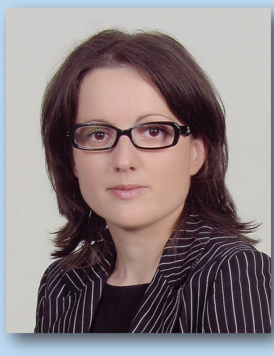
UDK 658.8:336.71(497.113)



Mr Milena Ilić
J.P. "Gradsko stambeno" Beograd
milena.ilic@stambeno.com

Dr Branislav Radnović
Univerzitet Educons, Fakultet poslovne ekonomije Sremska Kamenica
rabanyu@yahoo.com

IMPLEMENTACIJA MARKETING KONCEPTA U POSLOVNOJ PRAKSI DOMAĆIH BANAKA SA POSEBNIM OSVRTOM NA VOJVOĐANSKU BANKU A.D. NOVI SAD

Rezime

Na hiperkonkurentskim bankarskim tržištima danas (kakvo je i tržište Republike Srbije) imperativ za banke jeste očuvanje tržišne pozicije kao i baze klijenata. Jedan od osnovnih načina jeste primena marketing koncepta. Pošto je u Republici Srbiji u završnoj fazi proces restruktuiranja bankarskog sistema, koji između ostalog podrazumeva prelazak na tržišne uslove privređivanja, neophodna je aktivna primena marketinga kao poslovnog koncepta i poslovne funkcije. Prihvatajući nove tehnologije u poslovanju, učesnici na bankarskom tržištu suočavaju se sa mnogobrojnim inovacijama kako usluga tako i procesa, širokim asortimanom reflektovanim u ponudi bankarskih i nebankarskih finansijskih organizacija. Dobra kombinacija svih sedam elemenata marketing miksa (usluga, cena, kanali distribucije, promocija, ljudi, proces i uslužni ambijent) omogućiće bankama privlačenje klijenata, i njihovo zadržavanje, nakon dostignute satisfakcije.

Rad kroz studiju slučaja Vojvođanske banke a.d. Novi Sad analizira konkretne specifičnosti marketing miksa banke, u praksi.

Ključne reči: marketing koncept, bankarstvo, 7P koncept

JEL klasifikacija: M310

UDC 658.8:336.71(497.113)

MARKETING CONCEPT IMPLEMENTATION IN LOCAL BANKS' BUSINESS PRACTICE, WITH SPECIAL EMPHASIS ON VOJVODJANSKA BANKA A.D. NOVI SAD

Dr Branislav Radnović
Educons University, Faculty of Business Economics, Sremska Kamenica
rabanyu@yahoo.com

Mr Milena Ilić
Public utility company "Gradsko stambeno" Belgrade
milena.ilic@stambeno.com

Summary

At the hyper-competitive banking markets today (including the market of the Republic of Serbia) the imperative for a bank is to keep its market position and customer base. One of the main ways to do so is the application of marketing concept. Since the Republic of Serbia is in the final stage of the banking system restructuring, which among other things includes the transition to market economy conditions, what is required is the active use of marketing as a business concept and business function. By accepting new technologies in business, participants in the banking market face a number of innovations to services and processes, a wide range reflected in the offer of banking and non-banking financial organizations. A good combination of all seven elements of the marketing mix (product, price, place, promotion, people, process and physical evidence) will allow banks to attract clients, and to retain them after the goal has been achieved.

Working through a case study, Vojvodjanska Bank ad Novi Sad analyzes the concrete specificities of the marketing mix in the bank's practice.

Key words: Marketing, Banking, 7P's concept

JEL classification: M310

Vojvođanska banka a.d. Novi Sad, kao jedna od vodećih banaka na domaćem bankarskom tržištu izabrana je, metodom slučajnog uzorka za studiju slučaja u ovom naučnom radu koji za cilj ima stvaranje slike o implementaciji marketinga u praksi domaćih banaka. Rad kao takav ima čistu naučnu svrhu, bez komercijalne motivisanosti autora rada.

Vojvođanska banka a.d. Novi Sad - opšte napomene

Vojvođanska banka a.d. Novi Sad (u daljem tekstu: banka) predstavlja instituciju s dugom tradicijom i predstavlja jedan od najpoznatijih brendova u zemlji. Grupi National Bank of Greece (u daljem tekstu: NBG) pridružena je akvizicijom 99,4% udela akcionarskog kapitala krajem 2006. godine. Nakon akvizicije Vojvođanske banke, NBG se prema ukupnoj aktivi pozicionirala na peto mesto, dok je prema veličini mreže na drugom mestu sa ukupno 204 poslovne jedinice, potvrđujući potencijal daljeg rasta u srpskom bankarskom sektoru.

