SUMMARY

**Subject matter:** The improving of the organization of marketing activities in the banking sector (by the example of the Kabardino-Balkaria branch № 8631 of the North Caucasian Bank of Sberbank of Russia).

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**Information about customer organization:** The Kabardino-Balkaria branch № 8631 of the North Caucasian Bank of Sberbank of Russia.

**Topicality of the research:** In the economy of any country banking system has a special place. Not participating in the production straightly, with the help of their activity banks create conditions for the effective operation of a modern market economy.

The purpose and goal of the bank and all its services is to attract customers, to expand the scope of their marketing services, market penetration and, ultimately – to increase profits. Means of achieving this goal are the tools of bank marketing.

The leader in the field of banking services in our country is the Savings Bank of the Russian Federation, which is the ancestor of many aspects of banking.

Thus, the topicality of research topic is due to:

- First, increasing the need to analyze the organization and improvement of marketing activity in modern Russian banks;
- Second, the presence of a contradiction between the well elaborated theory of a matter and far from the perfectness practice of marketing activities in most of the banks;
- Third, the lack of Russian banks in need of today's newest and specific organizational and methodological guidelines for the organization of marketing activities brought to projects and programs that take into
account the specifics of market relations in Russia and bank management.

Given these theoretical and methodological shortcomings, the presence of certain gaps in the research topic, the problem of final qualifying work seems topical. The objective necessity of the study of the theoretical and organizational and methodological foundations of the organization of marketing activities in modern banks led to the choice of topic, determined the object, subject, objective and tasks of the research and, therefore, the structure of qualifying work.

**Objective of the research:** is to examine the organization of marketing activities of banking institutions.

**Tasks of the research:**

- the consideration of the essence, content and specific characteristics of the bank marketing;
- the study of modern organization of marketing activities in the banking sector;
- the study of the state of marketing activities of the department № 8631 of the North Caucasian Bank of Sberbank of Russia from the standpoint of marketing mixed: positioning, segmentation and targeting;
- the development of recommendations for improving the organization of bank marketing in the studied organization;
- the development of the Program of creation of the School of bank marketing as the condition of the effectiveness of marketing activities and the source of making profits for the Kabardino-Balkaria branch № 8631 of the North Caucasian Bank of Sberbank of Russia.

**Theoretical bases of the research:** The main objective of the bank marketing is to provide the optimum speed of promotion of banking services throughout the way - from the bank to the client, i.e. must skillfully combine the most favorable rate of sales with the turnover of money and the minimum cost of keeping the financial resources with the ability to fully and timely meet the consumer demand.
Industrial era - Classic-management - Outer focus = From the needs to saturate the market to the satisfaction of the needs of the consumer.

Post-industrial era - Neoclassical management - Focus on consumer = what the customer wants today, and tomorrow he wants and how to help him to determine the preferences.

The main task of the marketing department at the Bank is the expanding of the range of available on the market products and services based on more accurate data on customer needs.

**Recommendations:**

1. The improving the organizational structure to work with clients.
2. The business consultancy working with clients.
3. The quality of customer service.
4. The tariff policy in customer service.
5. The customer development.
6. The policy of the staff working with clients.