



MODERN MARKETING IN THE INTERBANK MARKET ORDER AND ANALYSIS OF SERVICES

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ABOUT ARTICLE

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Abstract: This article examines the procedure for the implementation of modern marketing services in the interbank market, the problems and shortcomings in the provision of modern marketing services in commercial banks today.

БАНКЛАРАРО БОЗОРДА ЗАМОНАВИЙ МАРКЕТИНГ ТАРТИБИ ВА ХИЗМАТЛАР ТАҲЛИЛИ

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МАҚОЛА ҲАҚИДА

Калит сўзлар: замонавий маркетинг, бозор, банк, мобил банкинг, ГАП, молия, стресс тест.

Аннотация: Ушбу мақолада банклараро бозорда замонавий маркетинг хизматларини жорий этиш тартиби, бугунги кунда тижорат банкларида замонавий маркетинг хизматларини кўрсатишдаги муаммо ва камчиликлар кўриб чиқилади.

СОВРЕМЕННЫЙ МАРКЕТИНГ НА МЕЖБАНКОВСКОМ РЫНКЕ ПОРЯДОК И АНАЛИЗ УСЛУГ

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О СТАТЬЕ

Ключевые слова: современный **Аннотация:** В данной статье

маркетинг, рынок, банкинг, мобильный банкинг, GAP, финансы, стресс-тестирование.

рассматривается порядок внедрения современных маркетинговых услуг на межбанковском рынке, проблемы и недостатки оказания современных маркетинговых услуг в коммерческих банках на сегодняшний день.

INTRODUCTION

Today, in the context of economic liberalization, the availability of a wide network of commercial banks, in turn, allows to provide quality banking services to customers, fully meet their needs for banking services and strengthen the competitive environment between commercial banks. By organizing marketing activities in the market of banking services, commercial banks will be able to achieve high economic results and increase revenue. However, in today's interbank competition, it is necessary to study the bank's capabilities, to implement marketing policy, before implementing measures such as offering new innovative services. As the President of the Republic of Uzbekistan Sh.M.Mirziyoev noted: "We have every reason to take additional measures to increase the popularity of financial services, expand the access of banks to the regions and ensure the provision of the same services in all settlements".

The relevance of the article is the presence of a number of problems in the development of marketing strategies in the banking services market and requires a thorough scientific analysis of the issue of improving marketing activities in the banking system.

THE MAIN RESULTS AND FINDINGS

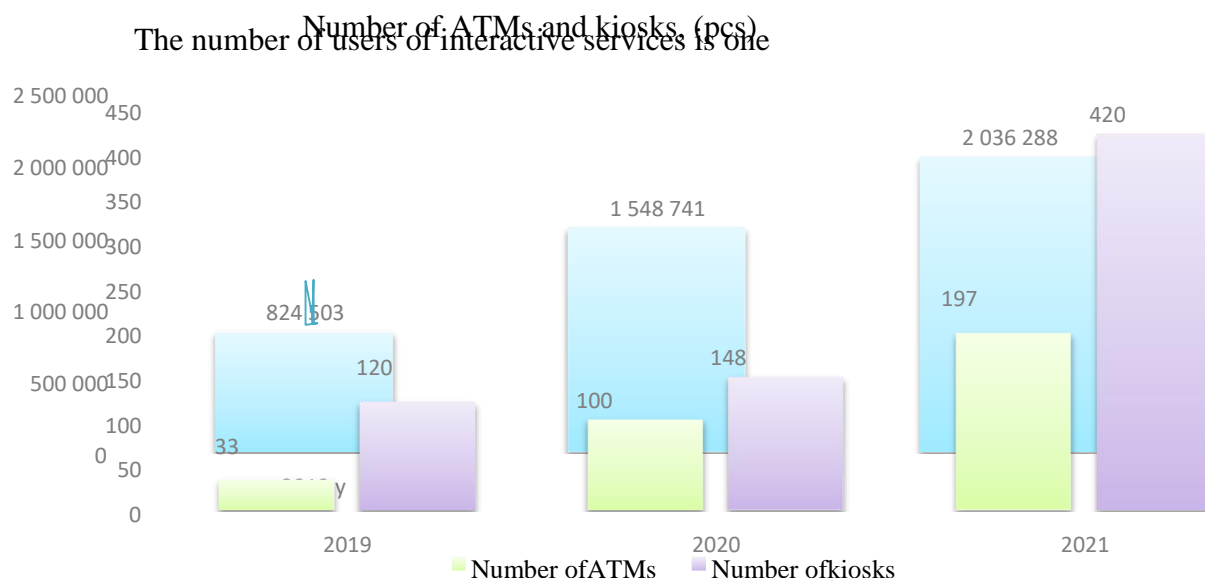
Based on the priorities of economic reforms in the country, according to JSCB "Agrobank", the bank will fulfill its tasks, increase capitalization, form a stable resource base, financial support of agro-industrial enterprises, finance effective investment projects, small business and population. Entrepreneurship support, providing modern banking services to customers. As of January 1, 2021, the bank's assets amounted to 10,362 billion soums. credit investments - 8 624 bln. soums, and in 2020, respectively, 5 381 bln. soums (208%) and 5,271 billion soums (257%). In total assets, income-generating assets amounted to 9,059 billion soums. soums or 87% and non-income assets amounted to 1,304 bln. soums or 13 percent.

