

Экономическая наука

УДК 336.72

Сидикова Феруза Хайруллаевна

старший преподаватель

Ташкентский Филиал Российского
Экономического Университета им. Г.В. Плеханова

Шермухамедов Бобур Аббасович

соискатель

Ташкентский Филиал Российского
Экономического Университета им. Г.В. Плеханова

Sidikova Feruza Khayrullaevna

Senior teacher

Tashkent Branch of REU after G.V. Plekhanov

Shermukhamedov Bobur Abbasovich

applicant

Tashkent Branch of REU after G.V. Plekhanov

**ДИВЕРСИФИКАЦИЯ ДЕЯТЕЛЬНОСТИ БАНКОВ В СФЕРАХ
ФИНАНСОВО-БАНКОВСКИХ УСЛУГ**

**DIVERSIFICATION OF ACTIVITY OF BANKS IN SPHERES OF
FINANCIALLY-BANK SERVICES**

Аннотация

Проблемы развития розничного банковского обслуживания представляют недостаточно изученную сферу отечественной экономической науки. В частности, отсутствует единая точка зрения относительно определения розничных банковских услуг и большинство научных трудов рассматривают банковское обслуживание физических лиц с позиций национальной экономики без учета специфики его региональных особенностей, при этом недостаточно используется

маркетинговый подход к разработке и исполнению стратегий развития коммерческих банков и стандартов качества обслуживания клиентов. Статья может служить предпосылкой для дальнейших исследований по проблемам совершенствования процесса оказания розничных услуг коммерческими банками.

Ключевые слова: *услуги, банки, финансовый бизнес, банковские риски*

Summary: *Issues of development of retail bank service represent insufficiently studied sphere of domestic economic science. In particular, there is no uniform point of view concerning determination of retail bank services and a majority of proceedings consider bank service of individuals from national economy without specifying its regional features, thus marketing approach to development and realization of development strategy of commercial banks and quality standards of customer service is insufficiently used. The article can be served as a precondition for further researches on issues of improving the process of rendering retail services by commercial banks.*

Keywords: *services, banks, financial business, bank risks*

Retail service is one of the most favorable kinds of credit and financial business to bank.

Such position is determined by a number of preconditions.

The first reason is reduction of margin percentage on operations with corporate customers.

As the second reason it is possible to name a degree of banks capitalization and resource base which limits possibilities of banks in credit plan for corporate business.

The third reason is that work with clients provides banks with stable rather high income inflow and diversification of credit risks at the expense of differentiation of credit services in terms and clients.

Modern conditions of development of bank system determine a tendency to the growth of universalization level of commercial banks. Diversification of banks activity in various spheres of financial and bank services including means of development of existing retail bank services to the population and introduction of new services which is one of ways to solve task of adaptation of commercial banks to constantly changing conditions of financial market, development of priority market niches and segments. Globalization of financial space, intensive development of communication and information technology, caused removal of restrictions on free capital flow in economy, strengthening competitive struggle in financial markets raise the importance of organizational and methodical provision of retail bank business, capable to form and support competitive advantages of commercial banks on highly concentrated and dynamically growing market of retail services.

The solution of task of increasing competitiveness of credit products and services, expansions of bank activity and finally its competitiveness lies in the sphere of development of competitive strategy of retail bank allowing forming competitive advantages of bank and regulating competitive position in the market.

In these conditions banks are developing and offering an increasing quantity of retail products and services to the population in the market. Thus there is a problem of development of internal standard of bank on servicing retail clients as forms of control and estimation of quality of service.

Nowadays almost all banks develop retail business. Thus for big banks retail business acts as a role of additional perspective line of activity allowing to diversify business and receive additional incomes.

At the same time retail business for small credit organizations is one of methods to find its niche in the market and survive.

Large corporate clients' service for private banks is becoming more and more complicated task as they aspire to big banks which can provide necessary

credit for them on beneficial terms. In these conditions a unique exit for small banks is specialization on granting certain services, including servicing individuals, small companies or individual businessmen.

There are attempts to attract foreign companies (outsourcing) for development of retail strategy of bank recently. In bank system of the Republic of Uzbekistan specialists have started to develop and implement projects on development of retail business in banks successfully. Thereupon our banks are guided by their own forces entering the market of bank retail.

