

УДК 336.71

DOI: 10.26140/anie-2019-0802-0034

МЕХАНИЗМ ПОВЫШЕНИЯ УРОВНЯ ПРОДАЖ В КРЕДИТНЫХ ОРГАНИЗАЦИЯХ (БАНКАХ)

© 2019

Зинина Ольга Вячеславовна, доцент, кандидат экономических наук,
доцент кафедры «Менеджмент в АПК»

Оленцова Юлия Анатольевна, старший преподаватель
кафедры «Иностранного языка»

*Красноярский государственный аграрный университет
(660049, Россия, Красноярск, проспект Мира, 90, e-mail: tutor.eng@yandex.ru)*

Аннотация. В статье рассмотрены основные проблемы повышения уровня продаж в кредитных организациях (банках). Проведен анализ специфики банковской клиентуры. Предложен механизм по повышению уровня продаж кредитных продуктов. В современных условиях развития финансовых рынков перед отечественными кредитными организациями, подверженными влиянию нестабильной внешней среды и банковской конкуренции, остро стоят задачи увеличения собственного капитала, роста эффективности деятельности, повышения качества и расширения перечня предоставляемых услуг. В этой связи российскому банковскому сообществу необходимо усовершенствовать стратегические подходы к формированию и усилению конкурентных преимуществ с помощью TILS. Использование методов стратегического планирования позволяет кредитным организациям оперативно реагировать на изменения внешней и внутренней среды, разрабатывать и внедрять целевые программы для реализации своей миссии и достижения базовых задач. Отечественные и зарубежные исследователи из года в год вносят коррективы в методологию финансового управления. Как следствие, пересмотр и модернизация элементов механизма стратегического планирования в кредитных организациях, с учетом требований современной экономики и интеграции национальной кредитно-банковской системы в международную, приобретает все большую актуальность и значимость для теории и практики банковского дела.

Ключевые слова: клиенты, контракты, мониторинг, эффективность, банк, механизм, конкуренция, стратегическое планирование банковской сферы, конкурентные преимущества, банковская система, методы планирования, качество услуг, уровень продаж, кредитные организации, кредитование, TILS, банковское дело, методология финансового управления, капитал, рост эффективности, кредитный продукт, продажи.

THE MECHANISM OF INCREASING THE LEVEL OF SALES IN CREDIT INSTITUTIONS (BANKS)

© 2019

Zinina Olga Vyacheslavovna, associate professor, candidate of economic sciences,
associate professor of the department of «Management in agriculture»

Olentsova Julia Anatolyevna, senior teacher of the department
of «Foreign language»

*Krasnoyarsk State Agrarian University
(660049, Russia, Krasnoyarsk, prospect Mira, 90, e-mail: tutor.eng@yandex.ru)*

Abstract. The article deals with the main problems of increasing the level of sales in credit institutions (banks). The analysis of the specifics of the banking clients is made. A mechanism to increase the level of sales of credit products is proposed. In modern conditions of development of financial markets, domestic credit institutions exposed to the influence of unstable external environment and banking competition are faced with the urgent task of increasing their own capital, increasing the efficiency of activities, improving the quality and expanding the list of services provided. In this regard, the Russian banking community needs to improve strategic approaches to the formation and strengthening of competitive advantages with the help of TILS. The use of strategic planning methods allows credit institutions to respond quickly to changes in the external and internal environment, to develop and implement targeted programs for the implementation of its mission and the achievement of basic tasks. Russian and foreign researchers from year to year make adjustments to the methodology of financial management. As a result, the revision and modernization of the elements of the strategic planning mechanism in credit institutions, taking into account the requirements of the modern economy and the integration of the national credit and banking system in the international, is becoming increasingly important for the theory and practice of banking.

Keywords: clients, contracts, monitoring, efficiency, bank, mechanism, competition, strategic planning, banking, competitive advantage, banking system, methods of planning, quality of services, level of sales, credit institution, loans, TILS, banking, methodology of financial management, capital, efficiency gains, credit product, sales.

Problem definition in general form and its connection with important scientific and practical tasks.

Currently, most banks are vertically integrated holdings operating in several regions of the country. Initiation of work with clients in the regions and subsequent control can also be carried out through a unified database of potential clients with the allocation of two levels in it.

Analysis of recent researches and publications.

Analysis of scientific literature on the content of the strategic process in a commercial bank showed that there are several points of view. One of them is as follows. A group of authors under the leadership of O. I. Lavrushin breaks down the content of the strategic planning process as the analysis of both external and internal environment, and the definition of goals and mission takes into account the information received earlier. An innovative factor in this model is that a group of authors were among the first to include the stage of the indicators determining to which the bank's activities will strive, and these "quantitative goals" can be balanced

for their possible compliance with the strategy within one financial model.

Formation of the article goals (task setting).

