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SBERBANK ONLINE SYSTEM AND ITS IMPACT ON ATTRACTING CUSTOMERS

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Introduction. Widespread digitalization leaves a certain imprint not only on the development of various organizations but also on the behavior of ordinary consumers. In modern conditions, many people simply do not have the opportunity to visit offline stores. It is often easier to purchase goods online – without looking up from home, business. Increased competition in the market forces entrepreneurs to be in constant search of a new niche for the development, promotion of their business and sale of products. The Internet is perfect for this, combining billions of people around the world. The purpose of study is to make analysis of Sberbank online, study and analyze the technology for attracting customers [1].

Sberbank online

Through communications, the bank's marketing activities and remote banking services are implemented [3]. The characteristics of the main types of remote banking services in Sberbank PJSC can be started with the classification of the remote services implemented, which is shown in Figure.

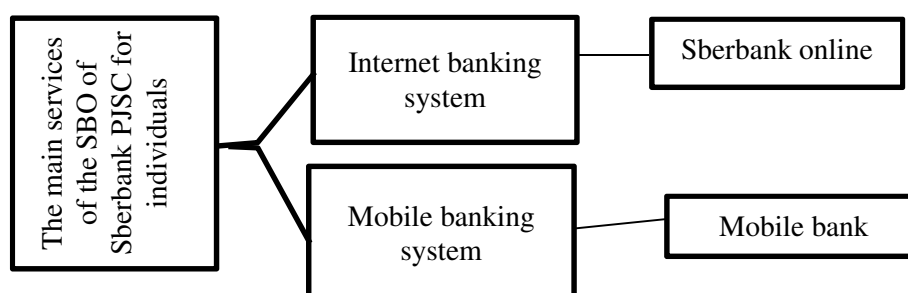


Figure – Characteristics of the main types of remote banking services in Sberbank PJSC

Sberbank PJSC of Russia has developed and implemented a new design of the Sberbank Online service, with the help of which the interface has been simplified, as well as an information system that has become more understandable for the bank's customers. Expanding the possibilities of remote banking (RBS) occurs by improving the services of Internet banking, mobile banking, call centers, which should increase the degree of trust and loyalty of customers [2].

The SWOT analysis of the Russian market of financial and technological services was also carried out (Table). As a basis, the development of Sberbank's technological infrastructure and the impact of various positive and negative factors on it were considered.

SWOT analysis of the fintech market showed that financial technologies open up new opportunities for companies by transferring services to a digital platform. Sberbank of Russia is a leader in this direction. Among the strengths of the fintech market are qualitatively new methods of rendering services and completely new services, the formation of more transparent business processes and cost optimization. In Russia, about 80% of bank customers are satisfied with the quality of RBS services, and exactly the

same indicators were obtained during a study in the USA. 73 % of Russians are satisfied with their bank's mobile application.

Table – SWOT analysis

Strengths	Weakness	Opportunities	Threats
Convenience and efficiency of operations performed	Job cuts	Full transition of services to a digital platform	Increasing dependence of banking activities
Reduction of the growth rate of the shadow economy due to transparency of information	Increased risk of system hacking	Simplification of statistical data management for clients	Reducing the influence of the human factor
Optimization of the organization's costs by switching to the digital economy and attracting new customers and increasing loyalty	Weak regulatory and legal regulation	Generation of banking services based on Internet banking	High entry threshold for elderly people

Conclusion

There is a fairly high level of website marketing. The site provides a detailed catalog of services. The final indicator of the completeness of the site illustrates the effective impact on the target audience and the company's business.

References

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