

**USE OF CLIENT-ORIENTED MARKETING
IN THE BANKING SECTOR**

Ptashchenko O.

**ВИКОРИСТАННЯ ЕЛЕМЕНТІВ
КЛІЄНТООРІЄНТОВАНОГО
МАРКЕТИНГУ В БАНКІВСЬКІЙ СФЕРІ**

Птащенко О.В.

The article considers the main elements of customer-oriented marketing in the modern banking system. In modern conditions, the development of banking business is inextricably linked with the automation, the introduction of advanced technical means and advanced banking technologies to promote the market of banking products and services, as well as the search for tools that enhance the attractiveness of banking services, which is facilitated by innovations.

The marketing approach assumes the primary orientation of the bank not to your product, but to the real needs of the clientele. Therefore, it is necessary to thoroughly study the market, analyze the changing tastes and preferences of consumers of banking services. A bank employee becomes a seller of financial products. In the process of communicating with each client, he is called to determine the specific forms of financial service in which the client needs, explain to him the necessity and utility of each transaction.

Key words: *marketing, banking marketing, marketing in the banking sector, client-oriented marketing, client-oriented approach.*

Introduction. The need for active use of marketing in the activities of domestic commercial banks has become particularly relevant under the influence of such factors as aggravation of banking competition, the accession to the competitive struggle of non-bank financial and credit institutions, internationalization of economic processes, accompanied by the penetration of foreign banks in Ukraine, the trend to expand the product range, which is growing with the development of the Ukrainian financial market and its entry into the global banking system, development of information mation technology and communication tools based on modern technology.

A modern commercial bank can be considered as an enterprise specializing in the production of financial and money markets. The fact that banks operate in a competitive environment dictates the need to study certain laws of the functioning of banking institutions in a market environment. An instrument for solving these problems is banking marketing. The need for marketing activities in the functioning of banking institutions can be explained by the current state of development of the banking sector in Ukraine characterized by increased

competition both in the field of attracting funds and in the provision of financial and credit services.

Competition in the banking sector is characterized by the development of forms and intensity. The development of information technologies and communication means leads to the expansion of the territorial sphere of activity of financial and credit institutes. Expanding the range of banking products enhances diversification of the banking industry, which, in turn, further intensifies competition. The internationalization of economic processes, accompanied by the penetration of banks into international markets and their competition with local banks, globalizes banking competition.

It may be argued that today banking marketing represents an economic category that expresses relations between the subjects of credit and financial relations with banks, financial intermediaries and consumers regarding the satisfaction of the needs of bank customers in banking products, which leads to the economic success of the bank and client, as well benefits society as a whole. Under these conditions, banking marketing is based on the concept of humanistic marketing and socially oriented marketing, which enables the introduction of a customer-oriented approach.

It should also be noted that banking development under the influence of strong competition is constantly changing, there are new forms and types of it. Thus, it is possible to highlight several peculiarities of marketing development in the banking sector:

- the use of information technology contributes to the expansion of territorial activities of financial and credit institutions;

- an increase in the types of banking services intensify diversification processes in the banking industry;

- the internationalization of economic processes, which leads to the emergence of banking institutions in international markets;

- globalization, increasing banking competition.

Of particular importance in the context of the reform of financial and banking institutions, commercial banks devote to marketing communications and the formation of a system of intercultural communication within the client-oriented approach. The scientifically substantiated application of marketing communications by domestic banks in the conditions of deepening of the financial and economic crisis, strengthening of trust of the population of the state to the national financial and banking system can become one of the important factors and lead to increase of efficiency of their activity. Therefore, the question of the effectiveness of the complex marketing communications and customer-oriented marketing, which is part of the aggregated efficiency of the functioning of banks, are now of particular relevance.

Analysis of basic research and publications.

he problems of marketing activities and the

essence of marketing communications are devoted to the work of such prominent scholars and economists: S. Moriarty, J. Burnett, B. Black, W. Wells, P. Kotler, J.-J. Lamben, D. J. Johabber, A. Dayan, L. Rothschild, J. R. Evans, B. Berman, E. Dichtl, P. R. Dixon, E. Romat, T. Lukianets, G. Bagiev, A. Golubkova, E. Golubkov, V. Khrutsky, T. Primak, I. Koreneva, T. Sakharova, F. Pankratov, A. Matantsev, G. Pocheptsov, V. Muzikant, S. Harkavenko and others.

Among contemporary domestic scientists, the issues of banking marketing were reflected in the works of A. Moroz, Y. Spitsina, I. Spitsina, L. Romanenko, L. Tkachenko, E. Utkin, G. Morozova, N. Morozova, V. Sevruk, V. Makarova, A. Romanova, D. Gaidunka, V. Kovalenko and others.

But at the same time, the issues of client orientation of banking insoles and implementation of the principles of a client-oriented approach to solving the issue of increasing the competitiveness of a banking institution are not sufficiently worked out.

Goal. The purpose of this study is to consider the components of banking marketing, which contribute to the formation of a client-oriented marketing complex for the banking institution. And also consideration of the main elements of customer-oriented marketing for the market of bank insoles.

Materials and research results.

In the context of the rapid development of the monetary market and increased competition in the banking sector, banks are paying attention to their clients, realizing that future activity will depend on strategic relationships with clients and the degree of their satisfaction with the service and work of the bank as a whole. Building relationships with each client depends on the marketing strategy formulated by the bank. Marketing is a tool that can handle many of the challenges faced by the banking institution, from increasing profits to offering new and extraordinary banking services to the market.