In the present research, the aim is to develop and substantiate organizational and practical recommendations for improving and structuring the mechanism of strategic planning of credit institutions.

Presentation of the main research material with full justification of the scientific results.

So, in order to carry out simulation modeling of the activities of credit institutions in the region, taking into account the growth of their market activity, to determine the effectiveness of the proposed strategic alternatives, we will determine the potential clients of the credit institution.

Potential clients of the first level include contacts that are predetermined by the head office and the head of the region, they are priority clients (in time and importance), the results of work with which are controlled on a weekly basis by the initiating entities. The process of interaction with them is

that the head office prepares and transmits information to the regions, which is further distributed by departments. The head of the department controls the distribution of the database between managers (private and corporate clients). The head office on a regular basis provides regional departments with information about partner companies, which are also present in their entity.

Potential clients of the second level are determined by the heads of departments and managers themselves. The dynamics of these contacts and the results of the work can be discussed at weekly meetings.

To get the result as soon as possible in the list of potential clients of the second level are included:

- companies whose offices are located near the bank;
- potential clients who consult on products/ services but are not yet clients;
- potential clients whose credit has been approved but not issued;
- potential clients associated with partner companies connected to the salary project, etc.

Due to the fact that the bank can be focused on clients of a certain type, managers should build a client's profile of the bank, which will reflect its main characteristics, which will allow managers to form a better base of potential clients.

The following client's profiles are possible:

- a representative of the middle and upper class (middle managers, top managers, business owners, officials), whose minimum level of income can be fixed in the credit policy, as well as clients receiving salary on bank accounts;
- a client focused on banking products and services of high quality, the cost of which is not a determining factor.

The main indicators taken into account by the head of the bank in the realization of control may be:

- number of new clients;
- number of contacts with potential clients;
- number of potential clients (by status).

The given sequence of work with a unified database of potential clients will receive information about the work of departments and individual managers and streamline the work to attract clients, which will have a positive impact on the quality of the bank's management.

Regulation of organization and procedure for conducting meetings.

The meeting is a very important moment in the client's relationship with the bank. This is a great opportunity to get to know the client better, understand his needs, assess expectations, establish stable relations, strengthen the bank's image and make profitable commercial offers. The result of the meeting often depends on the proper organization and holding of the meeting. It is necessary that the rules of its implementation and methods were unified and used by all employees working with customers to achieve maximum sales performance unit.

The meeting process is divided into a number of stages (figure 1).

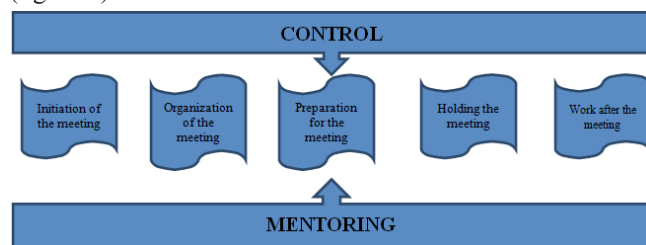


Figure 1 - Main steps in the process of meeting with the client

The first stage of the program is that the head of the department introduces unified principles of planned meetings scheduling by employees, who can be conducted, for example, in a public program of Microsoft office - Outlook package and be available for editing not only to the employee, but also to the immediate manager.

The stage of initiation of the meeting is an offer from the bank or a request from the client for the organization of the meeting, which can be assigned:

1. Manager. The manager plans his working time for meetings, fixing the scheduled meetings with potential clients in a unified schedule. There are the following reasons for a mandatory meeting:

- a new product launch;
- additional options of existing products;
- account movements: receipt of funds, loan repayment, etc.;
- the client plans to leave the bank;
- an event of a personal nature (birthday, birth of a child).

2. Operator. The main task of an operator and a specialist - client service is to provide them with qualitative and fast service. However, if there is a question from the client, if there are no clients or queues, they can give an advice or sell a bank product. If the answer to the client's question requires significant time (a difficult question for them) or if there is no possibility to sell the product at the expense of the main activity, so their task is to entrust the client to the manager. To do this, the employee must check the schedule of managers, find free and make an appointment with the client.

The meeting with the manager should be organized necessarily in the case when the client wants to get more detailed information on the service or makes a non-standard request.

3. Employee of the service and information support center ("Call Center"). The credit institution may have a service and information support center, the functionality of which is to receive incoming calls from clients, provide the necessary information and schedule meetings with managers. The following sequence of actions of the service and information center employee is possible:

- provide the necessary information;
- offer the client to meet with the manager of the relevant department;
- open the calendar manager;
- select a convenient time for the client and manager;
- enter information about the meeting in his spare time for the manager.

Each meeting recorded by the service and information center must contain the following information:

- client's name;
- contact details;
- meeting purpose;
- information received in the course of service (for example, place of work, income level, etc.).

