explicit consideration of risks and the application of risk management to some appropriate degree.

Table 1

]Principles of the risk management in the ISO 31000 norm [4, p. 26-29]

Principle	Description
<i>Risk management creates and protects value</i>	Risk management contributes to the demonstrable achievement of objectives and improvement of performance in, for example, human health and safety, security, legal and regulatory compliance, public acceptance, environmental protection, product quality, project management, efficiency in operations, governance and reputation
<i>Risk management is an integral part of all organizational processes</i>	Risk management is not a stand-alone activity that is separate from the main activities and processes of the organization. Risk management is part of the responsibilities of management and an integral part of all organizational processes, including strategic planning and all project and change management processes
<i>Risk management is part of decision making</i>	Risk management helps decision makers make informed choices, prioritize actions and distinguish among alternative courses of action.
<i>Risk management explicitly addresses uncertainty</i>	Risk management explicitly takes account of uncertainty, the nature of that uncertainty, and how it can be addressed.
<i>Risk management is systematic, structured and timely</i>	A systematic, timely and structured approach to risk management contributes to efficiency and to consistent, comparable and reliable results
<i>Risk management is based on the best available information</i>	The inputs to the process of managing risk are based on information sources such as historical data, experience, stakeholder feedback, observation, forecasts and expert judgement. However, decision makers should inform themselves of, and should take into account, any limitations of the data or modelling used or the possibility of

	divergence among experts
<i>Risk management is tailored</i>	Risk management is aligned with the organization's external and internal context and risk profile
<i>Risk management takes human and cultural factors into account</i>	Risk management recognizes the capabilities, perceptions and intentions of external and internal people that can facilitate or hinder achievement of the organization's objectives
<i>Risk management is transparent and inclusive</i>	Appropriate and timely involvement of stakeholders and, in particular, decision makers at all levels of the organization, ensures that risk management remains relevant and up-to-date. Involvement also allows stakeholders to be properly represented and to have their views taken into account in determining risk criteria.
<i>Risk management is dynamic, iterative and responsive to change</i>	Risk management continually senses and responds to change. As external and internal events occur, context and knowledge change, monitoring and review of risks take place, new risks emerge, some change, and others disappear
<i>Risk management facilitates continual improvement of the organization</i>	Organizations should develop and implement strategies to improve their risk management maturity alongside all other aspects of their organization

7. Risk management includes continual communications with external and internal stakeholders, including comprehensive and frequent reporting of risk management performance, as part of good governance.

8. Risk management is viewed as central to the organization's management processes

Conclusions

Risk management is a mechanism for managing exposure to risk that enables us to recognise the events that may result in unfortunate or damaging consequences in the future, their severity, and how they can be controlled [2, p. 75].

The implemented risk management system should correspond to the specificity of conducted activity by the organization. It can be formal or informal, based on subjective or objective measurement methods. It should also correspond to a specific culture, management style, and above all, the objectives of the organization.

Literature:

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**ЯКІСТЬ НАДАННЯ ОСВІТНІХ ПОСЛУГ
ЯК СКЛАДОВА КОМПЛЕКСУ МАРКЕТИНГУ ВНЗ**

Процеси глобалізації зумовили формування єдиного освітнього простору, зміну його кількісно-якісних параметрів, а також диктують сьогодні нові підходи до маркетингу вітчизняних вищих навчальних закладів (ВНЗ). Конкуренція в отриманні кращих студентів може бути важким завданням, якщо ВНЗ оберуть неправильну стратегію [1]. Ядром маркетингу ВНЗ є вдало розроблена товарна політика, зокрема висока якість надання освітніх послуг. У своїх працях Нельсон Мандела зазначив: «Освіта – найсильніша зброя, за допомогою якої можна змінити світ» [2]. Ринку послуг вищої освіти України притаманні такі тенденції [3]: екстраполяція негативних демографічних тенденцій [4, с. 239]; пропозиція освітніх послуг перевищує платоспроможний попит; інфраструктура ринку послуг вищої освіти активно змінюється та розвивається; формується диференційований попит на освітні послуги; держава не в змозі забезпечити ВНЗ необхідну матеріальну підтримку, а отже вони змушені звертатися до маркетингу з метою посилення власних позицій у конкурентній боротьбі. Сьогодні характерною рисою ринку освітніх послуг є те, що конкуренція на ньому