

AREAS OF IMPROVEMENT OF THE SYSTEM OF FORMATION AND DEVELOPMENT OF THE CLIENT BASE OF DOMESTIC BANKS

Rats O.M.

Candidate of Economic Sciences,
Associate Professor of Banking Department
Simon Kuznets Kharkiv National University of Economics

Toroieva V.O.

Student
Simon Kuznets Kharkiv National University of Economics

A significant reduction in the number of domestic banking institutions, aggravation of competition, a significant reduction in rate of return of traditional banking operation is being forced to banks to develop relationships with customers to maximize the effectiveness of cooperation and increasing complexity of services. The aim of the article is the substantiation and development of directions of improvement of the formation and development of the customer base in the marketing support of the bank's activity. The article is based on an analysis of theoretical sources and it is determined that the customer base of the bank is a systematic set of clients who are users of its banking operations and services. The customer base is an important intangible asset of the banking institution, through which the bank can develop and exist in the future, the foundation to the success of its operations.

The distinctive features of the mechanism of formation of client base are identified for the newly established bank and functioning bank in the article. Approaches to attract

customers of the bank are generalized at the strategic and tactical levels.

The implementation of the strategy and tactics of the formation and development of the customer base in most domestic banks are based on the use of client-centric marketing approach (CRM), which provides personalized service and management of customer loyalty to the bank that is proved in the article. The main advantages and disadvantages of implementing CRM-systems in the bank are considered. The features of marketing services in domestic banks are proposed. Directions improving the system of formation and development of the client base of domestic banks are proposed.

Aspects of the formation and development of the client base of the bank which are defined in the article will establish and maintain long-lasting partnerships with customers to find optimal solutions to meet the needs of bank customers and to improve the efficiency of interaction of banks with customers to ensure stable and efficient operation of the bank.