

## **MODERN DEVELOPMENT TRENDS IN THE BANK MARKETING**

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In the article, features of the development of bank marketing in modern conditions are considered. Different ways of keeping customers and attracting new ones are analysed in this article.

In modern conditions, when the cost of services of various banks becomes approximately the same, the services offered are of standard form; other factors are of decisive importance. The question is how to attract new customers? It is necessary to conduct an effective assortment policy and expand the range of banking services.

In this article, the concept of "bank marketing" is considered as an activity that is aimed at bringing the banking business to life until it becomes available.

Thus, one of the key elements for informing the bank's customers and promoting services is advertising. This is an integral part of successful bank marketing. During the development of the strategy, it is necessary to perform a number of actions, which are specified in the article.

The author has studied the sequence of actions for creating a mechanism for the formation of bank advertising. This looks like this: 1. Studying strategic goals; 2. Definition of objects of influence; 3. Definition of the creative concept.

Analysing these data in the article, there is a transition to the study of methods. Some of them are the method of the pre-worked time, satisfaction of the needs and requests of the client, the method of forming the needs of the client.

As a conclusion, the author singled out the expansion of the market of banking services and other changes in the banking sector. This increases the efficiency of the bank and improves it. Therefore, one of the main factors for the successful development and prosperity of a modern bank is the introduction and active use of marketing tools in banking.

Also, do not forget that the main aim of any financial institution is to make a profit. Moreover, the main way to achieve this aim is to attract customers.