

SUMMARY

Subject matter: Bank marketing and aspects of its application.

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Customer organization: “Sberbank of Russia”, plc.

Topicality of the research: In Russia practically all the commercial banks, non-bank financial-credit institutions and other non-financial organizations offer identical services, and this inevitably leads to the intensification of competition and also affects its profitability. This leads to the necessity to use bank marketing as an integrated system that forms banks’ managerial and marketing activity by taking into account the interest and needs of the consumers of bank products and services. Russia banks can achieve a quantum leap in their development, first of all due to the established marketing.

Objective of the research to conduct the analysis of the marketing activity of “Sberbank of Russia”, plc. and develop recommendations on the improvements of the performance of “Sberbank of Russia”, plc in the field of marketing.

Tasks:

- to consider the notion, goals and tasks and specific features of bank marketing;
- to study main marketing strategies in the sphere of banks services and make the appraisal of their effectiveness;
- to give the general description and analyze the marketing strategy of “Sberbank of Russia”, plc.;
- to analyze the performance of the marketing service in “Sberbank of Russia”;
- to develop recommendations on the improvement of the organizational structure and functional lode of the marketing service of “Sberbank of Russia”, plc.;
- to develop recommendations on the promotion and improvement of the package of bank services of “Sberbank of Russia”.

Theoretical and practical significance of the research this work has generalized the theoretical knowledge of bank marketing, marketing strategies. The developed recommendations on the improvement of marketing activity can be effectively used in the commercial bank.

Results of the research: “Sberbank of Russia”, plc is the biggest bank of the RF and countries of the CIS, meeting the needs of various groups of clients in the broad range of bank services. “Sberbank of Russia” adheres to the strategy of growth, which is characterized by the systematic rise in the level of short-term and long-term goals over the level of the indicators of the previous periods. The main directions of the marketing activity of “Sberbank of Russia”, plc. are: market research, operations with the population and advertizing.

Recommendations: it is recommended to improve the organizational structure of the marketing service “Sberbank of Russia”, plc., to extend its functions, and also to improve the package of service of “Sberbank of Russia” plc. to introduce new services: the use of e-payment, credit cards for children, getting credit via the Internet.