

ORGANIZATION AND EFFECTIVE MANAGEMENT OF MARKETING ACTIVITIES IN SERVICE ORGANIZATIONS

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ABSTRACT

This article presents marketing services in the modern world, their content, ways to effectively use the content and methods of marketing services in the service sector. Conclusions on the economic potential and possibilities of the organization and improvement of marketing services are presented on the example of the "National Bank" of foreign economic activity.

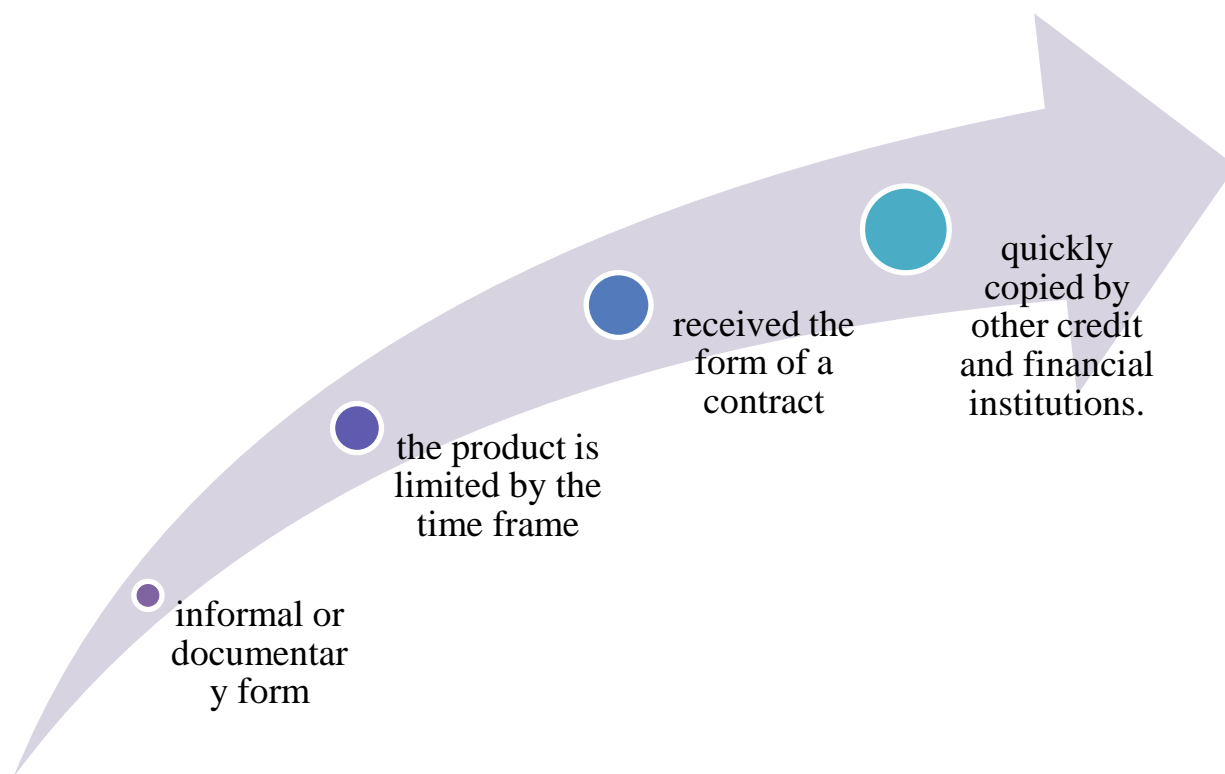
Keywords: market laws, commercial banks, marketing, bank marketing, banking products, marketing complex, banking services.

Life activities of modern people are based on the consumption of goods and services. Their creation, production and distribution and consumption ensure the dynamic development of meeting people's needs. In the state economy, the services sector and the goods production sector are organically complementary industries. The difficulties that arise in front of enterprises and organizations due to the transition to market relations are largely due to the lack of familiarity of the company's managers with the laws of the market and the methods of studying it. In the transition to the principles of full accounting and self-financing, enterprises and organizations faced an unprecedented phenomenon: there is no demand for the product they produce, and the specialists of the enterprise how to sell it domestically and globally they do not know how to market.

Marketing in the activity of commercial banks began to be widely used since the 70s of the 20th century caused a decrease in savings from banks due to the development of the stock market. This led banks to the need to study the market of banking services, to adapt to its new needs or, in other words, to implement new concepts and methods of marketing. Initially, special elements of marketing were introduced into the practice of banks. In the 80s, marketing became an integral part of management by commercial banks. The management of the bank assigns the task of market research to the marketing department and determines its goals based on it. In general, the issue of marketing, which is particularly important for the bank's activity, can be studied when making decisions related to planning the increase of authorized capital, the geography of activity and its expansion.

A distinctive feature of bank marketing is to focus the entire management system in the bank on the processes taking place in the credit and finance sector. The object of marketing behavior is money, therefore, marketing in the banking sector is primarily aimed at accelerating the turnover of money. Bank products are a bank account number, a deposit, a bill of exchange, a document in the form of a check, deposit or interest on a loan, etc.