4. Head of the department. The responsibility of the head of the department within the framework of the program under consideration is the constant control of the schedules of his employees. He can also redistribute, depending on the workload or other circumstances (hospital, business trip, etc.), scheduled meetings between employees.

The phase of further control or monitoring phase is a process aimed at improving the end result (both quantitative and qualitative). With the help of monitoring, it is possible to analyze individual elements of the process (its components), identify both weak and strong sides of the process, and cause-and-effect relationships.

Joint analysis and monitoring of the final result, as well as the intermediate steps of the process (analysis of the quality of preparation for the meeting with the client) will allow the head of the department to improve the performance of managers and, as a result, the efficiency of the department as a whole.

To assess the effectiveness of the meetings, the head of the department can use the following indicators:

- number of scheduled meetings;
- number of meetings held;
- number of meetings closed / not closed by sales;
- qualitative indicators (quality of preparation for the meeting; quality of work at the end of the meeting).

It is important to track performance, both for each manager and for the department as a whole.

During the weekly meetings, the head of the department can share with managers the priority "Best Practice", as well as pay attention to the weaknesses and suggest methods to overcome them, voicing negative results individually, and positive - publicly.

To train new specialists in the methodology of the program, it is advisable to use mentoring - a method of training in the workplace, when the head or employee of the department, who has a good level of professional knowledge and is able to effectively conduct meetings (mentor), provides advice and helps in mastering the necessary skills.

In order to achieve the results set for the department, the mentor should use the experience of the data bank "Best Practice", working with the team.

To maximize the effectiveness of training, the mentor should define their tasks at each stage:

1. before the meeting:
 - check preparation for the meeting;
 - simulate the upcoming meeting;
 - set up an employee for an upcoming meeting.
2. during the meeting:
 - support a junior employee or manager with insufficient experience and to participate in this meeting, setting an example "as it should be".
3. after the meeting:
 - evaluate the results of the meeting (what can be done better next time);
 - hold a meeting on the exchange of experience;
 - recommend passing specialized training.

The use of the proposed rules and methods of meetings will improve the quality of clients' service, create a positive image of the bank, maintain a constant high level of qualification of employees and improve the efficiency of the department.

Organization of work with incoming calls.

Incoming calls in the department are received by operators and specialists, the quality of which also depends on the final result — the sale. The content of the program is that in order to improve the quality of telephone calls service, employees of the department can use the journal of incoming calls of clients (ICC) and keep a call and consultation log.

The sequence of the program implementation is as follows:

1. Employees of the department to work with incoming calls print the required number of ICC.
2. The card should be filled in for each call, it is of a practical nature and allows you to enter information during a telephone conversation with the client, for which most of the columns involve only the choice of the answer by underlining.
3. At the end of the day, the head of the client service sector hands over the ICC to the head of the department or manager for distribution to the managers for further processing.
4. ICC can be the basis for entering information (or updating information) into a unified database of potential customers.

To obtain a retrospective of cases, each ICC should be recorded in the journal (table 1).

Table 1 – a call and consultation log

Call date	Operator	Personalization of the client (Name, status: 1 - new, 2 - the current)	Manager	The contact is included in the database of potential clients

The head of the unit should carry out "direct" monitoring of the work of employees with ICC, if it's necessary, provide them with the assistance, as well as monitor the subsequent development of contacts.

The basic principle of this technique is that its use should not require additional time of employees of the department, and should contribute to the ordering and constructiveness in conversation with the client, reduce the time of consultation

by phone and improve the quality of service.

Cross-sell to current clients.

Cross-selling can significantly increase the volume of products sold (services provided) by the bank, any meeting (or contact) with an existing client is a reason for the sale of a new product. The essence of the program is the mandatory sale of more than one product to the current client, which will allow the bank to increase revenues through comprehensive and complete client's service.

The peculiarity of this type of sales is that their target audience is all employees interacting with clients, so even the operators and cashiers within their functions are responsible for the effectiveness of these sales [1].

The expediency of cross-selling for the bank due to the fact that:

1. Each product or service receives additional points of sale, which increases sales, maximizes the number of "selling points".
2. Sales increase, it leads to an increase in profits.
3. Since the implementation is carried out already attracted clients, significantly reduced the cost of market research, clients' search and attraction.
4. The bank saves money on checking the reliability and financial stability of the partner by selling several products to the same person.
5. Cross-selling is aimed at increasing the level of client's loyalty, his commitment to the bank, which will provide the business with a certain "margin of safety".
6. Loyal clients and additional profit are excellent prerequisites for the development and implementation of innovations.
7. This method will increase sales without the participation of the bank in the "price wars".

