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MARKETING OF BANKING SERVICES IN UKRAINE

Bank marketing – is a regular process of improvement and increasing of efficiency of activity of the bank with the help of a specific set of tools within the marketing concept of cooperation and taking into account the market strategy, based on the opinions, preferences and needs of consumers.

Features of marketing in the banking sector are due to, first of all, the specifics of banking products. Under it means any service or operation made by the bank.

Marketing – is the strategy and philosophy of the bank, which requires careful preparation, in-depth and comprehensive analysis, and the active work of all departments of the bank from the leaders to the lower levels. The marketing approach is the primary orientation of the bank not on their product, but on the real needs of the clientele. Therefore, there is a the need for careful market research, analysis of the changing tastes and preferences of consumers of banking services.

Key words: marketing, banks, banking services, marketing in the banking market.

Thematic justification. Banks - is an integral part of the modern market and financial-economic management. Mediating communication between the different sectors of the economy, they are in the business center of the society, engaged in a variety of types of operations related to the movement of capital, the organization of monetary circulation, financing of the government, currency-credit relations, mediation activities, property management etc. Banks are special kind of enterprise ensure economic use of payment instruments, creating the conditions for the organization of the business cycle. Commercial banks are formed as incorporate enterprise or on property basis and are credit institutions with universal character, often called “financial institutions” or “Loan Supermarket”. They relate to all areas and phases of reproduction. A characteristic feature of commercial banks - is a complete autonomy of enterprises in the trade of loan capital. One of the main features of the functioning of financial markets in general and banks, in particular, is a significant increase in competition. In domestic terms the usual competition between national banks is accompanied with competition from foreign banking corporations. Regarding to this, for normal functioning of the banking institutions important and urgent is implementation of marketing concepts and methods.

Analysis of research and publications. In the period of the establishing of banking system and the development of the service market, certain issues of the last is attracted in increasing attention of domestic and foreign researchers of banking sphere and marketing. Among domestic economists and specialists from the CIS states, the most attention to the banking market is paid in works of Dzyublyuk A.V., Zhukov E.F., Kachayeva Y.D., Korobov Y.I., Lavrushina O.I., Moroz A.M. , Myruna M.I., SavlukM.I., Soldatkina V., Usoskina V.M., Utkin E.A..

The banking market analysis was also provided by known economists as: Valdes S., Gavalda C., Dzhozlyn R. Zauter V., Kotler F., Rose P., Saunders J., Stenleyk J., Stuffle J. and others.

Purpose of the article is an analysis of marketing in modern commercial bank.

Presenting the main material. In modern Ukrainian banks had already understood the benefits of using modern marketing concept in the competition, however, not all bankers feel that marketing must be managed professionally, based on the latest achievements. Most frequently marketing department of a commercial bank working quite apart from other systems of financial institutions checking only basic indicators with main depart-

ments, besides that even not all modern marketing tools are used to manage marketing activities, often absent, for example, monitor the effectiveness of marketing activities.

Until now, even in the special marketing literature was no interpretation of the concepts of «good» and «product». Other sources can be found ambiguous interpretation of these concepts. There are many unexplained in the definition of «service» concept. Therefore, the definition of «service» in the Soviet literature allowed different interpretations, which lays in the fact that the concept of «service» translated as a type of activity, as a result of activities and as activity in general, in other words providing services means handling the operations.

Kotler gives the following definition of «service» «Service - is any activity that one party may propose to another; elusive action that does not result in possession of something. Its provision could be related to a material product. «The service is essentially elusive and does not lead to ownership of the property (to transfer ownership). You can also meet such a proposition of the concept of «service»: Services in comparison with goods and made by people and goods by machines. [3, p. 25]. But at the present stage of development of science and technology, there are various machine systems that provide services without human presence, such as ATMs. IN automated systems machines are also maintained by machines. [3, p.246]

The term «service» is often attributed only to certain areas. However, «quite rare is to find an organization that provides a product or service in its pure form. In an effort to find differences between goods and services can be more appropriate to consider the concept of «good - service» with lots of combinations, starting from product preferences advantage and finishing services. [1, p. 115].

There is a great variety of concepts of «product», «good» and «service»: Table 1.

Table 1.

Interpretations product concept, product and service

Name of product	Interpretation of concept
PRODUCT	<ul style="list-style-type: none"> • The result of the performance or processes; • A concrete result of material or spiritual production, which has the qualities and properties that characterize its purpose and for which it is purchased and consumed; • a set of tangible and intangible properties (features and functions) designed to meet the needs of customers;
GOOD	<p>The any product of the productive economic activity intangible physical form, which is the subject of market relations between sellers and buyers;</p> <ul style="list-style-type: none"> • The work product that has value and is distributed in society through exchange, purchase and sale; • All that is the subject of trade;
SERVICES	<ul style="list-style-type: none"> • The results of direct interaction of supplier and consumer and the internal activities of supplier to meet the needs of the consumer. Services may be associated with the production and the delivery of material products; • The working activity in the performance of those has not created a new product and do not change the quality of an existing product (that is good, that are not delivered in the form of things, but in the form of activity).

Service — is one of the internals, one of the parties, one of the components of characteristics of the object or subject that is on the market as commodity.

Objects (goods and physical entities) and subjects (individuals) are the source of services. Services appear, acquired in the process of interaction between objects - for example, if it is automatic complexes or two firms; objects and subjects; as well as the

interaction of subjects, such as a teacher and student. Service - is the result of the interaction, cooperation of objects and (or) subjects, not the activity by itself. Activity - is the provision of services, handling, self-service.

