

GRAĐENJE BRENDA I LOJALNOST KLIJENATA KAO ELEMENTI STRATEGIJE POSLOVANJA BANAKA

BRAND BUILDING AND CUSTOMER LOYALTY AS ELEMENTS OF BANKS BUSINESS STRATEGY

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Summary

The modern banking requires a new quality in the provision of banking services, and that means a change in creating a good image of the particular bank. Brand is the need for financial institutions to manage its users in a way that provides them satisfaction, two-way communication and trust developing into loyalty was created. After creating a quality brand, including the resolution of problems in the process, special attention is focused on brand management. The significance of providing a high level satisfaction and loyalty is particularly visible in the commercial banking market, with intense competition, battle for clients and their devotion, but also constantly increasing clients demands. Maintaining stable profitability in such conditions is determined with strategic turn by commercial banks, from classic transactions and intense acquisition of new customers, towards retention of existing clients and building longterm relations with them. Creation of satisfaction and loyalty in the devotion and treating clients like partners and not just like value users. Changes influencing the adoption of marketing orientation of the banking sector and two-way communication to the user. Right now the user has a key role in the creation of the brand as compared to their expectations and perceptions of service brand value offers range of service and the value of the corporate brand banks. Some of these changes have created numerous opportunities, while others acted to constrain the realization of business objectives and competitive bank. The subject of this paper is focused on the analysis of the corporate brand banks interdependence between brand origin and bank selection criteria of banking services, as well as adequate instruments of communication to service users. For the analysis used a sample of 1,000 customers in Belgrade. The aim of the research is the treatment of basic banking products (credit, savings, credit card), or the comparison of banks in achieving financial indicators of business success, but to show the commercial banks as a "personality" of the brand, of a certain age and characteristics, highlighting the emotional component of the brand with service users. It can help managers to successfully create a corporate brand in line with the wishes of users and customers of the bank.

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