



# GRAĐENJE BRENDA I LOJALNOST KLIJENATA KAO ELEMENTI STRATEGIJE POSLOVANJA BANAKA

## BUILDING BRAND AND CUSTOMER LOYALTY AS ELEMENTS OF THE STRATEGY OF BANKS

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### **Apstrakt**

*Savremeno bankarsko poslovanje zahteva nov kvalitet u pružanju bankarskih usluga, a to znači i promene u kreiranju dobre slike o konkretnoj banci. Brend stvara nameru finansijskih institucija da upravljaju svojim korisnicima na način koji im obezbeđuje zadovoljstvo, dvosmernu komunikaciju i poverenje u razvoju lojalnosti. Nakon kreiranja kvalitetnog brenda, uključujući i razrešavanje različitih problema u tom procesu, posebna pažnja je usmerena na upravljanje brendom. Aktualnost obezbeđivanja visokog nivoa zadovoljstva i lojalnosti klijenata je posebno izražena na bankarskom tržištu zbog intenzivne konkurencije i borbe za privrženost potrošača ali i sve većih zahteva klijenata. Ostvarenje stabilnog profita, u takvim uslovima, uslovljeno je strategijskim zaokretom banaka od obavljanja klasičnih transakcija i intenzivne akvizicije novih potrošača ka zadržavanju postojećih i građenjem dugoročnih odnosa sa njima. Kreiranje zadovoljstva i lojalnosti u takvim uslovima zahteva od banaka razvijanje poverenja i privrženosti i posmatranje klijenata kao partnera a ne samo kao korisnika vrednosti. Promene su uticale na usvajanje marketing orijentacije bankarskog sektora i dvosmerne komunikacije ka korisniku. Upravo korisnik danas ima ključnu ulogu u procesu kreiranja brenda jer u odnosu na njegova očekivanja i percepciju usluge stvara se vrednost brenda ponude asortimana usluga i vrednost korporativnog brenda banaka. Neke od ovih promena su stvorile brojne mogućnosti, dok su druge delovale ograničavajuće na ostvarivanje poslovnih ciljeva i konkurentnost banaka.*

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**Ključne reči:** građenje, brend, lojalnost, strategija, banka; marketing

### **Abstract**

The modern banking requires a new quality in the provision of banking services, and that means a change in creating a good image of the particular bank. Brand is the need for financial institutions to manage its users in a way that provides them satisfaction, two-way communication and trust developing into loyalty was created. After creating a quality brand, including the resolution of problems in the process, special attention is focused on brand management. The significance of providing a high level satisfaction and loyalty is particularly visible in the commercial banking market, with intense competition, battle for clients and their devotion, but also constantly increasing client's demands. Maintaining stable profitability in such conditions is determined with strategic turn by commercial banks, from classic transactions and intense acquisition of new customers, towards retention of existing clients and building long-term relations with them. Creation of satisfaction and loyalty in the devotion and treating clients like partners and not just like value users. Changes influencing the adoption of marketing orientation of the banking sector and two-way communication to the user. Right now the user has a key role in the creation of the brand as compared to their expectations and perceptions of service creates brand value offers range of services and the value of the corporate brand banks. Some of these changes have created numerous opportunities, while others acted to constrain the realization of business objectives and competitive bank.

**Keywords:** building, brand, loyalty, strategy, banks;

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