

ASSESSMENT OF THE BANK'S IMAGE

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In the article the methodical approach to the evaluation of the bank's image by the clients is offered through the use of semantic differential method on two levels: the level of the bank and the level of banking services. At the level of the bank's image evaluation is carried out on the basis of the factors identified by the process of its perception by the clients (tangible and cognitive). The name, comfort of location, design of building and apartments, brandname style are assigned to the constituents of tangible image at the level of bank. The cognitive image of the expressed level of the bank's loyalty to the customers, the history of the emergence and development of the bank, customer perception of the stated mission and strategy of the bank, the level of banking services awareness, information openness, the schedule of work of the bank, reliability, bank reputation, respected leader, and the

participation of foreign capital as the level of the relationship of the bank with the state, regional and municipal authorities. The cognitive image is expressed by the level of loyalty of bank to the clients, by history of origin and development of bank, idea of clients about the declared mission and strategy of bank, level of awareness about services of bank, informative openness, chart of work of bank, reliability, fame of bank, authority of leader, participation of foreign capital, and also by the level of intercommunication of bank with state, regional and municipal authorities.

In turn, at the level of banking services the factors forming the image, marked by the process of its perception of customers (tangible and cognitive), grouped on the elements of the marketing mix "7P" (service, price, distribution, promotion, personnel, physical environment, process).