It should be noted that the immateriality of the so-called "pure" services, purchased by the interaction of subjects (in teaching, treatment, the stage, etc.), the conventional concept. Moreover, we can say that «pure» service does not exist. Thus she embodied in any product, is its property that generates in the process of operation or self-service. The result of car ride - is to achieve a particular place, getting some feeling from fast driving or from the surrounding landscape.

Consumer does not need an object or subject as a carrier of service, does not need the product, the more he does not need the good. Consumer needs to have their requirements being satisfied - any good, or service. The consumer has to get the product just for this service.

Manufacturers as well as consumers need only to meet their requirements, a service in the form of, for example, profit or image. Indeed the manufacturer is a relative term. The own service manufacturer took from the interaction of things, and goods or the workforce with the consumer, which in turn get his the service from this interaction. [4, p.244]

Services – is a result of interaction of, usually, interested parties, moreover the source and consumer of services is both one and another sides, each – their own services.

There are four specific characteristics of the services, according to today's marketing professionals distinguish them from the goods:

- Intangibility;
- Inseparability;
- Variability of quality;
- Failure to store;
- Lack of ownership.

Let us consider the specific characteristics of services:

Intangibility - the service cannot be seen, taste, feel, hear or smell. Indeed, the service – is a property product, its identity. We can see the product, we can get acquainted to its characteristics according to the details of manufacturer or retailer. We can try the vacuum cleaner in work, and the skill of the teacher at the first lesson from him. It should be noted that the quality of service depends not only on the characteristics of the vacuum cleaner, but from the qualifications and integrity of the subject, that use this cleaner to clean the carpet. Here there is a chain of interaction of three products: the subject-carpet-cleaner. The result, received the service, such as clean carpet, you can see (perceive touch) only after the interaction. Similarly, the result of training depends on a chain of interaction teacher - student - textbooks. This result depends on the skill of the teacher together with the student's ability to learn and the quality of educational textbooks. And the result can be touched only after the learning process as the interaction with the teacher and student with the textbooks. Thus, the service as a property as a potential service, hidden in any product, including a vacuum cleaner, consultants, teachers and become real service, tangible by consumer only after handling. [6, p.57]

Inseparability - services cannot be separated from their source, regardless of whether the service is provided by man or machine. Potential service as a property source - the good is in it until it will be exhausted completely by latest. Potential service during maintenance (interaction) becomes real service of the consumer, which is also inseparable from him for a while until it loses its consumer characteristics. If there is no source of

good or consumer and their interaction is not provided, the potential conversion services - goods in real customer service will not take place. Vacuum cleaner without interaction with the carpet or in the absence of the latter becomes a useless thing. If on the previously announced concert artist or spectator is not appearing, transformation of skills of the actor will not meet to audience.

Variability. Service as a property of the goods (vacuum cleaner, teacher) may be stable in quality, but in the maintenance of this stability may be compromised. Different usage of object (eg ATM) or entity (eg teachers) may be due to the peculiarities of operation (temperature, breakdowns, physiological deviations, etc.) at certain points. Subsequently skills of teacher may rise or fall, technical means can wear out or be improved (modernized). In addition, depending on the subjective factor, acquired customer service today may seem unsatisfactory to him, and tomorrow, for example under the influence of friends, this view may change.

The inability to save. Because of the instability of demand (hour «peak» seasons, social, economic, political and other factors) may be an overproduction of services that may be unused for a long time, and their consumer properties are morally obsolete. With increased demand also need to increase the production of services.

Lack of ownership. Potential service, becoming a real service to consumers, such as the attractiveness of hairstyles, makeup or seizure of the party is the property of the consumer, not the producer services (an organization that creates it). [2, p.74]

Any company, any person, regardless of ownership, race, type of activity, constantly engaged in service as in the middle of the company (internal) and in collaboration with members of the environment including suppliers of raw materials, which they serve, ensuring sales of raw materials and other goods.

Services as a result of operations can be divided into internal and external of the company, intermediate and final.

Internal services may be provided in the production, management, training, interpersonal relations, social services, consulting, etc.

As a continuation of internal, external services is provided in the area of transportation, distribution, warehousing, operational service till disposal. By merging the so-called production and non-production areas, production and handling gradually blurred the distinction between the types of services received. Material production is increasingly taking over the functions of providing services «from one - first-hand.»

Therefore, in relation to marketing is impractical to separate the company, the industry, activities for pertaining or non-pertaining to the service sector. All of them, with their features activities involved in the production of services.

Considering that the service is that what the customer required, modern marketing, which focuses on the needs, on the relationship - is marketing that focuses on service, resulting in service. Modern marketing is a marketing of creation, development and service delivery.

In summary, again let us look back to the interpretation of the concept of «service», «product», «good»:

- Service —is a certain property of the object or subject, manifested by the interaction with other objects and (or) entities;
- Product - the result of as endowed with services facility or entity;
- Good—is a product that has the additional services that increase the efficiency of exchange. [5, p.186]

Conclusion. Therefore, interpretations of the concept of «service», «product» and «good» made a form of concentric triad, in the center of which, in its core, is a potential service. As the outer shell, a product category in the product reflects the various elements of the marketing mix related to the promotion and selling, consulting, warranty, maintenance, etc. until the return of the product to manufacturer and utilization.

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