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## RESOURCE BASE OF THE BANKING INSTITUTION AS AN OBJECT OF MANAGEMENT

*У статті розкрито поняття та складові ресурсного забезпечення, основи управління та чинники впливу на ресурсну базу банківської установи. Акцентовано увагу на критеріях впливу ресурсного забезпечення на розвиток банківського бізнесу та обґрунтовано напрямки вдосконалення механізму управління процесами формування та використання ресурсної бази комерційного банку в сучасних умовах.*

**Ключові слова:** комерційний банк, ресурсне забезпечення, ресурсна база банківської установи, управління ресурсами.

*The article reveals the concepts and components of resource provision, basics of management and factors influencing the resource base of a banking institution. Emphasis is done on the criteria of the resource base impact on the development of banking activities. The directions of improving the mechanism of management of the processes of formation and use of the bank resource base in modern conditions are substantiated.*

**Key words:** commercial bank, resource provision, bank resource base, resource management.

The banking system is an important element of the state mechanism, which through the effective formation and usage of its own resource base affects the development of both banking and business. Profitability and liquidity of the banking institution depend on the structure of the resource base. In the conditions of lack of financial resources and constant influence of various economic factors the questions of resource base structure optimization becomes especially important.

The following Ukrainian scientists studied the problems of banking: A.Vozhzhov, O.Dmitrieva, I.Dyakov, A.Epifanov, V.Kovalenko, A.Moroz,

M.Savluk, and others. However, it is noteworthy that their researches do not pay enough attention to the processes of management and control over the formation of the bank resource base.

The purpose of the article is to analyze the main theoretical and practical aspects of the formation and usage of the banking institution resource base and its impact on the development of the banking business.

Bank resources are the bank's own funds (equity), as well as funds raised and borrowed in the financial market, which are used to carry out active operations and provide services for profit [1].

Nowadays, low incomes, unsatisfactory financial conditions of borrowers, which require the creation of significant reserves, have a negative impact on banking and complicate the formation of the commercial banks resource base.

As a result, the growth of interest rates on borrowed resources may be an indicator of the loss of the banks financial stability of. In the conditions of unstable resource base, the bank is forced to buy resources expensively and raise interest rates on loans. At the same time, the increase of interest rates does not fully compensate for losses, but causes a further deterioration of the loan portfolio due to the deterioration of creditworthiness of borrowers.

The analysis shows that the deepening instability of the national financial market in modern conditions complicates the bank management system, including the subsystem of its resource base formation.

The resource base of a banking institution is formed by a set of resources that are used for lending to the current needs of economic entities, for investment activities, for the formation of appropriate reserves and maintaining its own liquidity. The amount of financial resources determines the demand on the financial market and directly affects the size of interest rates on both passive and active transactions [2].

While forming resources the bank must respond quickly to customers' needs in order to attract them, focus on international standards, the practice of the world's leading banks in expanding banking and through non-traditional banking operations and services.

Examining at the microlevel the essence and importance of the resource base of a particular bank, it can be argued that the resource base is a factor that influences all types of active operations, and therefore the size of bank income and profits. The commercial bank resources management has two complementary aspects: quantitative and qualitative [3].

The quantitative side is to use all possible measures that stimulate the attraction of deposits and ensure the growth of passive operations.

The qualitative side of the attracted bank resources management is to use them productively and develop directions for their placement in the most effective way.

Most of the bank's resources are formed from deposits - funds placed in the bank for storage and use, followed by the payment of interest to depositors. Deposit operations play a significant role in the bank's activities, because they are the main source of active and, above all, passive operations. The nature of deposits depends on the types of credit operations and, accordingly, the amount of income of the bank. In addition, the correct organization of deposit operations provides liquidity to commercial banks. The deposit operations accelerate non-cash payments, also the resources generated by deposit operations are usually cheaper than interbank loans [4].

The deposit operations reveal the content of the bank's activity as an intermediary in the acquisition of funds on the free market of credit resources. Banks need constantly maintain a high level of customer service, offer new deposit products and investment conditions to maintain and expand the existing customer base.