Prema trogodišnjem planu NBG planirano je da u 2009. godini region Jugoistočne Evrope ostvari 13% prihoda cele Grupe. Očekivani doprinos Republike Srbije prihodima u regionu je u iznosu od 20%.

Vizija Banke, jeste savremeno organizovana, profitabilna i dugoročno uspešna banka koja permanentno brine o potrebama i mogućnostima svojih klijenata, zaposlenih i sredine u kojoj deluje. Poslovna strategija zasnovana je na orijentaciji ka klijentu i brzom razvoju novih usluga uz striktnu kontrolu rizika. Ovoj banci savremene informacione tehnologije i kvalitetne komunikacijske linije pružaju osnovu za efikasno poslovanje i distribuciju usluga uz racionalno korišćenje prodajnih mesta i novih kanala distribucije i komunikacije. Inače, brojna istraživanja sprovedena u Srbiji u poslednjih nekoliko godina, pokazuju da menadžment preduzeća u Srbiji, pri tom i banaka prepoznaje ulogu i značaj informacionih tehnologija za unapređenje poslovnih rezultata i ujedno posmatra uvođenje informacione tehnologije kao dugoročnu investiciju. (Radnović i drugi, 2008., str. 2.) Zapošljavanje novih kadrova, konstantno ulaganje u njihov razvoj i uvođenje sofisticiranog marketinga i kulture prodaje, ovu banku, članicu NBG, čini još bližom klijentima. Inoviranje ponude i promene u načinu distribucije usluga pružaju jedan novi kvalitet i jedan novi, efikasniji i prijatniji vid izgrađivanja međusobnih odnosa, banke i klijenata - korisnika bankarskih usluga.

Marketing miks Vojvođanske banke a.d. Novi Sad

Konkurentna ponuda Banke rezultat je bogatog iskustva, posvećenosti svakom klijentu i njegovim potrebama, kao i rezultat primene savremenih tehnologija i novih bankarskih trendova. Klijentima ove banke na raspolaganju je sadržajna ponuda usluga koje će poslovanje učiniti sigurnijim, lakšim i efikasnijim.

Optimalna kombinacija elemenata marketing miksa: usluga, cena, kanali distribucije, promocija, ljudi, proces usluživanja i uslužni ambijent zadovoljava potrebe menadžera za upravljanjem ponudom. (Veljković, 2009, str. 66)

Usluga

Pošto potrošače karakterišu stalne promene ukusa i izbora, svaka banka, nezavisno od veličine, nastoji da prilagodi svoju ponudu izmenjenim okolnostima. (Đuričin i dr, 2009, str. 80.) Kada se radi o životnom ciklusu usluge tu su bitne četiri faze: faza uvođenja, faza rasta, faza zasićenosti i faza opadanja. Uspešne i napredne organizacije, nakon što dostignu fazu smrti, podižu se stvarajući preporod kroz novu ponudu i pokretanje ciklusa. Kada je u pitanju faza životnog ciklusa usluga posmatrane banke, može se zaključiti da se pojedine bankarske usluge nalaze u fazi rasta, dok se pojedine klasične usluge banke, već dugi niz godina nalaze na zadovoljavajućem nivou, bez tendencije zasićenja. Razlog za to je specifična situacija u Republici Srbiji i rast tražnje stanovništva za bankarskim uslugama. Kada je u pitanju kreditna ponuda posmatrane banke, a i pojedinih njenih konkurenata, evidentna je velika ponuda, ali i velika tražnja kredita, pre svega kredita stanovništvu, što vodi ka trendu prezaduživanja građana. Naravno, postoji opasnost od prezasićenja stanovništva (opciono i privrede) ponudama i njihovog, često agresivnog marketinga. Ključ

Vojvodjanska banka a.d. Novi Sad, as one of the leading banks in the domestic banking market, was selected, by means of random sampling, for the case study in this scientific paper, whose objective is to provide an insight into the implementation of marketing in the local banks' practice. The paper, as such, has a purely scientific purpose, without any commercial motivation on the part of the author.

