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AXIOLOGICAL COMPONENT OF CONFIDENCE IN BANK DEPOSITS

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Summary. In article raise the problem of the use an axiological component categories «trust» in describing economic relations between customers and commercial banking. Investigated component of

confidence in bank deposits and the question of the formation of value guide. of the financial behavior of the households as part of trust in banks.

Key words: bank, bank deposit, trust, trusting expectation values.

The article is dedicated to a axiological component of household confidence in bank deposits. The current financial crisis of civilization, the financial economy is at the same time the crisis of modern monetary-financial forms of trust. Therefore, the search for new forms and methods of trusted financial institutions, subject to existing financial behavior of values of the population is extremely important.

Management of the bank, who wants to succeed focus not only on understanding customer behavior in the financial market, but also to predict its change, depending on changes in external influences, to identify and analyze causal factors and values, they are guided in the choice of keeping their savings. It is important to identify and analyze the basic moral values placing money in the form of deposit as part of the detection confidence in the banking system.

The author pay attention that knowledge of motivational mechanisms and values monetary customer behavior makes it possible not only to predict the consequences of economic and political crises, but also to develop and implement effective anti-crisis program that will help stabilize the situation and the deposit market.

In order for households to have the ability and desire to keep their savings in banks, trust abstract that is the compliance of the institution values of the individual, must be backed by his confidence in the correctness of their actions, ie the calculation of the risks and economic feasibility of investment. There is a need to find and develop value-effective regulatory controls that reflect meaningful, spiritual, social and cultural dimensions of financial-economic activity, which is a powerful resource of trust between the subjects of economic relations. «Education» of values of economic behavior will strengthen public trust expectations of the banking system, and responsible conduct of government and business neutralize obstacles to the accumulation of funds financial and monetary mechanism.

It was determined the results of this article can serve as a basis for developing client-deposit policy of commercial banks at the macro level, at the macro level – a guide selection of effective mechanisms to restore public confidence in organized savings in the form of bank deposits and the banking system as a whole.

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