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ЛОЯЛЬНОСТЬ КЛИЕНТОВ КАК ПОКАЗАТЕЛЬ УСПЕШНОСТИ ОРГАНИЗАЦИИ

Горбачева Ю.С.

*Студент 2-го курса магистратуры,
Сибирский Федеральный Университет,
Красноярск, Россия*

Аннотация:

В данной статье мы рассматриваем понятие лояльность и ее роль в качестве обслуживания. В наше время, если организация хочет быть успешной и получать прибыль, выпускать хороший и качественный продукт недостаточно. Важно следить за качеством обслуживания клиентов и их лояльностью по отношению к организации.

Ключевые слова: качество обслуживания, оценка качества обслуживания, лояльность, лояльность клиентов.

CUSTOMER LOYALTY AS AN INDICATOR OF THE SUCCESS OF AN ORGANIZATION

Gorbacheva Ju.S.

*A student of the 2nd course of the magistracy,
Siberian Federal University,
Krasnoyarsk, Russia*

Annotation:

In this article we consider the concept of loyalty and its role in the quality of service. In our time, if an organization wants to be successful and make a profit, it is not enough to produce a good and high-quality product. It is important to monitor the quality of customer service and their loyalty to the organization.

Keywords: quality of service, quality of service evaluation, loyalty, customer loyalty.

The presence of loyalty, that is, the favorable attitude of consumers to the organization and its products, is the basis for obtaining a stable sales volume, which is a strategic indicator of the success of the organization. Under the loyalty of customers, the bank means a positive attitude to everything related to the bank's activities: the rendered banking services, personnel, the image coming from the bank of information, advertising appeal, symbolism, etc. Loyal can be called those consumers who for a long time interact with the organization and make there repeated purchases. The basis for loyalty is the positive experience that the customer acquired during the use of the product or service. An important role is played also by the degree of tension of communications between consumers of banking services and employees of the organization. Therefore, the identification of priority measures and the necessary corrective actions, as well as additional measures to improve the quality of service in the bank, is a primary factor in its successful existence in the market. [1]

Also, the level of customer loyalty is influenced by the "first impression". That is, the bank's employees must make a good impression on the consumer from the first time. Correctly stated information is a pledge of positive consent to the relationship with the bank.

The level of customer loyalty of banking services, the degree of their satisfaction with the quality of service in the bank is proposed to be determined through market research. To achieve this goal, several hypotheses were formulated that were tested during the research.

1. The actual level of customer satisfaction in the bank under study is lower than the desired optimum. In order to identify the optimal indicator of the level of satisfaction, a survey was conducted among the bank's employees.
2. The level of customer satisfaction with the quality of service differs depending on the segment of consumers.

3. The real level of customer loyalty is lower than the desired optimum (the optimum is understood to be the maximum possible estimate on the scale considered).
4. Communication between clients and employees of the bank is tense, characterized by an increased level of conflict [2].

Now the provision of key banking products is identical. Customers have experience of service in various Russian and foreign banks and are becoming more demanding. Banks have to make extra efforts to win their client. Successful are those who seriously care about the availability of products and the quality of the services offered.

Long-term relationships with customers using a wide range of products are the goal and, at the same time, the basis for success in the face of constantly escalating competition. At the same time, increasing customer loyalty to the bank is facing difficulties for the following reasons.

1. Standardization of banking services. The degree of differentiation of banks' supply for many products is negligible. Such products as a deposit account or a credit card, differ little in different banks. As a result of a decrease in the personalization of banking transactions, their differentiation often disappears, competition weakens to product competition, and in many cases to price competition.
2. Increasing transparency and comparability. At present, comparison of banking services is conducted more often, and its results are widely published. As a result, customers are relatively easy to get information about favorable deposits, interest on bank loans and better services.
3. Exacerbation of competition. New competitors entering the market with aggressive strategies increase pressure on existing banks. For the proposal, they usually choose products whose transactions are easily issued and are easily terminated. As a result, customers are transferred to a new bank. A serious challenge here is the strengthening of price competition [3].

The structure of prices and offers of many financial products are changing. If before the 1990's. was sold and evaluated separately, now there is a combination of individual products in packages. The reason is the belief that customer loyalty and value for the bank increase depending on the number of products it uses. In addition, the possibility of comparing different offers is reduced, which reduces the pressure of competition [4].

The client, along with the advantage in prices, has greater confidence in spending his funds. He can make a choice from proposals oriented to his needs and has lower information and transaction costs.

The bank, for its part, makes customers profitable for them transparent offers, although because of the combination of services, the possibility of comparison with competing products decreases. In this case, cross-trade is encouraged. The customer receives products that he could not purchase separately. Thus, a significant increase in the sales of products is achieved. This contributes to a significant increase in customer loyalty. Finally, the costs of reducing the complexity of the offer and lower communication costs are reduced.

One of the tendencies of the modern development of the banking sector is changes in the requirements of the legislative base, the market, and consumers to the quality and availability of banking products. To do this, it is necessary to modify the management of the main processes of the credit institution, so the problem of improving the quality of customer service is very relevant at the moment.

From this we can conclude that customer loyalty is an important indicator for the further cooperation of the client with the bank. The consumer now pays attention not only to the terms of the bank product or service, but also to all his time in the bank. Since competition is always growing, banks need to monitor quality of service to keep their customers.

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