

MODERN FORMS OF COMMUNICATION BETWEEN BELARUSIAN BANKS AND THEIR CLIENTS

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The increase in the number of bank clients, the number of its units and spectrum of its services leads to the fact that banks have to seek new forms of communication with clients and organize special services for consultation. Today it is impossible to imagine efficient customer service, successful attraction of funds by the bank and their effective allocation without interactive communication with individuals and legal entities. Therefore Belarusian banks actively use new trends of internet, technology, sociology and psychology in order to be competitive in the financial market. Banks may use both an interactive form of communication with clients when clients receive the information immediately (for example, contact centers, video consultations, online consultation), and forms of communication when the information comes after some time (for example, e-mail, advertising in social networks). On March 13, 2013 in Belarus there were 31 commercial banks [1]. Table 1 contains the information about the forms of remote services used by Belarusian banks.

Table – Forms of remote services used by Belarusian banks

Consultation form	Number of banks (%)	Consultation form	Number of banks (%)
Call-center	21 (67,7%)	"Frequently Asked Questions" page on the website	6 (19,4%)
Online-consultant	8 (25,8%)	Social network service	17 (54,8%)
Web-contact center	1 (3,2%)	Video consultation (using a web camera)	2 (6,5%)
Feedback	27 (87,1%)	Information posting to e-mail	2 (6,5%)
Service "Order a call"	5 (16,3%)	User account	1 (3,2%)

As we see from table 1, the most popular form of contact is "feedback". This is a web page where customers are offered to fill in the following areas: their name, e-mail, the question, the topic of the question. After clicking the button "send", the data are sent to the bank e-mail for consideration. The popularity of this form of contact is due to the Law of the Republic of Belarus from July 18, 2011 "About addresses of citizens and legal entities". Therefore even if a bank does not offer a direct link to the feedback form on its website, it states the e-mail address to which you can send an appeal.

The next most popular form of contact is a call-center (telephone hotlines, infolines). Almost 68% of Belarusian banks have such units in their structure. Call center is a system for handling a large number of telephone calls [2]. It's a specialized unit of the bank engaged in handling client requests through voice communication channels. Their popularity is due to a wide range of tasks they perform which in fact provide tangible economic benefits to the bank. Call-centers of Belarusian banks cover a network of stationary phones and a network of the largest mobile operators: MTC, velcome and Life:). Recently there has been a tendency of creating single short numbers (usually 3 numbers) in all networks. Today these short numbers are used in 9 call-centers. The main activities of call-centers are [3]:

- calling clients. The main purpose is to inform the client about new services or prices. This allows to create a more attractive offer in the market and find out the needs of the target audience;
- answering customers' questions. The main purpose is to give qualified advice. Often the clients' decision whether to cooperate with the bank or not depends on their first dialogue with the specialists of this call-center. That's why call-center experts should always be polite and open;
- customer self-service. The main purpose is to consult on matters that do not require getting experienced specialists involved. The convenience of this automatic self-service system is that it can operate round-the-clock.

Today some banks transform their call-centers into contact-centers. These departments work not only through voice communication channels, but also use chat rooms in the internet, e-mail, SMS, social networking, video-contacts etc. Contact-center is the highest level in the evolution of customer service. They became necessary because the customer support system has turned today into a complex technological and organizational process in which it is necessary to manage the flow of clients' requests so that people could quickly contact a representative of the bank. Contact center is able to optimize the appeal of their clients through telemarketing, telephone survey, offer services on the phone, and also allows to update the database. Contact-centers in Belarus exist, for example, in JSC "Belagroprombank", JSC "JSSB Belarusbank", JSC "Belinvestbank", etc.

The National Bank of the Republic of Belarus also has its own contact center for consultation of Belarusian citizens, individual manufacturers and entities (including banks). This centre was set in operation in July 9, 2012. Its main task is to improve the quality of processing incoming requests, creating a positive image of the National Bank, improving the level of financial literacy of the population.

Belarusian banks actively create official pages in social networks: V Kontakte, Facebook, Twitter, Odnoklassniki, etc. Some advertising information about interest rates, bank payment cards, new banking services and products is often placed on these pages. The user can sign up for one or more pages of different banks and automatically receive all published news. Communication with clients is another purpose of these pages. But the research of the site www.infobank.by has shown that using this form of communication customers sometimes can't get the necessary information at once. The answer to the question can be received in half an hour or even in 3–4 hours [4].

As we can see from table 1, other forms of communication are less popular. For example the website of JSC "Idea Bank" offers to use "User account" where clients can get the information about the size of payment on their loan.

Web-contact center is not so popular but still used form of communication. In our country it is offered by JSC "BPS-Sberbank". This center receives calls from the internet and conducts webinars – a kind of seminars conducted through the internet on-line using a webcam, microphone, chat, etc. Topics of such webinars are various: commemorative coins, deposits, bank payment cards and other specific banking products.

When a bank chooses one or another form of communication with clients it focuses on such indicators as the scale of activity of the bank, the amount and type of bank clients, mentality, age of clients (for individuals), the specific character of banking services and products, etc. Thus the absence of certain types

of consultations in a particular bank is absolutely normal. The perspectives of the Belarusian banks can be as follows:

- creation and development of web contact centers with video calls, presentations, text chats, inserting commercials and etc.;
- development of various applications for mobile phones, which will allow to view information about the banking products and to consult;
- integration of mobile applications and internet applications with banking sales channels;
- use of text chats for consultation;
- creating user accounts, which can perform different functions.

In general we can say that Belarusian banks actively innovate in communicating with clients. But experts say that the demand for such services in the Republic of Belarus is much lower than in Western countries. This gap can be reduced with the increase of the availability of new technologies, technical and financial literacy of clients.

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