

PROSPECTS OF HUMAN RESOURCES MANAGEMENT IN THE ACCOUTREMENT OF BANKING SERVICES

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Abstract

In view of the weakening importance of human resources in the banking sector, leading to an outflow of qualified personnel, increased turnover and a drop in demand for banking services, improving the system of incentives and remuneration for bank employees is of particular relevance. The article analyzes prospects of HRM in bank service providing sphere.

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Introduction:

Having considered the factors influencing banking services and the classification of banking services, we can give the following author's definition of a banking service, "a banking service is a part of a banking product, the formation of which occurs on the basis of market research, customer needs, which is aimed at helping the client manage his money means."

The development of the banking services sector in the Russian Federation is influenced by the following factors:

- 1) legal framework;
- 2) government policy towards banks;
- 3) social status of the population;
- 4) location of the credit institution;
- 5) organizational and economic characteristics of the bank
- 6) a set of services provided by the bank;
- 7) ethics and culture of customer service;

8) professional and qualification level of personnel.

Thus, we can conclude that in 2008–2010 there was a trend towards dynamic development of the banking services sector, the volume of credit and stock transactions increased, the issuance of plastic cards increased, and there was also an increase in the volume of consumer lending. But at the same time, the growth rate of overdue debt, especially in the consumer lending sector, significantly outpaced the growth rate of loans, which requires further efforts by the banking community to improve the quality of credit risk management.

In order to improve the efficiency and quality of banking services, the following measures can also be proposed, the implementation of which will allow any credit organization to increase sales volume, lead to an increase in the bank's capitalization and profit. Expanding the range of banking services and improving the quality of existing banking services. Currently, a bank can withstand competition by constantly expanding the list of services provided, reducing their costs, improving the quality of deposit, credit and cash management services to clients, offering them various types of advice and additional services.

Expanding the list of banking services provided and improving the quality of customer service makes it possible to increase their competitiveness in attracting resources and new clients. In conditions of fierce competition, commercial banks begin to offer their clients new services (trust, consulting, leasing, factoring, foreign exchange, surety and others), satisfying the needs of clients. Among the new types of banking services in the republic, one can offer consulting, information and analytical services and such underused types of financial services as factoring, leasing, remote banking, issuing own securities.

The supply and structure of banking services should be determined by the growth of the gross regional product, the growth rate of production of goods and services, the investment activity of business entities, changes in the industry structure, the dynamics of real incomes of the population, the level of inflation and other socio-economic indicators of the development of the republic.

The introduction of new banking services is accompanied by an increase in banking risks, which requires improving the quality of asset management, ensuring constant monitoring of risks, effective functioning of internal control systems, improving work in the field of combating the legalization (laundering) of proceeds from crime and the financing of terrorism.

In addition to introducing new banking services, it is necessary to improve the quality of existing services. For example, in order to develop the lending system in the republic, it can be proposed to develop relationships between banks and trading companies in order to finance purchases of the population, which is developing dynamically in other regions, because buyers often purchase durable goods (refrigerators, washing machines, computers, etc.) from installment payment. From the client's point of view, this type of lending is important in that he receives a loan at the time the need for it arises, and there is no need for him to contact the bank with a request for a loan.

It is also necessary to take measures aimed at simplifying lending procedures for small businesses and the agricultural sector, and for more intensive mortgage lending.

A significant factor in increasing the stability of the banking sector is the further improvement of the payment system, including the implementation of measures for non-cash payments and the introduction of modern technologies, including the introduction of an electronic payment system; scientific organization of work within the bank, correct distribution of responsibilities and working hours. Also, in order to fully meet the needs of the economy for banking services and for the purpose of active

development of credit organizations, it is necessary to open new credit organizations and branches of large regional banks.

Another promising method of promoting banking services in the republic is the creation of mobile cash service points, the introduction of remote banking services provided by the Bank of Russia as tools for developing the infrastructure of banking services in the regions.

Many problems in the field of banking services can be solved by creating an effective system of banking regulation and supervision, taking into account the important recommendations of the Basel Committee. The presence of such a control system will increase the stability of banks, create a strong foundation for the effective implementation of payment and settlement services, promote investment, credit relations with the population and enterprises, which is a stimulus for economic growth in the republic. It seems appropriate for every credit institution in the republic to develop and implement Standards for the external and internal design of bank offices, which will help strengthen the image of a competitive and democratic banking institution that evokes respect and trust among clients. Introduction of high-tech remote maintenance.

The desire to reduce costs and simplify the customer service procedure has led to the use of modern information technologies in the field of banking services, but they include not only technical or technological developments, but also the introduction of new forms of business, new methods of working in the market, and new financial instruments.

You can offer a service such as creating a personal manager service who will thoroughly know the history of each client, the specifics of his requests and problems. Such services, with a competent approach and widespread use of information technology, will not only significantly improve the quality of customer service, but also improve intra-bank work, reducing internal costs and creating demand for additional services. You can also propose introducing a “Telebank - client” system, which will give clients access to all client accounts (loan, deposit, settlement) at once. Through this system you can also pay for utilities, top up plastic cards, make money transfers, and pay for the services of Internet providers. Carrying out marketing activities. Today the consumer is very literate and discerning - it is difficult to surprise him. For a bank, it is important to clearly define a promotion strategy, and this is not only about advertising approaches and tools used to attract a client, since advertising alone is not enough. She only attracts a client to the bank, but cannot keep him in the bank.