Vojvodjanska banka a.d. Novi Sad - general remarks

Vojvodjanska banka a.d. Novi Sad (hereafter to be referred to as: the Bank) is an institution with the long tradition, being one of the most famous brands in the country. In 2006 it was taken over by the National Bank of Greece Group (hereafter to be referred to as: NBG Group) which acquired 99.4% share in its equity. After the acquisition of Vojvodjanska banka, NBG was ranked fifth according to total assets, whereas it takes second place according to its network size, with 204 business units in total, confirming the potential for further growth in the Serbian banking sector.

According to the NBG's three-year plan, in 2009 the region of Southeastern Europe is to account for 13% of the entire Group's income. The expected contribution of the Republic of Serbia to the regional income amounts to 20%.

The Bank's vision is to build a modernly organized, profitable bank, successful in the long run, which permanently cares about the needs and possibilities of its clients, employees and working environment. Its business strategy is based on client-orientation and swift development of new services, accompanied by the strict control of risks. Advanced information technologies and high-quality communication lines provide a basis to this Bank to conduct efficient operations and distribution of services with the rational usage of points of sale and new distribution and communication channels. Numerous studies conducted in Serbia in the last several years indicate that the management of the companies in Serbia, including the banks, recognizes the role and importance of information technologies for the improvement of business results, at the same time considering the IT implementation to be a long-term investment. (Radnovic et al., 2008, p.2) Recruitment of new employees, permanent investment in their development along with the introduction of sophisticated marketing and sales culture, brings this bank, a member of NBG Group, even closer to its clients. Innovation of the Bank's offer as well as the changes in the manner of services distribution provide better quality and a new, more efficient and more pleasant type of establishing mutual relations between the Bank and its clients - banking services users.

Marketing mix of Vojvodjanska banka a.d. Novi Sad

The competitive offer of the Bank is the result of its vast experience, devotion to each client and their needs, as well as the result of the implementation of the state-of-the-art technologies and new banking trends. The clients of the Bank have a comprehensive offer of services at their disposal, the services that make the business safer, easier and more efficient.

The optimum combination of marketing mix elements: product, price, place, promotion, people, process and physical evidence, meets the needs of the managers concerning offer management. (Veljkovic, 2009, p.66)

Product

Since the consumers are characterized by constant changes in taste and choices, each bank, regardless of its size, tends to adjust its offer to the altered circumstances. (Djuricin et al., 2009, p.80) When it comes to the life cycle of a service, four stages are relevant: introduction stage, growth stage, maturity stage and decline stage. After reaching the death stage, successful and advanced organizations rise from the ashes, recovering by means of a new offer and through launching another cycle. When it comes to the life cycle of the observed bank's services, it may be concluded that certain banking services are in the growth stage, whereas some classical bank services have been at the satisfactory level for quite a while, without any indication of maturation. The reason behind this is the specific situation in the Republic of Serbia, along with the growth of retail demand for uspeha banke je u inovacijama, nečemu novom, nečemu drugačijem u odnosu na konkurenciju. Tu se posmatrana banka dobro snašla, jer je prva krenula sa uvođenjem niza novih, savremenih usluga za svoje klijente.

Usluge posmatrane banke namenjene privredi su: krediti, eskont menica, garancijsko poslovanje, akreditivi, depoziti, platni promet, VOB banka, SMS, kartice (VISA, Dina Card i Vobshop card), modeli POS terminala sa GPRS modemom...

Usluge banke namenjene stanovništvu su: tekući računi, krediti, štednja, sefovi, platni promet, menjački poslovi, ino platni promet, isplata deviznih penzija, sms dopune i platne kartice (VISA, Dina Card i Vobshop card). Ono po čemu je ova banka najpoznatija su krediti stanovništvu.

Kreditna politika banke koja je dobro definisana, obezbeđuje ovoj banci dobar radni okvir, u kome se obavlja proces kreditnih poslova, kako operativnih tako i dugoročnih, proces koji ovoj banci obezbeđuje dobru konkurentsku prednost. (Vunjak, 2006., str. 44.)

Vojvođanska banka AD Novi Sad u ponudi ima sledeće kredite:

a) Kratkokročni krediti:

- Kredit za likvidnost,
- Kredit za obrtna sredstva,
- Kredit za pripremu i finansiranje izvoza,
- Prekoračenje po tekućem računu,
- Kratkoročni krediti pokriveni 100% novčanim depozitom, hartijama od vrednosti Republike Srbije, avaliranim menicama ili garancijom banke prihvatljivom za Vojvođansku banku,
- Kratkoročni limit za garancije, kratkoročni limit za akreditive, višenamenska okvirna linija, „start up“ krediti.

b) Dugoročni krediti:

- Investicioni krediti
- Krediti za trajna obrtna sredstva,
- Krediti za građevinske poslove,
- Hipotekarni krediti.