Appropriate measures are being taken to develop a range of services based on modern marketing technologies.

As a result of improving the quality of services, the number of users of interactive services has reached 2 million. More than 36,000. In addition, the number of customers using the service "Mobile-banking" reached 104 thousand.

The Bank is taking measures to expand the system of payments through plastic cards, to develop marketing services provided with the widespread use of information and communication technologies.

The number of terminals installed by the bank reached 31,632, ATMs - 197, info kiosks - 420 and the number of issued plastic cards - 2,394,000.



In 2020, the bank's revenues will reach 1,399 billion soums. soums, which is 193 bln. soums more than last year. soums or 116 percent. Expenditures amounted to 1,395 billion soums, an increase of 116% or 191 bln. soums. As of January 1, 2021, the bank's profit amounted to 4.3 billion soums. we can see that the sum.

Taking into account the expected changes in 2022, the bank's liquidity, capital adequacy and profitability indicators underwent a comprehensive stress test on liquidity, credit and currency risks, as well as operational risks associated with currency risk.

According to the results of stress tests:

□ Considering that the funds in the accounts on demand are not fully withdrawn by customers and they always have a certain amount of balance, add to the GAP-analysis accounts a certain part of their average daily balance for a certain past period (quarter or year) , as well as setting internal limits on the amount of negative and positive GAP;

□ Intensify efforts to attract deposits, interbank loans and foreign credit lines, given that the bank's capital adequacy ratio has a significant additional "strength reserve";

□ Improving the bank's liquidity ratio, as well as increasing the share of deposits and long-term (more than 1 year) loans in liabilities and short-term loans in the loan portfolio in order to increase profitability;

□ Strict control that the current short currency position on the US dollar does not exceed the limit set by the Central Bank;

□ The following principles should be followed in obtaining funds through credit lines attracted in foreign currency and allocating loans from them:

- step-by-step withdrawal of credit line funds not in full at the same time and in full, but based on the real possibilities of their development;

- step-by-step conversion of funds received through credit lines into the national currency, not at the same time and in full, but based on real demand (the amount of credit collections formed in the prescribed manner);

- allocation of loans to borrowers at variable commercial interest rates;

□ In 2022, it will be necessary to take measures to ensure the timely collection of overdue loans, including loans in foreign currency, which are affected by exchange rate fluctuations.

CONCLUSION

In the process of writing our article, the following conclusions were drawn:

- to study the attitude of the population and customers to the types of banking services and to improve the marketing system in order to increase their interest and confidence in the types of banking services;

- To increase the number of ATMs to 1,400 or 2.5 times and the number of kiosks to 2,420 or 70% to expand 24/7 services to the population;

- organization of a special service system for large corporate clients of the bank, in particular, the introduction of a complex system of customer service by attached employees of the bank;

- Establishment of modern retail banking centers to provide retail banking services to individuals, based on international experience;

- Expansion of international money transfer activities, expansion of prestigious international money transfer systems, including cooperation with Western Union, Moneygram, Turkey UPT systems;

- Improving the quality of banking services and products, the introduction of convenient online and automatic payment services and products for customers;

- Improving trade finance services;

- creation of opportunities for online currency exchange operations;

- Establishment of an online registration and reception system for customer visits to the bank;

- to meet the demand of people with disabilities for banking services, to create all necessary conditions for them to use banking services, including ramps, online sign language interpreters for the deaf, convenient parking for vehicles and other facilities;

➤ creation of a system of independent assessment of the quality of banking services and their level of popularity.

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