

**AUTOMATION OF BANK CUSTOMER SERVICE SYSTEMS AS AN
IMPROVEMENT OF CUSTOMER-ORIENTED MARKETING IN BANKS****Akbar Mamadjanov**

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ABSTRACT

The article discusses the features of the development of a client- oriented approach in the marketing strategy of a bank based on the use of the potential of a commercial bank in a competitive environment. The directions of the implementation of services within the main categories of clients are considered: retail business, clients of small and medium-sized businesses and large corporate clients in terms of the availability of banking products, assessing the effectiveness of investing in the most advanced banking services. It is shown that in order to increase the competitiveness of commercial banks, it is important to highlight the most important areas of the marketing strategy of banks, which include the development of the Unified Data Warehouse; development of "designer products" in IT systems, creation of a marketplace for non-banking services. Recommendations are given for improving the use of competitive positions in the practice of commercial banks within the framework of a client-oriented approach.

Keywords: *Bank, IT technologies, Bigdata, unified data warehouse, competitive environment, customer- oriented marketing, innovation, retail business*

In general, for the development of the retail customer segment, it becomes necessary to solve the following key tasks:

- strengthening the leading positions of banks in terms of the number of new customers through the main channels, in particular, attracting new payroll projects, opening pension accounts, and accounts for accruing social benefits;
- continuing to develop priority types of services, such as: setting up auto payments, opening personal credit lines, allocating overdrafts, making instant money transfers between individuals, developing a product line aimed at making regular savings due to the constant growth in the percentage of use of debit cards by expanding provision of acquiring services, as well as development of loyalty programs;
- building the deepest and at the same time friendly relations between banks and clients, providing a personal client approach. The work of banks should be aimed at further developing specialized service models for various client segments: pensioners, youth, VIP clients, as well as employees and corporate clients. Increasing the volume of available customer information by realizing the emerging potential to collect, store and further analyze all the data available about them. Building on this basis a system of comprehensive customer service and a system of cross-product sales;
- expanding the use of various channels of interaction between the bank and the client through mobile banking, branches and a wide ATM network, special emphasis should be placed on the continued introduction of remote and digital channels for the provision of services.

Thus, the most applicable areas for the development of marketing strategies within the framework of a customer- oriented approach should be cost reduction and differentiation of products that correlate with changes in macro-environment factors, technological vectors and allow creating a sustainable competitive advantage.

In the SME lending sector of the Russian banking sector, there is no equilibrium supply and demand

price at which consumers could satisfy their needs in full at a fair market price offered by credit institutions ¹.

Consider proposals for the provision of marketing services in the segment of small and micro business (Table 1).

Table 1: Activities for the provision of marketing services in the segment of small and micro business²

Development directions	Possibilities of use
Cost reduction	Implementation of automated systems for setting credit and guarantee limits with elements of artificial intelligence to reduce the cost of issuing a loan and lowering the rate for the end consumer. Active development of remote channels for the provision of services to reduce the cost of servicing clients of legal entities. Standardization and simplification of the product line to reduce the cost of product support and staff training.
Product differentiation	Implementation of targeted offers based on BigData . aimed at creating customized offers for customers based on the model of consumer behavior
Market segmentation (comprehensive customer service)	Preservation of the full product range (settlement services, lending) Formation of a list of additional services (registration of enterprises, online accounting, online cash registers, cash collection, legal and investment consulting, etc.)
Innovation	Similar to lines 1 and 3 of this table due to the reduction in the marginality of the banking sector as a whole. Most innovations are aimed at reducing the cost of services provided
Immediate response to changing customer needs	Implementation of secure proposals based on BigData aimed at creating customized offers for customers based on the model of consumer behavior

Offers for banks . _ Implement the development of an automated decision-making model, but for internal customers of banks, which allows reducing TimetoMoney to 5 days and the number of FTEs used up to 15 people (verification for non-standard transactions), which allows you to reduce the interest rate by 1.5-2.0 percentage points

At the moment, many banks have a fairly high level of remote banking penetration (99% of transactions). Further development of RBS will not have a significant impact on reducing the cost of products and services. Further development will go in the direction of simplifying the procedure for opening current accounts and attracting new customers.

Combine all products in IT systems under two entities (analytical solutions and automated solutions). As a result, it is possible to reduce the final rate for these products by 0.1-0.2 percentage points.

Further development of lending to small businesses in order to reduce the cost of the loan application

¹ Golenda L.K. , Information technologies of the bank. Teaching aid / L.K. Golenda , V.I. Gromov. - M.: Grevtsov Publishing House , 2017. - 288 p.

² Compiled by the author based on research.

review process, automate mandatory checks, and AML / CFT procedures.

Development of a risk assessment methodology within the framework of a simplified decision-making procedure based on machine learning and exposing risk to the economy. The introduction of these methods will reduce the cost of lending to customers who do not reflect business turnover through settlement accounts opened with the bank.

Establishment of guarantee limits for customers who have chosen credit limits previously set as part of automated and manual checks.

Development of internal scoring systems that allow creating pre-approved solutions for clients with an acceptable risk profile.

Carry out further development of the Unified Data Warehouse and application software /for sampling (based on client behavior) in order to form individual proposals for the purpose of lending, loan debt limit, registration of collateral, a package of documents and a sampling/repayment schedule.

Despite the simplification of the conditions for each individual product and their standardization in terms of IT support, it is necessary to maintain the traditional list of basic products:

- deposits (current and term accounts)
- loans (overdrafts, investment financing, pawnshop loans, working capital loan) - settlement services (mobile application for legal entities, internet banking, POS -terminals, corporate cards)

Creation of a service for registering enterprises, maintaining online accounting, advising on investment investments and financial management. Services for the transportation of valuables by collection forces.

Similar to rows 1 and 3 of this table .

Development of internal scoring models based on machine learning. Carry out further development of the Unified data warehouse and application software. Creation of “construction products” in IT systems, which allow you to flexibly and quickly customize products to meet changing customer needs. Creation of a marketplace of non-banking services that can be provided through RBS of banks.

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