Cena

Kamata je cena koja se plaća za korišćenje sredstava banke. U najopštijem izrazu, kamatna stopa izražava cenu korišćenja novčanih resursa na finansijskom tržištu. Visina kamatne stope kao cene korišćenja finansijskih resursa je povezana sa stopom korisnosti sredstava u odnosu na vreme njihovog korišćenja. Stopa korisnosti sredstava uvek je veća u sadašnjem vremenu u odnosu na neko buduće vreme, pa je i kamatna stopa kao izraz cene korišćenja odgovarajućih novčanih i finansijskih resursa različita i saglasna određenoj stopi njihove korisnosti. Kamata je trošak pozajmljivanja novca i kompenzacija poveriocu za odricanje od sopstvene potrošnje i rizike koje preuzima kada poverava svoj novac drugima.

U posmatranoj banci nominalne kamatne stope se utvrđuju cenovnim pravilnikom u sklopu kataloga usluga i, po karakteru, mogu biti promenljive ili fiksne za period trajanja ugovorenog poslovnog odnosa. Promenljiva kamatna stopa za razliku od fiksne ne zavisi od utvrđene poslovne politike banke već od kretanja uslovljenih tržištem na koji banka i klijent ne mogu da utiču.

Posmatrana banka je u skladu sa propisima Centralne banke obavezna da na jedinstven način obračunava i objavljuje efektivnu kamatnu stopu. Efektivna kamatna stopa predstavlja stvarnu cenu kredita, obuhvata nominalnu kamatnu stopu zajedno sa naknadama i provizijama koje se plaćaju banci za odobravanje kredita (s tim da ova stopa ne obuhvata određene moguće troškove poput troškova procene vrednosti sredstava za obezbeđenje kredita, troškove izdavanja uverenja i potvrda koje su potrebne za kreditni zahtev, troškove Kreditnog biroa i sl.). Efektivna kamatna stopa je merilo cene kredita samo ako se upoređuje zaduživanje u istoj valuti.

Visina kamatnih stopa za navedene vrste je približna i one su usklađene sa cenama konkurenata. Posebno se ističu kamate koje stanovništvo plaća na dinarske gotovinske kredite bez depozita i bez devizne klauzule. Kada su u pitanju ostale cene i „tarife“ usluga fizičkim i pravnim licima, poređenjem sa konkurentskim cenama, može se steći utisak o njihovoj usklađenosti sa cenama usluga konkurenata.

Distribucioni kanali (Mesto prodaje)

Vojvođanska banka je univerzalna banka koja kombinuje funkcije komercijalnog i investicionog bankarstva. Putem razgranate banking services. When it comes to the credit offer of the observed bank, and some of its competitors, the offer is evidently vast, but the credit demand is equally vast, first and foremost in the retail credits segment, which may cause over-indebtedness of citizens. Of course, there is a danger of saturation in the retail sector (potentially even in the corporate sector, too) by such offer and often aggressive marketing. The key to the bank's success lies in innovations, something new, something different in comparison with the competition. The observed bank did well in this respect, being the first to introduce a series of new, modern services to its clients.

The services of the observed bank targeted at the corporate sector are the following: loans, bill of exchange discounting, guarantees, letters of credit, deposits, payment system operations, VOB bank, SMS, cards (VISA, Dina card and Vobshop card), POS terminal models with GPRS modem, etc.

The services of the observed bank targeted at the retail sector are the following: current accounts, loans, savings, safes, payment system operations, exchange operations, FX payment operations, disbursement of pensions in foreign currencies, mobile phone top-ups, and payment cards (VISA, Dina card and Vobshop card). What this bank is most famous for are retail loans.

The well-defined credit policy of the bank provides a sound business framework to the bank, within which it conducts its lending operations, both operational and long-term - the process which gives a sound competitive edge to this bank. (Vunjak, 2006, p.44)

Vojvodjanska banka a.d. Novi Sad has the following loans in its offer:

a) Short-term loans:
   - Liquidity loan;
   - Working capital loan;
   - Loan for export preparation and export finance;
   - Current account overdraft;
   - Short-term loans 100% covered by a cash deposit, securities of the Republic of Serbia, bills of exchange or bank guarantee acceptable to Vojvodjanska banka;
   - Short-term loan for guarantees, short-term loan for letters of credit, multi-purpose frame line; start-up loans.

b) Long-term loans:
   - Investment loans;
   - Permanent working capital loans;
   - Construction loans;
   - Mortgage loans.

