

UPRAVLJANJE MREŽOM UNIVERZALNOG MALOPRODAJNOG BANKARSTVA U FINANSIJSKOM SUPERMARKETU

MANAGEMENT OF UNIVERSAL RETAIL BANKING NETWORK IN FINANCIAL SUPERMARKET

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Summary

According to statistics from the National Bank of Ukraine at the end of 2013 in Ukraine registered 183 banks and banking outlets retail products - 19.5 thousand units, or more than 43 units in terms of 100 inhabitants. Thus, based on Finance.UA, saturation rate of the population (100 thousand) units of the Bank is among the highest in Russia, for example in Russia - 32, in the Republic of Belarus - 35, Moldova - 36 bank units, and Kazakhstan is 16. However, the regional concentration of banks and their branches in Ukraine has been uneven. In particular, the least presence outlets in the western region (for example in the Ternopil region 27 points per 100 thousand people), Eastern Region is characterized by index 40 or more bank branches per 100 thousand people, and more than half of banks are operating in Kyiv and the Kyiv region with the index 72 points of sale in 100 thousand. In addition, a total of 46 banks have from 1 to 10 separate units and 21 banking institution is none at all. Thus, there is a problem of lack of the usual outlets retail banking, operations and products in the western region, especially in rural areas.

Scope of the universalization of banking activities in the provision of the most complete range of financial services are the subject of modern scientific research. However, in modern scientific literature there is no consensus on the systematization of the Organization of retail networks of service as a financial supermarket.

Known the assertion in the economic literature is that the main indicators developed retail banking business serving individuals in meeting their financial needs are:

- Saturation, i.e. the presence of bank branches and offices in regional centers, cities, towns and rural areas;
- The presence of a particular differentiated product line and organization of the relevant technological service that describes the ability of banks to provide the increased demand for financial services;
- Ability to create a level of bank integrated service that is able to meet the high level of standardization and charging that will help improve consumer customer banking products.

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With the creation of the banking point of sale on the basis of the financial supermarket in the first place should be considered primitive goal, i.e. purposes of the institution as to what the financial needs of the client must be satisfied : consumer , savings or service . If we consider the economic meaning of this approach, we meet the needs of savings leads to an increase in the investment potential of the banking institutions, and meet the needs of service calculations - for the introduction of new information technologies. To meet the needs of the consumer, the true consideration certain level of demand for long-term use can lead to expanding the boundaries of the consumer market and expanding partnerships bank. In this perspective and clearly defined set of product line, as well as their accompanying technological service. Thus, the organization as a financial supermarket only office bank branches to some extent depends on the organization of a business that this financial supermarket is able to serve. In addition to these offices may include not only banks , including branches and offices , but also the so-called point prior to the sale , i.e. counseling centers that are organized through co-branding partnership is understandable in terms of self (PTKS) that they are the same . It is appropriate that the fact that Ukraine is already the practice of banks to sell retail banking products under agency agreements through a network of partner banks. This mechanism provides a way for the bank, which is the initiator agent programs distribute their own products, thus creating new sales channels and eliminate the costs , as the opening of new offices, and so on retention and promotion. A bank that acts as an agent cooperation program offers additional opportunities to generate revenue in the form of agency fees, to expand its customer base by attracting consumers who are interested in consuming food banks initiators, but getting customers through offering a certain product line cross- sales.

The organization of integrated services should be considered factors of social differentiation of the population and hence the construction of a retail chain must be weighed in the light of the humanization of the banking market. Thus, the offer five levels hierarchical structure of modern banking infrastructure services to individuals on the basis of the financial supermarket. It has the form:

- Level 1 - " Express Service " , which is the location of program- technical complex self (PTKS);
- Level 2 - " mini- bank " is a bank branch on a «two windows» containing PTKS workplace and the operators - teller;
- Level 3 - " Banking studio " (the traditional services) and \ or «boutique bank» (with personalized services), that branch of the bank on a "three-windows" containing PTKS jobs and the operators - teller and a financial advisor - the controller;
- Level 4 - " banking supermarket " , i.e. complete separation and \ or branch of the bank;
- Level 5 - " universal banking supermarket " , i.e. bank, and an extensive network of branches, PTKS.

If the first two organizational levels (" Express - Service "and" mini- bank ") vested functions settlement center , the " boutique bank " and " banking studio " - the use of a set of products, services and operations are built as a retail center. Thus, the first three organizational levels can be grouped in the so -called micro- services by incorporating social differentiation of the population, namely:

1. "Express Service " on a " one stop shop" that is based on the use PTKS, enables banks to reduce the cost of the proposed products, thus extending their offer and availability for consumption of large social groups of customers who have incomes below average;
 2. The organization "mini- bank " , as opposed to the usual " express service " means service is characterized not only through PTKS but also through cash that empowers the bank to meet the needs of customers in the defined area;
 3. Traditional comprehensive services through the branch can be described as two ways of organizing , namely on an " atelier bank " of traditional offering integrated services (mass banking)
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and the ability to support remote banking (RBS) and the " boutique bank " - with proposal both traditional and customized products (mass affluent, privat, VIP banking).

4. The fourth level , which is built as a " supermarket bank " based on complete separation and \ or regional branch of the bank with regard to mass, mass affluent, privat, VIP banking on the basis of the financial supermarket can be characterized as meso- banking center , serving customers in a clear specified region. In its organizational structure built as " express service " and " mini- bank ", " banking studio " and " boutique bank " , i.e. micro maintaining multiple locations. However, the construction of such a structure must take into account the social differentiation of the population and related financial needs of a region that encompasses several areas. So, in this perspective, "banking supermarket" in retail meso services.

5. The fifth level, which was built as a "universal bank supermarket" at the bank, and an extensive network of branches, PTKS on the basis of the financial supermarket can be described as macro-banking center providing retail services at the national level, that provides macro services. In its organizational structure as built "express service " , " mini- bank " , " banking studio " and " boutique bank " , i.e. micro service certain areas, and regional " bank stores " that carry out retail public service at the meso level.

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