For short history of modern bank business, domestic banks have gradually passed a way from especially corporate one to universal financial organizations in activity of which retail business plays a considerable role.

Development of retail operations of almost all universal banks occurred from conditionally retail operations, servicing salary projects of corporate clients. But "Khalkbank" was historically focused on private clients, but other private banks as "Davrbank", "Khamkorbank" were the first who began an era of consumer crediting and other banks also followed them.

Corporate segment is already divided now and transition of big clients from bank to bank occurs very seldom. Small firms can grow to large enterprise for some years and they can become large client for bank.

The created infrastructure originally directed for the work with corporate clients in connection with development of information technologies and transition of majority of clients to the systems of client-bank and Internet bank is releasing in some extent. Search of new segments of the market has led the majority of large and middle banks to the work with private clients or retail business. But corporate and retail clients' service and processes which are different from each other cause problems at determination of retail business place in acting structure of bank.

Studying retail project will begin development of retail business not only on the basis of created network of Bank departments, but also specially opened

departments under development of retail business. Development of retail organizations cannot be done by each our bank, especially considering that payback period of full-function retail department is not less than 2-3 years. Therefore the bank should estimate attentively its forces before developing a network of organizations on retail business. Creation of a chain of departments focused on servicing private clients will bring considerably higher results, but in most cases it is necessary to work with that which the bank has already had.

A necessity in marketing and PR-events directed on forming positive image in target audience is extremely important for the bank which is planning to expand retail market. A crucial role plays coverage of bank activity (issues of balance currency, net assets, investment ratings and other indicators of bank activity) in mass media, which is clearer for majority of consumers.

Bank activity is one of the most technologically complicated types of activity. Banks of our republic pay great attention to technology of interaction with clients and nowadays retail business is considered not as auxiliary in relation to corporate clients service but as absolutely independent type of activity. Considerable demand for retail bank services provides a high profitableness of operations and allows banks to develop both at the expense of development of new markets and attraction of new clients.

The model of development of bank internal standard on customer service as forms of control and an estimation of service quality for banks are various, but in in American and West European banks there increased a demand of clients to the quality of their service. Banks of Uzbekistan, in this sense is not an exception though dynamics of their growth is notable. It is well-known that a majority of our citizens, being clients of banks, at different stages of their life cycle faced the problems of "bad" retail bank service. Competent and timely decision of real problems and also forecasting and warning new ones will allow improving banks service of retail clients. Management methods of bank service process of retail clients have recently improved. Our clients become more

informative about those advantages of financial instruments and actively start to use all bank and investment products, mortgage, auto crediting and insurance lately.

Nowadays banks of the Republic of Uzbekistan are successfully involved in retail business. Retail business for big banks acts as a role of additional perspective line of activity allowing diversifying business and receiving additional incomes. Retail business for small credit organizations is one of methods to find the niche in market and survive. Banks specialization on granting certain services, including service of individuals, small companies or individual businessmen is urgent.

The concept “retail bank business” means service of a considerable quantity of clients, with small size of single transaction on wide range of bank services. Consumer’s segmentation is necessary for differentiation of mass market and its division into a great number of relatively homogeneous groups. Enhancement of segmentation processes depends on understanding banks of behavioral lines and motivations of consumers and banks can receive complete information about clients through interaction with them on electronic channels. Transfer of clients from traditional bank departments to on-line platforms will become a priority direction in banks activity where banks will have an opportunity to study consumers’ behavior. Industry of retail bank should represent a network of specialized institutes connected by joint relations of outsourcing and insourcing.

The further improvement of memory programs is necessary, their motivation and behavioral line of clients with the use of all available data about them is extremely important for bank. Applying innovative information technologies and communication networks, banks can essentially increase consumers flow. Confidence level to national bank system can render positive influence on standardization of approaches to estimate credit organizations activity in particular development and introduction of national quality standards

of bank activity by our banks, and informing the society about the fact of observing these standards by concrete credit organizations. For decreasing bank risks of commercial bank, it is necessary to calculate efficiency the activity of its retail block and it is reasonable to remove channelized business of commercial bank in separate structure in order to raise competitiveness and resistance to stress of retail segment of bank business as a whole.

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