позицію банку на ринку банківських послуг. Для більш ефективної діяльності потрібно поліпшувати, вдосконалювати такі слабкі сторони банку: покращити слабкі сторони, а саме: надмірний документообіг, бюрократизм; плинність кадрів серед окремих категорій персоналу, а для постійної лідируючої позиції серед інших банків треба постійно аналізувати та покращувати відносини зі своїми клієнтами.

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## Service as a way to keep a customer

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Service is a feeling of a client to be important, valuable, when he feels that he cares about him, and not trying to sell him something!

Currently, the issue of service is all the more urgent. Modern consumer society has come to such a stage of development, when the customer becomes important not only the fact of providing the service, but also the way it was provided.

In connection with scientific and technological progress, with constant changes occurring in various spheres of society, new needs are created and developed to achieve comfort.

The service sector is a fast-growing branch of the economy. The transformation of the services sector into the dominant sector of the national economy for the production of gross domestic product and the number of employees was called the "service revolution". Meeting the growing needs of customers in a variety of services (goods) at a high cultural level is the most important task of the service sector and each of its enterprises.

There are a number of generally accepted norms in the provision of service, the observance of which warns against errors in dealing with clients:

- 1. Obligatory offer. On a global scale, companies that produce high-quality goods, but poorly provide their related services, put themselves in a very disadvantageous position.
  - 2. Optional use. The firm should not impose a customer service.

- 3.Elasticity of the service. The package of service measures of the firm can be quite wide: from the minimum necessary to the most expedient.
- 4. The convenience of the service. The service must be provided at the place, at such time and in a form that would suit the buyer.
- 5. Technical adequacy of the service. Modern enterprises are increasingly equipped with the latest technology, which greatly complicates the technology of manufacturing the product. And if the technical level of equipment and technology of the service will not be adequate to the production, it is difficult to rely on the required quality of service. Also, this principle requires the development and implementation of a special type of technology and equipment for service centers. The peculiarity of this is that it is unrealistic to "tighten" into each center the robotic complex and the powerful electronics that manufactured the products at the factory, but the quality of the service should not suffer from this: the consumer is interested in their problems, and not the problems of the manufacturer. Hence the need to create original technical solutions specially for service technology.
- 6. Information return of the service. The management of the firm should be accountable to the information that may be issued by the service service regarding the exploitation of goods, the assessment and opinions of customers, the behavior and techniques of competitors' services, etc.
- 7. Intelligent pricing policy in the service sector. The service should be not so much a source of additional profits, but an incentive for the acquisition of the company's goods and a tool to strengthen the confidence of buyers.
- 8. Guaranteed conformity of service production. The manufacturer who is friendly to the consumer will strictly compare his production capacities with the capabilities of the service and will never place the client in the terms "to serve himself".

Today in the practice of domestic service there are obvious positive changes in the following directions:

- 1. Service providers are aware of the importance of consumers in business development and competition; the consumer is fighting;
- 2. The organizational and technological aspects of the service are being transformed for the better: the queues in the shops have disappeared; a lot of operations are carried out with the help of automation and computer technology;
- 3. More attention is paid to the aesthetic aspects of service. Attractive looks are showcases, inventory of goods, interiors of reception rooms and contact areas of the service enterprise.
- 4. Service problems are quite typical for any complex business today. First of all these are the footage. High-quality service requires highly skilled workers, and firms spend a lot of money to train this staff. Requires a special type of employee a highly skilled wagon with extraordinary psychological, personal qualities, since it is a matter of constant contact with consumers.