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## CONCEPTUAL BASES FORMATION COMPETITIVENESS OF BANKING MANAGEMENT

**Maria H. MINCENKO**

*Candidate of Science in Economics, Senior Lecturer at Banking Department, State higher educational institution «Ukrainian Academy of Banking of the National Bank of Ukraine»*

*Summary. In the article studies the conceptual foundations of competitiveness management banking services in its complex: from the viewpoint*

*of structural and process approaches, the system of competitiveness management banking services is constructed and its elements are determined.*

**Key words:** *competitiveness, banking services, structured approach, process approach.*

The control system of banking services competitiveness is an open system in which internal structural elements directly interact not only among themselves but also with the environment of the bank.

The paper formulated conceptual principles of control system of banking services competitiveness forming based on a combination of structural and process approaches. Consistency in this case is that author suggests following a single cross-cutting principle – to differentiate basic components of each of them, depending on the type of customers.

In particular, targets, principles, tasks and tools of banking services competitiveness must be different for individuals and enterprises, due to the reasons that encourage these customers to purchase banking services: basic motivational lever for enterprises to purchase banking services is a principle of economic feasibility (minimization of costs or maximization of profit), while for individuals – meeting needs through the optimization of the quality of banking services and the cost/income (respectively for credit and deposit banking services).

Author traces these differences at each stage of the banking services competitiveness management (setting purposes, methods of evaluation, tools adjustment, implementation of management policy for prices and quality of banking services, providing control).

At the stage of developing recommendations for adjustments to banking services competitiveness management tools (in case of enterprises) it is appropriate to adjust pricing policy using maps of banking services competitiveness, in other words – to identify the advantages and disadvantages of banking services and compare it to competitors.

Regarding the process of banking services competitiveness management (in case of individuals) we should note that recommendations for adjustments of management tools include following directions:

- Adjustment of pricing policy and quality management for banking services by setting indifference intervals;
- Adjustment of pricing policy and quality management for banking services by using weighted directed graphs.

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