Price

Interest is the price paid for using a bank's funds. Generally speaking, interest rate reflects the price for using monetary resources in the financial market. The level of interest rate as a price for using financial resources is related to the asset utility rate in comparison with the time of its usage. The asset utility rate is always higher in the present compared with the future period, hence the interest rate, as a price for using certain monetary and financial resources, differs and is in line with the appropriate rate of their utility. Interest represents the cost of borrowing as well as the compensation to the creditor for renouncing his own consumption and for the risks he undertakes by lending his money to other people.

In the observed bank the nominal interest rates are determined according to the price rulebook, within the bank's offer catalogue, and they can be either variable or fixed for the lifetime of the arranged business relationship. Variable interest rate, as opposed to the fixed one, does not depend on the defined business policy, but on the market-conditioned trends, that neither bank nor client can influence.

Pursuant to the regulations of the Central Bank, the observed bank is bound to apply the uniform method of calculation and disclosure of the effective interest rate. Effective interest rate represents the real price of the loan, and includes the nominal interest rate plus fees and commissions paid to the bank for the purpose of loan extension (however, this rate does not include certain potential costs like the costs concerning the evaluation of assets to be used as a loan collateral, costs of issuing certificates and documents needed for the loan application, costs of the Credit Bureau, etc.). Effective interest rate is an indicator of the loan price only if the comparison is made within the same currency borrowing.

The interest rate level for the mentioned mreže koja se sastoji od 68 filijala, 72 ekspoziture i 172 prodajna mesta Banka pruža usluge za preko 625.000 fizičkih lica i preko 61.000 pravnih lica. Vojvođanska banka ima jaku poziciju u Srbiji u sektoru poslovanja sa stanovništvom.

Ona koristi klasične kanale distribucije, ali i alternativne, kojima obezbeđuje da usluga bude raspoloživa na pravom mestu u pravo vreme. Kada je o tradicionalnim kanalima reč, najrašireniji oblik distribucije je mreža poslovnica (23 filijale i 172 prodajna mesta) dok među alternativne kanale distribucije koje koristi ova banka spadaju: Platne kartice; Bankomati; EFT/POS terminali (modeli POS terminala sa GPRS modemom) i Kućno bankarstvo (VobHome Banka). VobHome Banka omogućava:

- Non-stop pristup stanju i prometu na tekućem računu
- Pregled nerealizovanih čekova i prometa sa čekovima
- Ispostavljanje elektronskog naloga za plaćanje računa iz kuće korisnika usluge
- Čuvanje često korišćenih naloga u imeniku naloga
- Kupovina elektronske dopune za GSM mrežu 062/063 i 064/065
- Bezgotovinski prenos na namenske račune za kupovinu hartija od vrednosti
- Uvid u promet svih kartica Vojvođanske banke koje klijent poseduje
- Uvid u stanje na namenskom deviznom računu za poslovanje karticama

Činjenica je da internet kao savremeni distribucioni kanal koji koriste banke, skraćuje vreme čekanja, te nudi visoku prostornu udobnost, te je izuzetno atraktivan za veliki i rastući segment bankarskih potrošača, što je slučaj i sa internet korisnicima usluga posmatrane banke.

Promocija

Vizija Banke, jeste savremeno organizovana, profitabilna i dugoročno uspešna banka koja permanentno brine o potrebama i mogućnostima svojih klijenata, zaposlenih i sredine u kojoj deluje. Poslovna strategija zasnovana je na orijentaciji ka klijentu i brzom razvoju novih usluga uz striktnu kontrolu rizika. Savremene informacione tehnologije i kvalitetne komunikacijske linije u zemlji pružaju ovoj banci osnovu za efikasno poslovanje i distribuciju usluga uz racionalno korišćenje prodajnih mesta i novih kanala distribucije i komunikacije. Posmatrana banka poseduje dobro izrađen web sajt koji koristi kao marketing alat, koji je pri tom dobro promociono sredstvo i ne utiče znatno na budžet koji ova banka izdvaja za marketing. Dalje, kada je u pitanju internet marketing, banka koristi i banere kao jedno od učestalijih sredstava u internet marketingu, odnosno banka ima banere na nekoliko važnih i posećenih web sajtova, ali sama ne vrši razmenu banera, tako da na web sajtu posmatrane banke nema banera drugih kompanija, odnosno institucija (jedino postoje linkovi ka pojedinim republičkim agencijama i