The main features of bank products include



Banking service is a unique activity of organizing money circulation and offering various banking products to clients. Services of credit organizations are classified by customer groups and types of operations (active and passive), based on such grouping, marketing methods and tools are determined. In passive transactions, the bank acts as a "buyer" of money, and in active transactions, it acts as a producer and seller of its services.

Marketing is characterized by the fact that in both cases banks interact with customers. The marketing mix is a set of controllable marketing variables, the sum of which is used by the firm with the intention of creating an acceptable response effect for the target market itself.

Analyzing the marketing activities of Foreign economic activity "National Bank", we witnessed the application of the following marketing concepts in banking business. The concept of production or the concept of perfecting banking technologies. According to him, customers use services that are not expensive. In this regard, banks that adhere to this concept offer more traditional services with higher efficiency.

This bank concept is selected under the following conditions:

- when the income of the main part of the actual and potential customers of the bank is not high;
- when the demand for certain banking services is growing rapidly;

- when the bank's customer base grows, this leads to a reduction in its conditional fixed expenses, allows to allocate funds to increase the share of the bank's special services in the market.

The efforts of the management of banks that adhere to the production concept of marketing are primarily aimed at studying the motivation of customers in choosing a bank and the factors that encourage them to switch from one bank to another, as well as preparing proposals for increasing the customer base based on the improvement of banking technologies should be. For example, one example of the activities organized in this direction is the work carried out on financial support of the enterprises of the Uzelteksanoat association. Using the principle of comprehensive service, the bank's credit policy included the purchase of products such as televisions, air conditioners, refrigerators, gas stoves produced by Uzbekistan's Artel, Roison, and Zenit-electronics factories by providing consumer loans on favorable terms.

With this, two goals are achieved at the same time: enterprises sell their products faster and recover their working capital, the population's need for modern household appliances is met, and their well-being increases. Due to the fact that credit operations occupy the main place in the activity of banks, the correct organization of their loan portfolio is one of the main factors that create an opportunity for efficient and stable operation of banks and effective use of financial resources.

Shortcomings in credit operations can lead to a decrease in the income of banks, and in some cases, their bankruptcy.

A loan portfolio is a collection of bank requirements on the scale of loans classified according to certain criteria based on various risks. All loans granted by commercial banks are reflected in its loan portfolio. Commercial banks can give different types of loans to their clients. The composition of the loan portfolio depends to some extent on the bank's expected income. Because the bank usually prefers to give loans with the maximum expected income. In order to form a high-quality loan portfolio, commercial banks must first conduct the lending process correctly and with high quality. Today, the scale of operations with the use of cashless payment systems, including plastic cards, is increasing in the republic. The main revenue-generating operations of commercial banks are credit operations. Therefore, the bank should determine the income it receives from credit operations and the level of risk in it. The bank's credit policy is a document that defines the measures and methods adopted by the bank's management in managing risks arising in the process of lending, and provides instructions for the effective management of the loan portfolio by the bank's management and employees. The credit policy must clearly indicate and define the goals of the bank's credit activity. The credit policy of commercial banks is developed as a separate document and approved by the Bank Council.

Attracting customers of the target segment to the consumption of services means satisfying the demand of customers for quality service. The commercial nature of banks' activities requires extensive marketing. The nature of marketing in the banking sector is determined not only by the commercialization of banking operations and the effective use of monetary resources, but also by the characteristics of money circulation, which is the object of all banking activities. At the same time, bank marketing is primarily aimed at accelerating money circulation due to the improvement of cashless settlements in the economy.

Marketing research refers to the systematic collection, organization and analysis of information on various marketing problems, including the dimensions and trends of market development, responses to certain marketing situations, as well as the company's market development and marketing management. .

In the banking sector, marketing credit resources are used to study the market, analyze the financial situation of customers and, on this basis, the possibilities of attracting deposits to banks. It is possible to predict changes in the bank's activity. Now, enterprises and organizations are allowed to increase their account number in any bank, the basis of competition in banking is expanding. Marketing is aimed at attracting new customers, expanding the field of banking services that interest customers in depositing their funds in this bank. The mission of Ipoteka-Bank is to create the highest level of economic values for its shareholders and bank clients. The high quality of customer service and leadership in selected markets are of primary importance for the bank's future success. The bank's corporate values - team spirit, innovative thinking, positive attitude, excellent quality - play an important role in the implementation of the bank's mission.

Summarizing the above points, we made the following suggestions for organizing and effectively managing marketing activities in service organizations.

1. The conditions of the market economy are changing, so it is necessary to effectively organize and conduct marketing research with the help of qualified marketers in the organization and effective management of marketing activities in service organizations, and then work according to consumer demand. This is important. Because the more correctly the demand is defined, the more the result will be.
2. It is necessary to study the marketing activities of foreign companies and apply the work experience of the companies that have achieved great success in the organization of marketing activities in service organizations and its effective management in the activities of our country's enterprises.
3. It is necessary to implement and effectively use new innovative technologies in the work process in the organization and effective management of marketing activities in service organizations.
4. In the organization of marketing activity and its effective management, the bank should ensure the competitiveness of its products and services and improve the quality.
5. Product advertising is of great importance in effective marketing management in service organizations. For this, it is necessary to make full use of innovations and the latest scientific and technical achievements in the implementation of advertising activities.

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