Therefore, the modern banking market poses a different issue to financial institutions: a successful bank can no longer build an efficient business system based solely on the classic customer service model. Practice shows that financial institutions not only can, but are obliged to change the mechanisms of customer service. Therefore, in today's banking practice, the client-oriented strategy has recently been progressing. She pays attention to the study of consumer value, satisfaction of consumer expectations and the introduction of information technology in the marketing activities of the bank. Through customer engagement, adjustments and product specifications, design and testing are being refined. In general, the product will more closely meet the needs of the customer and, as a result, will increase his consumer perception and evaluation.

This was due to the aggravation of competition and the transformations of the seller's market into the

consumer market due to the welfare of the general population [2, 3, 8, 15].

Providing liquidity of the bank in order to respect the interests of creditors and depositors, supporting the image of the bank. Maximum satisfaction of customer requests in terms of volume, structure and quality of services provided by the bank. This creates conditions for the sustainability of business relationships. Based on the objectives of the tasks, bank marketing operates with such quantitative, qualitative and social indicators as: the number of clients; amount of deposits; amount of credit investments; volume of investments; the size of transactions and services carried out by the bank; Indices of income and expenses of the bank; data on the speed of return of funds; the amount of transaction costs; terms of documents processing; the degree of satisfaction of customer requests by volume, structure and quality of services; ensuring the preservation of confidential information; development of professional training of bank employees.

The modern essence of banking marketing is to transform the principles and functions of modern marketing to the requirements of a changing financial environment. So some researchers highlight the urgent principles of banking marketing:

safety principle

the principle of reciprocity

the principle of profitability [6, 8, 9].

The use in customer-oriented marketing is reduced to the use by the banking institution of its elements:

1. Cultures
2. Technology
3. Workers
4. Processes
5. Customers

The block "culture" has the following components: the views of employees and clients (attitudes); evaluations of employees and clients (beliefs); the behavior of employees and clients.

Interaction of the blocks "people" (workers) and "processes" can form such causal consequences of different combinations.

The "technology" block is the use of modern information technology to ensure the rapid flow of information and facilitate its perception by the client.

It is obvious that in order to change the bank's strategy for client-oriented marketing, it is necessary to make radical changes in the corporate culture of the bank. The bank's decision to adopt a new strategy should be analyzed and adopted by all levels of management. Client-oriented marketing includes changes in all components of the institution's activities: employees, culture, processes, technologies.

Conclusions.

Thus, the modern concept of banking marketing is constantly evolving and incorporates the basic principles of marketing concepts: social marketing marketing, humanistic marketing, individual marketing and, in part, environmental marketing. This enables the formation of a client-oriented approach to increase the competitiveness of the banking institution. At the same time, the client-oriented approach is based on the main elements of client-oriented marketing: workers, technologies, culture, clients and processes.

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Птащенко О.В.

ВИКОРИСТАННЯ ЕЛЕМЕНТІВ КЛІЄНТООРІЄНТОВАНОГО МАРКЕТИНГУ В БАНКІВСЬКІЙ СФЕРІ

В статті розглянуті основні елементи клієнтоорієнтованого маркетингу в сучасній системі банківських послуг. У сучасних умовах розвиток банківського бізнесу нерозривно пов'язаний з автоматизацією, впровадженням новітніх технічних засобів і передових банківських технологій по просуванню на ринок банківських продуктів і послуг, а також з пошуком інструментів, що підвищують привабливість банківських послуг, чому сприяють інновації.

Маркетинговий підхід передбачає першочергову орієнтацію банку не на свій продукт, а на реальні потреби клієнтури. Тому настільки необхідно ретельне вивчення ринку, аналіз мінливих смаків і переваг споживачів банківських послуг. Банківський службовець стає продавцем фінансових продуктів. У процесі спілкування з кожним клієнтом він покликаний визначити конкретні форми фінансового обслуговування, в яких клієнт потребує, роз'яснити йому необхідність і вигідність кожної угоди.

Ключові слова: маркетинг, банківський маркетинг, маркетинг у банківській сфері, клієнтоорієнтований маркетинг, клієнтоорієнтований підхід

Птащенко Е.В.

ИСПОЛЬЗОВАНИЕ ЭЛЕМЕНТОВ КЛИЕНТООРИЕНТИРОВАННОГО МАРКЕТИНГА В БАНКОВСКОЙ СФЕРЕ

В статье рассмотрены основные элементы клиентоориентированного маркетинга в современной системе банковских услуг. В современных условиях развитие банковского бизнеса неразрывно связано с автоматизацией, внедрением новейших технических средств и передовых банковских технологий по продвижению на рынок банковских продуктов и услуг, а также с поиском инструментов, повышающих привлекательность банковских услуг, чему способствуют постоянные разработки новинок банковского сектора.

Маркетинговый подход предполагает первоочередную ориентацию банка не на свой продукт, а на реальные потребности клиентуры. Поэтому столь необходимо тщательное изучение рынка, анализ меняющихся вкусов и предпочтений потребителей банковских услуг. Банковский служащий становится продавцом финансовых продуктов. В процессе общения с каждым клиентом он призван определить конкретные формы финансового обслуживания, в которых клиент нуждается, разъяснить ему необходимость и

выгодность каждой сделки.

Ключевые слова: *маркетинг, банковский маркетинг, маркетинг в банковской сфере, клиентоориентированный маркетинг, клиентоориентированный подход*

Птащенко О.В. – к. е. н., доцент, керівник відділу маркетингу та корпоративних комунікацій ХНЕУ ім. С. Кузнеця