The algorithm of internal sales system construction is reduced to the following steps:

1. Client's benefits and competitive advantages of all offered products are formulated.
2. All possible combinations of products with the same target audience, as well as newly emerged client's benefits (synergy effect) are determined.
3. If it's necessary, a system of discounts and bonuses for clients is developed.
4. Training of employees and other responsible persons is carried out.
5. The system of cross-selling efficiency control is determined.
6. Advertising and information support to innovations is provided.

Partnership development programs.

The development of partnerships with major companies in the region is an important part of the process of activating sales channels of products and services for individuals. The main goal of the program is to increase the market share of retail loans by building long-term relationships with partners.

Partners of the credit institution should be real estate agencies, car dealers, and large industrial and commercial organizations. Cooperation in the framework of the partnership involves the coordination of special conditions for lending or clients' service of these entities [2].

The advantages for partners, their employees and clients are:

- possibility of consumption of services and products of the partner-bank at special rates;
 - building long-term and close cooperation, which will allow to increase own sales due to the services of the partner-bank;
 - information on cooperation with a certain bank will increase the marketing attractiveness of products, etc.
- The benefits of a credit institution are:
- obtaining a stable supply chain for potential clients;
 - increase of sales;
 - additional advertising of the bank's products, etc.
- Mutual cooperation can be fixed by signing the relevant bilateral agreement.

Building of partnerships with key companies in the region is a necessary element of the strategy of growth and competitive advantages.

Thus, the considered innovative target programs for management of external processes in sale of bank products and rendering of services are aimed at achievement of the main strategic objectives - increase of sales and profitability of activity.

REFERENCES:

1. Rose, P. S. *Bank management*. - McGraw-Hill Education / Umass-Amherst, 2017. - p. 768.
2. Pomorina, M. A. *Planning as a basis of bank activity management* / M.A. Pomorina - Moscow: Finance and statistics, 2007. - p. 384.
3. Karimov, V. E. *Operations of commercial banks* / V. E. Karimov / *Modern capital*. - 2014. - №4. - pp. 120-132.
4. Panov, G. S. *Analysis of the financial condition of a commercial bank* / G. S. Panova. - Moscow: Finance and statistics, 2014. - 269 p.
5. Ershov, M. V. *Efficiency of the banking system: actual aspects* / M. V. Ershova / *Money and credit*. - 2013. - №3. - p. 23.
6. Zhukovskaya, L. V. *Risks in some banking operations* / L. V. Zhukovskaya / *Management problems*. - 2012. - №11. - p. 69.
7. Sviridov, O. Yu. *Economic analysis of the bank* / O. Yu. Sviridova. - Moscow: Finance and statistics, 2014. - p. 320.
8. Kaverina, O. D. *organization of active operations of the bank* / O. D. Kaverina / *Accounting*. - 2014. - №3. - pp. 57-60.
9. Kolpakova, G. M. *Finance. Monetary circulation. Credit* / G. M. Kolpakova. - Moscow: Finance and statistics, 2012. - p. 496.
10. *Organization of active operations of a credit institution* / A. A. Kot / *Management in Russia and abroad*. - 2013. - №4. - pp. 82-89.
11. Larina, L. I. *Topical issues of application of the Federal Law "On credit histories"* / L. I. Larina / *Money and credit*. - 2012. - №6. - p. 31.
12. Zakharov, B. C. *About the development strategy of the banking system* / V. S. Zakharov / *Money and credit*. - 2013. - №6. - pp. 16 - 19.
13. Manzano, J. E. *Banking operations of gold and the formation of the image of the bank* / Y. E. Masanov / *Financial management*. - 2014. - №4. - p. 38.
14. Krasavina, L. P. *Swiss experience in improving the competitiveness of banks* / L. P. Krasavina / *Banking*. - 2014. - №1. - p. 53.
15. Markova, O. M. *Commercial banks and their operations* / O. M. Markova. - Moscow: UNITY: Banks and exchanges, 2013. - p. 357.
16. Zharkovskaya, G. A. *Banking* / G. A. Zharkovskaya. - Omega-L; Higher.SHK., 2012. - p. 440.
17. Paracka, N. N. *Management of active operations of the bank* / N. N. Paracka / *Business and capital*. - 2014. - №1. - pp. 47-49.
18. City, O. I. *Banking* / O. I. City. - Moscow: Academy, 2012. - p. 224.
19. Simanovsky, A. Y. *Reserves for possible losses on loans: international experience and some issues of methodology* / A. Y. Simanovsky / *Money and credit*. - 2013. - №11. - p. 16.
20. Trofimov, K. *Problems of legal capacity of the bank* / K. Trofimov / *Economy and law*. - 2014. - №7. - p. 85.
21. Chumachenko, N. G. *Some of the features of the active operations of the bank* / N. G. Chumachenko // *Management accounting*. - 2014. - №1. - pp. 63-65.

Статья поступила в редакцию 25.02.2019

Статья принята к публикации 27.06.2019