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COMMERCIAL BANK CLIENT SERVICE STANDARDS

Annotation: This article is dedicated to the quality of customer service in a commercial bank. It examines the competitiveness of these services of a commercial bank at a certain point in time. In the course of the analysis, after interviewing certain categories of people, the level of quality of service provision, the level of customer satisfaction was identified and considered. The article shows several hypotheses of marketing research. The main indicators for assessing the quality of customer service have been identified, and corrective measures have been submitted for consideration that contribute to an increase in the level of customer satisfaction

Key words: marketing, marketing research, analysis of the quality of provided banking services, level of loyalty, level of satisfaction, consumer segment, marketing communications, professional training workers

Аннотация: Статья посвящена качеству обслуживания в коммерческих банках. В нем учитывается конкурентоспособность этих услуг коммерческого банка в данный момент времени. В ходе проведения анализа после опроса определенных категорий лиц был выявлен и учтен уровень качества оказания услуг, уровень удовлетворенности потребителей. В статье показаны некоторые гипотезы маркетинговых исследований. Выявлены основные показатели оценки качества обслуживания клиентов, а также вынесены на рассмотрение корректирующие действия, способствующие повышению уровня удовлетворенности клиентов.

Ключевые слова: маркетинг, маркетинговые исследования, анализ качества предоставляемых банковских услуг, уровень лояльности, уровень удовлетворенности, потребительский сегмент, маркетинговые коммуникации, профессиональная подготовка работников

Annotatsiya: Maqola tijorat banklarida xizmat ko'rsatish sifatiga bag'ishlangan. Bu maqola tijorat bankining ma'lum vaqtdagi xizmatlarining raqobatbardoshligi tahlilini o'z ichiga oladi. Tahlil jarayonida ma'lum toifadagi odamlar bilan suhbatdan keyin suhbat o'tkazilgandan so'ng, xizmat ko'rsatish sifati, mijozlarning qoniqish darajasi aniqlandi va hisobga olindi. Maqolada marketing tadqiqotlarining ba'zi farazlari ko'rsatilgan. Mijozlarga xizmat ko'rsatish sifatini baholashning asosiy ko'rsatkichlari aniqlandi va xaridorlarni qondirish darajasini oshirishga yordam beradigan tuzatish choralari ko'rib chiqish uchun taqdim etildi.

Kalit so'zlar: marketing, marketing tadqiqotlari, ko'rsatilayotgan bank xizmatlari sifati tahlili, sodiqlik darajasi, qoniqish darajasi, iste'molchi segmenti, marketing kommunikatsiyalari, xodimlarni kasbiy tayyorlash.

At present, the success of a commercial bank and its competitiveness are determined, first of all, not by price factors, but by qualitative characteristics, one of which is the quality of service to consumers of banking services. The quality of service seriously affects the competitiveness of services and the bank, and hence the stability of income and profit. World experience and Russian practice show that investments in improving the quality of customer service are considered intensive and affect the stability of the bank's income growth. The presence of loyalty, i.e., a favorable attitude of consumers to a given organization and its products, serves as the basis for obtaining a stable volume of sales, which, in turn, is a strategic indicator of the organization's success. Customer loyalty to the bank is understood as a positive attitude of consumers to everything related to the activities of this organization: banking services provided, personnel, image, information coming from the bank, advertising messages, symbols, etc. Loyal customers can be called those consumers who interact with the organization for a long time and make repeat purchases at the same time. The basis for loyalty is the positive experience that the client has acquired in the process of using a product or service. An important role is also played by the degree of tension in communications between consumers of banking services and employees of the organization. Therefore, the determination of priority measures and the necessary corrective actions, as well as additional measures in order to improve the quality of service in the bank is the primary factor of its successful existence in the market. The level of loyalty of consumers of banking services, the degree of their satisfaction with the quality service in a commercial bank is supposed to be determined with the help of marketing research

1. The actual level of customer satisfaction with the quality of service in the studied bank is lower than the desired optimum. In order to identify the optimal level indicator satisfaction with the quality of service, a survey was conducted among the bank's employees.

2. The level of customer satisfaction with the quality of service differs depending on the segment of consumers.

3. The actual level of customer loyalty is lower than the desired optimum (the optimum is understood as the maximum possible estimate).

4. Communications between clients and bank employees are tense, characterized by an increased level of conflict.

As a research base, we used the primary information collected by the survey method, namely, by questioning customers in a commercial bank. Based on the results of the survey, the following socio-demographic characteristics of the bank's clients can be distinguished. Among the surveyed consumers of banking services, women predominate, their share in the total sample was 56% of respondents. Distribution of clients depending on the field of activity: representatives of the sphere of culture, science, medicine, education (29.8%), industrial enterprises (23.5%), the sphere of trade, consumer services, housing and communal services (10.7%), financial and loan officers (8%), representatives of the transport and communications sector (7.6%), employees of construction organizations (6.2%), representatives of government bodies (5.3%), employees of the Ministry of Internal Affairs and the army (4.9%), agricultural workers (4%). In the structure of clients by the level of their monthly income, groups

of respondents with an income level of 4,000,000 to 8,000,000 sums. The rest of the most significant indicators for clients: "no queues" and "friendly attitude of bank employees to the client" are not the main ones for the bank and occupy not the first and third places, as among the consumers of banking services, but the eighth and fifth, respectively. Clients rated the indicator characterizing the presence of queues at a minimum, and the maximum rating was given to the indicator of the state of the appearance of employees and the interior of the bank's premises. Thus, the first hypothesis of the study is confirmed - the real level of satisfaction with the quality of service is lower than the desired optimum, that is, all assessments of the quality of service parameters given by customers are lower than the ratings given to the corresponding parameters by bank employees. The integral assessment of satisfaction with the quality of customer service was 6.3 points, which is 2.2 points lower than the integral assessment of the bank's employees. The second hypothesis, that the level of satisfaction with the quality of service differs depending on the segment of consumers of banking services, also turned out to be correct. Thus, all the hypotheses formulated were fully confirmed, i.e., the level of customer satisfaction with the quality of service in the bank and the level of loyalty is low, which necessitates corrective measures:

1. Pay special attention to working with the bank's personnel, professional training of employees.
2. Contribute to the further development of consulting services.
3. Regularly train the employees of the bank's offices in the skills of conducting business negotiations and managing conflict situations.
4. To improve the material and technical support of the bank's offices, to introduce reliable and modernized technology, as well as equipment that allows the use of more effective communication methods, including for making sound presentations.
5. Conduct regular monitoring of the level of service quality, the level of tension in communication with the client, the level of customer loyalty to the bank, the level of customer awareness of banking products and services, moral and psychological climate in the bank
6. To increase the level of customer loyalty to the bank by establishing relations with the press, using the opportunities of the press, oral propaganda, charity, informing the public about the bank's contribution to improving the country's economy and increasing its welfare. The need for an integrated strategic relationship with customers is growing, which makes the quality of service one of the necessary a factor in the competitiveness of a commercial bank in the market.

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