

BANKING MARKETING: ESSENCE, FEATURES, EVOLUTION

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The current state of market of banking services is characterized by increasing the role of marketing. The marketing orientation of the bank make it possible for satisfy of requirements of clients in the most rational way on mutually beneficial conditions. It has been analyzed the definition of banking marketing based on the two approaches such as the philosophy of the banking business and as a way of implementation the business policy of the bank in the article. It has been noted the close relationship and cross-coupling of theoretical aspects of banking marketing and practice of it's using.

The methodological principles are formulated on the basis of consolidated approach which should guide at the constructing of the determination of banking marketing and suggested author's determination of banking marketing such as banking marketing is the philosophy, strategy and tactic of banking business which based on complex analysis and segmenting of market of banking services and implementation of optimal product, sale and communicative policy and directed on concordant balancing the interests of the bank, existing and emerging needs of existing and potential bank customers and society in general.

Their mutual features and peculiarities are selected and grounded in result of analysis of banking marketing as of one of branch types of marketing. It given grounds to determine the possibility of using the theoretical achievements and practical experience from other industrial marketing.

Systematic approach to banking marketing provides for its consideration as a unity of philosophy of the banking business, the business policy of the bank, a separate field of knowledge and science and specific areas of professional activity. With this systematic approach defined starting point in the evolution of the banking and marketing criteria for selection of individual phases of evolution.

On the example of the European banking system identified the main stages in the evolution of banking marketing, their time frames and characteristics. On the basis of comparative analysis of the evolutionary processes of banking marketing on Ukrainian and European markets the conclusion was made about the presence of a single general logic and sequence changes in the stages of evolution. The principled differences in evolution process have been grounded and made the conclusions for subject of research.