Slika br. 1 Web portal Vojvođanske banke a.d. Novi Sad

Izvor: Oficijelna prezentacija Vojvođanske banke a.d. Novi Sad http: //www.voban.co.rs/sr/ home/ (datum pristupa 4. januar 2010. godine)

Komentar slike: Vojvođanska banka ima sadržajan web sajt koji koristi kao marketing alat.

types of services is approximately the same, and it is in line with the competitors' prices. Particularly notable are the interest rates that retail clients pay on cash loans in dinars without a deposit and without a currency clause. When it comes to other prices and 'tariffs' of retail and corporate services, by means of comparison, it may be concluded that they are harmonized with the competitors' prices.

Place (Distribution Channels)

Vojvodjanska banka is a universal bank which combines the functions of commercial and investment banking. Through a widespread network of 68 branches, 73 branch offices and 172 points of sale, the Bank provides its services to over 625,000 individuals and 61,000 legal entities. Vojvodjanska banka holds a strong position in Serbia in the retail sector operations.

It uses the classical distribution channels, along with the alternative ones, through which it ensures that its services are available in the right place at the right time. When it comes to the traditional channels, the most widespread form of distribution is the business units network (23 branches and 172 points of sale), whereas the alternative distribution channels used by this bank are the following: Payment Cards, ATMs, EFT/POS Terminals (POS terminal models with GPRS modem) and Home Banking (VobHome Banka). VobHome Banka enables the following:

- 24/7 access to the balance position and transactions per current account;
- Insight into non-realized cheques and cheque transactions;
- Submitting the electronic order for payment of bills from the services user's home;
- Keeping the frequently used orders in the orders reference-book;
- Purchase of electronic top-ups for the GSM mobile phone networks 062/063 and 064/065;
- Non-cash transfer to special-purpose accounts for the purchase of securities;
- Insight into the transactions in respect of all cards of Vojvodjanska banka owned by the client;
- Insight into the balance position on the special-purpose FX account for cards operations.

The fact is that the Internet, as a modern distribution channel used by the banks, reduces the time of waiting, and offers high comfort, which is why it is extremely attractive to a large and increasing segment of bank clients, this being the case, too, with the Internet users of the observed bank's services.

Promotion

The Bank's vision is to build a modernly organized, profitable bank, successful in the long run, which permanently cares about the needs and possibilities of its clients, employees and working environment. Its business strategy is based on client-orientation and swift development of new services, accompanied by the strict control of risks. Advanced information technologies and high-quality communication lines in the country provide a basis to this Bank to conduct efficient operations and distribution of services with the rational usage of points of sale and new distribution and communication channels. The observed bank has a well-designed website which it uses as a marketing tool, and which is, at the same time, an excellent promotional tool, without significantly impacting the budget this Bank allocates for marketing purposes. Furthermore, when it comes to the Internet marketing, the Bank uses banners as one of the most frequent Internet marketing instruments. In other words, the Bank has its banners posted on several important and frequently visited websites, but is does not exchange banners itself, hence there are no banners of other companies or institutions on the observed bank's website (there are only some links to certain state agencies and administrations).

upravama).

Analizom promocionog miksa posmatrane banke, može se zaključiti da se ona promoviše samostalno, ali i kroz NBG grupu. Ona koristi sve oblike promocionog miksa, a mediji koje koristi za oglašavanje su: novine, magazini, radio, televizija i internet. Takođe koristi displeje na mestima prodaje, specijalne programe, sitne poklone, nagradne igre, sponzorstvo ("Vojvođanska banka - zvanična banka Olimpijskog komiteta Srbije").

Ljudi

Ljudi kao element marketing miksa banke podrazumevaju sve osobe uključene u uslužni proces, gde su sa jedne strane zaposleni, a sa druge strane korisnici usluga i ostali potrošači, kao osobe koje mogu uticati na ukupnu percepciju. (Veljković, 2009, str. 347.) Uticaj ljudi na formiranje marketing miksa i izgleda usluge je, stoga, ogroman. Zaposleni u posmatranoj banci predstavljaju njeno poslovanje kroz ponašanje i kulturu koju reprezentuju a koja se ogleda u sledećem: prvi ljubazan susret sa bankarskim službenicima, široko znanje o usluzi banke, kroz prenošenje misije banke i posedovanje poslovne kulture. HR menadžment posmatrane banke shvata da je za isporučenje kvalitetne usluge, potrebna, s jedne strane, dobra selekcija, trening i obuka i motivisanost zaposlenih, a sa druge kvalitetna radna sredina i odgovarajuća podrška svima koji rade sa kupcima.

