

# Značaj marketinga u bankarskom poslovanju u vreme ekonomske krize

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*Sadržaj* — U ovom radu objasnićemo pojam marketinga u bankarstvu. Specifičnosti bankarskog marketinga u odnosu na klasičan marketing pristup koji srećemo u kompanijama. Koje su to sve specifičnosti marketinga u bankarstvu danas u svetu i kod nas. Posebno ćemo pokušati da objasnimo sve specifičnosti marketinških komunikacija koje danas sve više dobijaju na značaju u komuniciranju sa klijentima kako između banaka i kompanija, tako i između banaka i pojedinaca (klijenata). Koliko je marketing komunikacija danas značajna za savremeni bankarski menadžment i koliki joj se značaj daje u današnjem vremenu. Bankarski marketing može da se definiše kao skup svih aktivnosti banke usmerenih ka istraživanju finansijskog tržišta sa ciljem zadovoljavanja potreba postojećih i potencijalnih klijenata i ostvarivanja poslovnih ciljeva sa druge strane. Pored poslovne orijentacije banke na zadovoljenje potreba klijenata, marketing podrazumeva korišćenje mnogo instrumenata u ostvarivanju poslovne politike (marketing miks), kao i sistematsko postupanje u poslovnoj politici (upravljački marketing). Prateći sve ove faktore koji dovode do toga da ako banka želi da sačuva svoju tržišnu poziciju, profitabilnost, klijente, ne sme čekati da klijent dođe u banku, dolazimo do toga da svojim klijentima treba ići u susret. Banke koje žele uspeh moraju da prihvate marketing koncept i apsolutnu orijentaciju na potrošače. Kod zemalja u tranziciji obično se prvo razvija bankarski sektor, i to je nešto što se desilo i kod nas. bankarskog poslovanja. bankama i raznim uslugama koje banke nude. Od velike važnosti je adekvatno predstavljanje banke javnosti, koje mora da se sprovede na najbolji mogući način kada se počne sa poslovanjem. Pokazaćemo koliko je marketing u bankarstvu u Srbiji važan i koliko znači i u kriznim vremenima na povećanje kupovine bankarskih proizvoda.

*Ključne riječi* — banka, marketing, komunikacija, menadžment, savremeno poslovanje, tržište.

# Importance Of Marketing In Banking Business During Economic Crisis

*Content* — In this paper, we explain the concept of marketing in the banking industry. Specifics of bank marketing over traditional marketing approach that we encounter in companies. What are all the specifics school marketing in the banking industry in the world today with us. In particular, we try to explain all the specifics of marketing communications that are increasingly gaining in importance in communicating with clients both between banks and companies, and between banks and individuals (clients). How much is a marketing communication today important for modern banking management and how her character is given at the present time. Bank marketing can be defined as the set of all the bank's activities directed towards the study of financial markets with the aim of meeting the needs of existing and potential customers and achieve business goals with the other hand. In addition to the commercial orientation of banks in meeting the needs of clients, marketing involves the use of many istrumenata in achieving business policy (marketing mix), and systematic treatment of the business policy (control marketing). Following all these factors that lead to that if the bank wants to maintain its market position, profitability, customers must not wait for the client to come to the bank, we come to their clients should go to meet. Banks that want to succeed must accept the marketing concept and the absolute orientation of the consumers. In countries in transition usually first develops the banking sector, and this is something that happened to us. banking business. banks and various services offered by the banks. Great importance is an adequate representation of the public banks, which must be done in the best possible way when it starts operating. We show how marketing in the banking industry in Serbia is an important and what it means in times of crisis to increase purchases banking products.

**Keywords:** bank, marketing, communication, management, modern business, market.