

THE ROLE AND IMPORTANCE OF MODERN BANK MARKETING IN BANKING ACTIVITIES.

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Abstract: *This thesis examines the essence, functions, and significance of modern bank marketing in the banking system from a scientific and theoretical perspective. The study analyzes the role of bank marketing in attracting customers, identifying their needs, and establishing long-term cooperative relationships. In addition, the paper highlights the development of bank marketing based on digital technologies and evaluates its effectiveness in modern banking activities.*

Keywords: *bank marketing, customer segmentation, digital marketing, banking services, competitiveness.*

INTRODUCTION

In the context of globalization and the rapid development of the digital economy, competition among banks has been intensifying. Under such conditions, bank marketing has become an integral part of banking activities, serving not only to promote banking services but also to establish long-term and sustainable relationships with customers. Bank marketing enables banks to adapt to market conditions, thoroughly analyze customer needs, and offer products and services that meet these needs.

Essence and Functions of Bank Marketing

Bank marketing represents a комплекс approach that includes the creation, pricing, promotion, and sale of banking services. Its main functions include market analysis, customer segmentation, development of banking products, improvement of service quality, and strengthening of the bank's image. An effective marketing strategy allows banks to attract new customers while retaining existing ones.

Customer Segmentation and Identification of Needs

One of the key directions of bank marketing is customer segmentation. Separate marketing strategies are developed for individuals, small and medium-sized enterprises, large companies, and corporate clients. Each segment differs in terms of financial needs, income levels, and patterns of using banking services. Therefore, banks must offer products and services based on an individualized approach.

Digital Bank Marketing

The rapid development of information and communication technologies has created new opportunities for bank marketing. Through mobile banking, internet banking, social media platforms, and online advertising tools, banks are able to establish fast and effective communication with customers. Personalized offers, bonus programs, and cashback campaigns are considered important instruments of digital bank marketing.

Economic Efficiency of Bank Marketing

Well-organized bank marketing contributes to increasing bank revenues, expanding market share, and ensuring financial stability. The development of products that meet customer needs through marketing activities leads to growth in loan portfolios and deposit volumes. As a result, the competitiveness and economic sustainability of banks are significantly strengthened.

CONCLUSION

In conclusion, bank marketing is a vital strategic direction of modern banking activities. A properly organized marketing system enables banks to adapt to changing market conditions, build strong relationships with customers, and ensure sustainable long-term development.

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