Proces usluživanja

Sam proces je izuzetno bitan instrument marketing miksa. Važan je način na koji se određena usluga pruža. Za marketing sistem isporučivanja usluge generalno važi pravilo da se razlikuje kod usluga koje podrazumevaju viši nivo učešća fizičkog kontakta između osoblja na prvoj liniji usluživanja i potrošača, i usluga koje imaju niži nivo kontakta između potrošača i zaposlenih u kompaniji. (Veljković, 2009, str. 311) Proces usluživanja Vojvođanske banke spada u usluge visokog fizičkog kontakta (veći deo), tako da menadžment banke vodi računa o tome da su objekti jedan od elemenata u pružanju usluga, a da proces usluživanja mora biti kreiran u skladu sa potrošačevim potrebama, te da je jako važna lokacija koja se bira. Jedan segment poslovanja posmatrane banke obavlja se bez fizičkog prisustva obe strane na istom mestu, kada su u pitanju fizički kanali distribucije (pošta, kurirska služba i slično poput slanja formulara poštom), i elektronski kanali (telefon, faks, email, web sajt npr. banka faksom prima dokumentaciju koja je neophodna za podnošenje zahteva o kreditu).

Primarna, glavna linija uslužnog procesa, odnosno ono što potrošač može videti i primetiti tokom uslužnog procesa, kao i sekundarne, prateće usluge, aktivnosti, oprema i tehnologija koji nisu vidljvi od strane potrošača, ceo proces usluživanja je u Vojvođanskoj banci osmišljen i realizovan u celini prema planu. Naravno, krajnju ocenu uslužnog procesa daju potrošači, a sam uslužni proces je sastavni deo pecepcije kvaliteta usluge, a samim tim i satisfakcije. Identifikovane su ključne aktivnosti u kreiranju i isporuci usluge, a napravljena je i razlika između primarnih i sekundarnih linija uslužnog procesa.

Uslužni ambijent (Fizičko okruženje)

Zbog neopipljivosti bankarskih usluga, i lakšeg percipiranja korisnika usluga banke, važno je da se sama usluga što je to više moguće fizički otelotvori, stvaranjem određenog uslužnog ambijenta. U Vojvođanskoj banci uslužni ambijent je dobro dizajniran, a pojedini elementi uslužnog ambijenta su neodvojivi deo stvaranja i isporuke usluge. Neophodno je ovim ambijentom upravljati tokom vremena, kako ne bi došlo do negativnih efekata na percipirani kvalitet usluge.

Zaključak

Marketing miks predstavlja suštinu sprovođenja marketing strategije banke, a sve odluke o instrumentima u marketing miksu ne mogu se donositi nezavisno, jer svaka aktivnost utiče na onu drugu. Zbog toga odluke moraju biti integrisane.

Vojvođanska banka koristi dobru kombinaciju elemenata marketing miksa, praktikujući pritom 7P pristup, umesto tradicionalnog 4P pristupa, što joj obezbeđuje dobru konkurentsku poziciju.

Ono što je karakteristično za posmatranu banku jeste snažan imidž, dobra

Figure 1. Web portal of Vojvodjanska banka a.d. Novi Sad

Source: Official presentation of Vojvodjanska banka a.d. Novi Sad at http://www.voban.co.rs/sr/home/ (date of access January 4 2010)

Comment: Vojvodjanska banka has a comprehensive website which it uses as a marketing tool.

From the analysis of the observed bank's promotional mix, it may be concluded that it promotes itself independently, but also through the NBG Group. The Bank uses all types of promotional mix, and the media it uses for advertising are the following: newspapers, magazines, radio, television and the Internet. It also uses displays at its points of sale, special programmes, small gifts, games of chance, sponsorship ('Vojvodjanska banka - official bank of the Olympic Committee of Serbia').