Today, there are many different advertising methods, so the bank, in addition to promotions, must also use incentives. Typical examples of incentive activities are competitions and lotteries, and the organization of consultation days. Banks can develop conditions for sales promotion, for example, at Uniastrum Bank, each depositor, when opening a New Year’s deposit, was given sweets and a bottle of champagne as a gift. A striking example is the campaign of JSCB Izhkombank (OJSC) “First Day of Spring”. For all the women who came to the bank that day, it was a pleasant surprise to receive a spring flower and hear a few kind words from a young man in a branded T-shirt. The surprise effect made even the most business-minded women smile. In response, the bank employee received words of gratitude, and the bank received resonance from the action throughout the city.

There are several main activities in creating a memorable image of a bank:

1. Internet advertising is the most common type of advertising. All banks have their own websites where conditions and tariffs for all banking services are posted.
2. Television
3. Press

4. Radio

5. Outdoor advertising

To increase clientele, credit institutions of the republic can conduct free seminars with journalists on banking topics. Improving the professional level of bank managers. Customer service employees are the face of the bank. If the client is greeted politely, all his questions are answered competently and intelligibly, and they are helped to choose exactly what may be interesting and profitable for them, this indicates the quality of the banking service provided. But in addition to the professional level of a bank employee, it is also necessary to arouse his personal interest in the work, which requires motivation of employees.

A very tangible means of material motivation can be:

- providing employees with interest-free loans;
- caring for the health of employees;
- payment for vouchers to sanatoriums;
- subscriptions to sports centers; - payment of travel expenses for employees;
- housing assistance (loans on preferential terms or free of charge, assistance in obtaining housing, rent compensation);
- property insurance (real estate, cars, etc.);
- free medical care for employees;
- provision of mobile communications, partial payment of mobile communications costs;
- payment of transport expenses (travel on public transport, provision of official transport, loans for the purchase of transport, payment of gasoline costs);
- compensation for food expenses during the working day (payment for lunches);
- partial payment of expenses for education and advanced training.

Joint events also contribute to strengthening organizational culture: banquets, picnics, gifts for holidays and on special occasions (birthdays, weddings, retirement, etc.). For special successes, individual employees can be provided with additional paid days off, and vacation days can be added, for example, for long service, for a large amount of work performed overtime.

In modern conditions, not only the quality of work of an individual employee, but also the efficiency of functioning, the prospects for the development of the bank, and its profit depend on labor stimulation. Material incentives reinforce the moral and psychological process of educating employees and are the main ones at the initial stage of an employee's work life. If an employee cannot satisfy vital needs, then he begins to look for ways to fill them, and work becomes secondary.

The client manager must be able to "speak the client's language" (that is, clearly and intelligibly explain to clients who are not specialists in banking how individual services as a whole can solve their problems with money and help them make money). So, the department's work plan should include the development of a quality control program. When developing a quality control program, the quality management department should be guided by the following goals: 1) maintaining existing customers and attracting new customers; 2) assessment of measures that improve or worsen the quality of banking services;

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When developing a quality control program, the quality management department should be guided by the following objectives:

- 1) maintaining existing clients and attracting new clients;
- 2) assessment of measures that improve or worsen the quality of banking services;
- 3) constant monitoring of measures taken to improve quality (marketing plan);
- 4) creating a basis for training and advanced training of enterprise personnel in the sales process using quality traditions.

Achieving the set goals will provide the bank with a competitive advantage, which, in turn, will affect the results of financial and economic activities and increase the rate of return on invested capital.

When creating effective business communications in credit institutions, taking into account the operating patterns defined above, the following basic principles can be formulated:

1. The principle of service orientation (creation of services that best meet the needs of clients; formation of personnel with appropriate powers and competence, meeting the criteria of high culture).

2. The principle of diversification. This principle is due to the fact that in conditions of constant complexity and diversity of the external environment, both communicative means of influencing objects of communication and existing communications must be diversified accordingly.

3. The principle of information openness. This principle is due to the fact that financial and banking structures must create a single information space, the use of which can optimize both existing business communications and build new business communications based on a personalized approach and the use of personal means of communication.

4. Marketing principle.

5. The principle of functional organization, which provides for the grouping of control elements in accordance with their functions.

Depending on the number of banks operating in the market and the number of clients, a bank can occupy different competitive positions, that is, be a monopoly, an oligopoly, or be in conditions of pure competition, etc.

In accordance with the competitive position of the bank, it is necessary to choose a strategy, which in turn will determine the functioning of the business communications complex.

1. Leadership strategy – large volume of services provided, availability of advanced information technologies.

2. The strategy of differentiation of banking services involves the creation of different options for the same service, which allows taking into account the wishes of clients.

3. The segment concentration strategy involves focusing on a clearly defined segment, which is represented by a group of consumers with homogeneous needs.

4. An innovative competitive strategy is possible when developing a service that has no analogues on the market.

The application of this quality management model in a bank will ensure an increase in the level of profitability and capitalization, and will also help attract new clients to banking institutions and satisfy the interests of existing clients.

Thus, in order to withstand competition, credit institutions of the republic must constantly expand the range of services provided to clients. Expanding the range of banking services and improving the quality of customer service makes it possible to increase their competitiveness in attracting resources and new clients.

The main problems in the banking services sector need to be solved by developing programs aimed at improving the quality of banking services provided to the population; expanding the powers of local authorities to interact with the banking sector. It is necessary to take a fresh look at the role of the state in the development of the banking services sector, since strengthening the role of the state in the context of the implementation of national projects and the socio-economic development of regions is an objective reality and necessity.

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