

Ways to Improve the Service of Individuals in PJSC “Sberbank of Russia”

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Abstract. Commercial banks are the main link in the banking system. Banks are independent subjects of the economy. Their relationship with customers is commercial. The main purpose of the functioning of commercial banks is to maximize profits. Commercial banks act as specific credit institutions. They attract temporarily free funds of business entities and meet with these raised funds various financial needs of enterprises and the public.

This article addresses the issue of the relevance of improving the services for individuals in the bank. A statistical analysis of the banking sector in Russia is presented. The analysis of the policy of providing banking services on the example of PJSC "Sberbank of Russia". The authors have presented priority for banking financial policy services - deposits and loans. The developed proposals for the successful implementation of activities aimed at attracting a larger number of individuals.

1. Introduction

Currently, the banking system of Russia has an asymmetric structure with the focus on partially government-owned banks [1]. Partially government-owned banks are the core of the national banking system, occupying dominant market positions [3]. A properly designed servicing system for individuals, that takes into account the bank specifics and current economic situation, is considered one of the main points to achieve the desired goals.

2. Relevance, scientific merit and brief review of the literature

In the research of modern authors, numerous problems of the banking customer service system are considered. Various aspects of banking and customer service basics are presented in the works of N.P. Abaeva, E.V. Dorukhovskaya, E.I. Demina, T.G. Grebenyuk, A.V. Telegin, P.M., P.N. Moiseev, P. Shimachek.

According to E.I. Demina, in modern conditions, any bank should develop a reasonable strategy for the development of long-term relations between the bank and the client, since satisfying the needs and requirements of customers is the most important goal of the bank [5].

According to P. Shimachek, the most promising area in the banking sector is servicing individuals, as this group occupies the largest share of the service sector [9].

3. Research objective and theoretical part

Presently, the business segment of interest has not yet received full development, since in practice, not all modern service operations provided to individuals are present and used on a daily basis [8]. At the

same time, quite fierce competition is observed in the individual banking market. Therefore, there is a need to create new and improve traditional types of banking products. According to N.Yu. Velichko and V.S. Kalinushkin, expanding the range of operations helps commercial banks identify new opportunities to receive additional profit and improve the financial situation of a credit institution in the financial market [2]. The following methods were used in this paper: dialectic, system analysis and statistical.

4. Practical relevance

We will conduct a statistical analysis of the current state of loans and bank deposits in the Russian Federation. It can be noted that in 2016-18, the volume of individual deposits in rubles increased by 39.33% [11]. During the same period, the volume of deposits in foreign currency and precious metals grew by 9.47%. Loans and other placed funds provided to individuals in rubles in 2016-18 increased by 4.65%. Loans to individuals in foreign currency and precious metals in 2016-18 are reduced every year by an average of 15% [11].

We should perform a financial analysis of PJSC "Sberbank of Russia". In assets, the largest relative share for three years (2016-2018) is observed in loan debt, in 2016 is 73.07% and in 2018 is 74.68%. As we can note, the loan debt was growing in 2018, which had a very positive effect on the bank's activities. In liabilities, the largest share is observed in funds of customers who are not credit organizations, in 2016 is 64.50% and in 2018 is 77.72%. As we can note, there is an increase of this indicator by 13.22%. The efficiency of using the borrowed funds by the bank to finance credit investments was more than 100%, which indicates that the bank has the opportunity to use the borrowed funds not only as credit resources, but also as a source for other passive operations [10]. The obtained results showed a rather high level of bank reliability. However, as in any activity, it also has its shortcomings.

In our opinion, the following recommendations are needed to improve the individual banking system.

Firstly, for a more efficient retail banking, a new banking product should be introduced, which will be presented as an application on mobile phones and tablet computers with various operating systems (iOS (iPhone, iPad), Android, WindowsPhone). Each client will be able to manage his card account and personal account in any place through his mobile device with Internet access.

The development time of the mobile application is 4-6 months. For the development, 3 people will be required. Moreover, if we take the average number of customers, who will use the new banking product, for 252 thousand people, then during the first year the bank will receive an income of 403956 thousand rubles. The profit that the bank will receive after deducting all expenses will be 402266.94 thousand rubles.

Secondly, for attracting additional investors, thereby increasing the credit potential of the bank, it is proposed to open new types of deposits for individuals, which will help to attract additional profit, improve the bank financial situation and which will strengthen the competitive position of banking products and services in the market.

Having studied the terms of ruble deposits, it was stated that with these deposits the bank will be able to attract about 0.5% or 1000 additional accounts. Existing customers will also switch to these deposits due to more favorable conditions.

For example, the most effective of the deposits we have proposed will be the "Retirement income" deposit proposal. This deposit for individuals is offered to senior citizens. The deposit account is opened in the name of the depositor, including a minor child upon presentation of a pension certificate. If the bank deposit exceeds 50,000 rubles, then a free card with a tariff plan is issued. But even so this deposit does not impede the implementation of other deposits we have proposed, since they are designed for further development and "recognition" by customers.

Thirdly, for attracting additional borrowers, it is necessary to reduce the interest rate on mortgage lending, which will allow involving significant population groups with different income levels into mortgage services. It is also proposed to develop a new project - an intellectual manager of mortgage

lending. Moreover, it is necessary to create a security unit to reduce risk, which will identify negative information about borrowers.

Resulting from a decrease in the interest rate on mortgage lending, the number of individual creditors for 2018 is planned to be doubled. With a maximum loan amount of 4,000,000 rubles with a loan interest of 6.5% for a period of 4 years, the profit will be around 45,409.98 thousand rubles.

Fourthly, PJSC "Sberbank of Russia" is suggested to adopt a number of specific measures to attract a large number of customers, including individuals:

1. credit cards with online application and delivery to the borrower door. Five minutes for application, two minutes for decision making, one day for card delivery;
2. opening a deposit in 10 minutes adding passport details. Within 1-2 days, the courier delivers a set of documents and a free debit card;
3. a debit card of a digital bank with up to 30% cashback, which will be issued and serviced for free;
4. a cooperation with many aircompanies, which will allow to offer customers a debit card, that will accumulate bonus miles when buying tickets, booking hotels and even in case of ordinary purchases in the supermarket. The accumulated miles can be exchanged for a ticket at any of the aircompanies with which the bank cooperates, that is, there is no limitation to any particular one and you can buy tickets for miles in the company that is most suitable for you at the moment.
5. providing a car loan at a low interest rate. In 2018 such a loan is provided to Russian citizens at 11.5% per annum for the vehicle purchase. The credit limit is determined by the bank based on the solvency of the client.

Fifthly, a set of measures to change the conditions of the remote individual banking service, put in other words, it is proposed to introduce a new system to avoid hacking and embezzlement to the Internet banking system. On the one hand, Internet banking helps to attract new customers and timely process a large amount of documents and information. On the other hand, both private and corporate clients are attracted by significant time savings resulting from the remote management of their bank accounts and the high quality of services.

5. Conclusion

Analyzing the data, we can confidently state that it is more profitable for PJSC "Sberbank" to buy a finished product from the developer.

The results obtained allowed us to identify ways to improve the Bank's development effectiveness. Thus, discussing the results, we should note that the proposed ways to improve banking services will reduce customer service time as much as possible, satisfy customer needs, increase the speed of information flowing throughout the organization and improve the access security.

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