People

As a marketing mix element, people imply all persons involved in the service provision process, with employees on one hand, and service users and other consumers on the other, as people who can influence the overall perception. (Veljkovic, 2009, p.347) The impact of people on the formation of marketing mix and service design is, therefore, enormous. The employees in the observed bank represent its business operations by their behaviour and culture, reflected in the following: the first polite meeting with the bank tellers, wide knowledge of the bank's services, through spreading the bank's vision and embodying its business culture. HR management of the observed bank realizes that, in order to deliver high-quality services, they need good selection, training and motivation of the employees, on one hand, and sound working environment and appropriate support to all who work with the clients, on the other hand.

Process

The process itself is a rather important marketing mix instrument. What matters is the manner in which a certain service is provided. Generally speaking, the rule concerning the marketing system of service delivery is that it differentiates between the services implying a higher level of physical contact between the first-line of service employees and consumers, and the services implying a lower level of contact between the consumers and the company's employees. (Veljkovic, 2009, p.311) The process of service provision in Vojvodjanska banka falls into the category of services implying a high level of physical contact (in the majority of cases), which is why the bank's management pays attention to the fact that the premises are one of the elements in the servicing process, and that this process must be designed in line with the consumers' needs. Consequently, the chosen location is of crucial importance. One business segment of the observed bank operates without physical presence of both parties in one place, i.e. the physical distribution channels (the post, courier department, etc., for instance, sending the forms by post), and electronic channels (telephone, fax, e-mail, website, for instance, the bank receives the documentation necessary for loan application).

The primary, main line of the servicing process, i.e. what the consumer may see and pozicioniranost, tržišna orijentacija, dobra kombinacija instrumenata marketing miksa, sinergija koju dobija zahvaljujući grupi, tako da ova kombinacija prednosti čini da Vojvođanska banka ima dobru poziciju na domaćem tržištu.

Inoviranje ponude i promene u načinu distribucije usluge pružaju jedan novi kvalitet i jedan novi, efikasniji vid saradnje. Vojvođanska banka je institucija s dugom tradicijom i predstavlja jedan od najpoznatijih brendova u zemlji.

Literatura / References

Knjige / Books

1. Đuričin D, Janošević S, Kaličanin Đ, *Menadžment i strategija*, četvrto, prerađeno i dopunjeno izdanje, Ekonomski fakultet Beograd, Beograd, 2009.
2. Radnović B, Ilić M, „Identifikacija informacionih tehnologija kao značajnog faktora razvoja poslovanja malih i srednih preduzeća u Srbiji“, Zbornik radova, Infoteh-Jahorina 2008, Jahorina
3. Veljković S, *Marketing usluga*, treće izmenjeno i dopunjeno izdanje, CID Ekonomskog fakulteta u Beogradu, 2009.
4. Vunjak N, *Bankarstvo*, Ekonomski fakultet Subotica, Subotica 2006.

Web prezentacije / Web presentations

1. Vojvođanska banka a.d. Novi Sad http://www.voban.co.rs/sr/home/ (datum pristupa 4. februar 2010. godine)

observe throughout the servicing process, along with the secondary, accompanying services, activities, equipment, and technology not visible to the consumers - the entire servicing process in Vojvodjanska banka is designed and implemented entirely according to the plan. Naturally, the final appraisal of the servicing process is to be provided by the consumers themselves, the servicing process in itself being a part of the perception of the service quality, and, in turn, the clients' satisfaction. The key activities were identified concerning the service origination and delivery, and the difference was underlined between the primary and secondary lines of the servicing process.

Physical Evidence

Due to the intangible nature of banking services, and for the purpose of easier perception by the bank services users, it is important for the service itself to be physically embodied as much as possible, by means of creating a certain service environment. The service environment in Vojvodjanska banka is well designed, with certain elements of the service environment being inseparable from the origination and delivery of the service. It is necessary to manage this environment over time, in order to avoid adverse effects on the perceived quality of service.

Conclusion

Marketing mix is the essence of conducting a bank marketing strategy, but all decisions regarding the marketing mix instruments cannot be made independently, since the activities influence one another. Therefore, the decisions need to be mutually integrated.

Vojvodjanska banka uses a good combination of marketing mix elements, applying the 7P approach, instead of the traditional 4P approach, which earns it a sound competitive position.

What is characteristic for the observed bank is its strong image, good positioning, market orientation, excellent combination of marketing mix instruments, and the synergy it receives thanks to its Group. Such combination of advantages makes Vojvodjanska banka rank well in the domestic market.

Innovation of its offer and the changes in the manner of services distribution provide a new quality and a new, more efficient type of cooperation. Vojvodjanska banka is an institution with the long tradition, being one of the most famous brands in the country.