To analyze the impact of the resource base on the development of the banking activities, it is advisable to use the following criteria:

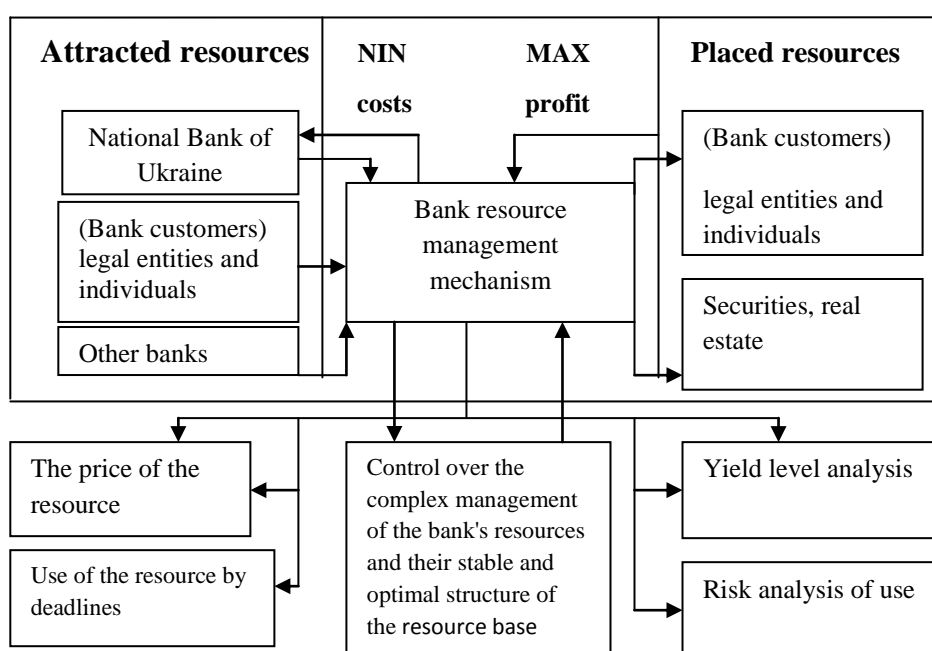
- the resource base assists in forecasting commercial bank's profit in order to ensure the payment of dividends, create reserves and expand banking;
- it creates prerequisites for profitable forms of payment for commercial bank clients;
- it acts as a source of financing the activities of the bank at the initial stage of its creation;
- it promotes business relationships between customers and commercial banks;
- it promotes customers' access to new markets for the latest banking services;
- it creates preconditions for the organization of settlements in the country's economy, which improves the state of money circulation;
- it contributes to the growth of bank capitalization and compliance with the requirements of regulatory authorities;
- it acts as a tool to increase confidence in the bank.

Analyzing the resource base of the bank, we can say that its optimal structure is achieved by the ratio between own funds and liabilities of the bank, which provide the most effective proportion between the coefficient of financial profitability and the financial stability of the bank, when its market value is maximized.

In modern conditions, the development of the banking business is inextricably linked with automation, the introduction of the latest technical means and advanced banking technologies to promote banking products and the search for tools that increase the attractiveness of banking services, this is facilitated by innovation.

This gives grounds to distinguish the constituent elements of the comprehensive mechanism for managing the bank's resources using two main criteria: costs and profits. It means that with the optimal impact of both internal and external environment on the bank, resources should be obtained with minimal costs and provide maximum profit (see fig. 1).

Nowadays, in order to ensure competitiveness, commercial banks widely use the latest services. At the same time, the bank must constantly take into account the internal factors that depend on it and affect the development of the banking business. To do this, the bank needs to constantly improve the skills of bank employees, who must take into account not only their interests but also the interests of the bank's customers, be stress-resistant to different categories of customers and sociable.



**Figure 1. The mechanism of management of the commercial bank resource base formation**

Thus, a sufficient and properly balanced resource base, which is affected by all types of services, is an important prerequisite for the bank profitability, maintaining sufficient liquidity and trust of the market participants. Strengthening of the resource base helps to increase the banks' ability to meet the current and investment needs of businesses in additional financial resources.

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## УПРАВЛІННЯ ЯКІСТЮ В РОЗДРІБНИХ ПРОДАЖАХ (РІТЕЙЛІ)

*У статті розглянуто питання управління якістю в роздрібних продажах як одного із засобів забезпечення конкурентоспроможності торговельного підприємства, приділено увагу комплексному підходу до управління якістю.*

**Ключові слова:** *якість, управління якістю, система управління якістю роздрібна торгівля.*

*The article deals with the issue of quality management in retail sales as one of the means of ensuring the competitiveness of a commercial enterprise, pays attention to a comprehensive approach to quality management.*

**Key words:** *quality, quality management, quality management system, retail trade.*

Мета управління якістю в роздрібних продажах (рїтейлі) – запропонувати споживачу послуг той рівень сервісу, товарів і послуг, який покупець буде вважати максимально відповідним його витратам.

Специфіка підприємств роздрїбної торгївлї полягає в одночасній реалїзації послуги з продажу товару споживачу. З позиції споживача якість оцїнюється комплексно, як якість самого товару, якість послуги, якість пїсля



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