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ASSESSMENT OF COMPETITIVENESS OF COMMERCIAL BANKS AND METHOD OF DETECTION COMPETITORS IN THE BANKING MARKET

In a market economy particularly important assessment of competitiveness of the bank, because the market there are banks who compete for engagement and resource allocation. Under these conditions, the effectiveness of the bank depends on its competitive position and competitiveness. The need to analyze the competitiveness of the bank there all participants entities involved in the banks: the Bank's clients, potential investors, the bank's shareholders, regulatory authorities, international financial institutions, the media, employees of the bank, the bank's competitors. The goal they all reveal the real financial condition, its degree of reliability and competitiveness. Of particular relevance is the question of assessing the competitiveness of banks in the financial crisis. All this makes the strategic orientation of banks to occupy the leading position in the competitive environment, as well as maintaining and improving its competitiveness.

Analysis of recent research and publications.

Due to its exceptional urgency, the problem of research on the nature and characteristics of banking competition, as well as evaluating the competitiveness of banks, we found wide coverage in domestic and foreign literature. In particular, studies of this issue are engaged scientists as authors I. Andreev, N. Andrushkiv, W. Wolk, T. Hirchenko, G. Oleszczuk, F. Shpyg and others.

The issue of the competitiveness of the bank always pay attention to economists who study problems of the banking system. Great contribution to the development of structural analysis problems of competitiveness strategies such banks have foreign and domestic scientists: Porter, R. Fathutdynov, Yuri Zaruba, Alexander Kireev, Ivan Fomin, and others. With regard to the assessment of the competitiveness of commercial banks, they are much less studied (I. Voloshchuk, A. Dzyublyuk, A. Lavrushin, A. Galyts, Savluk M. et al.).

In the above-mentioned researchers it is revealed the nature and characteristics of banking competition, investigated the nature and modification of competitive relations in the modern banking market, examined main sources of competitive advantage of banks and their transformation. It is also investigated the question of the competitiveness of banks and their assessment, in particular - given the definition of the economic category, made efforts to offer its indicators and approaches to assessment. However, despite serious attention to issues of competitiveness among domestic banks as well as

among foreign researchers, methodological bases its assessment remain undeveloped for a number of reasons. First, in the scientific literature there is no clear and consistent interpretation of economic categories "competitiveness bank", which should be based, on the one hand the basic provisions and fundamental ideology of modern theories of competition, on the other hand - take into account the fundamental principles of banks as specific financial a special type of institutions and transformation of the nature of banking competition in the modern world. In this regard, the literature is not as clear and well-established set of indicators that would allow the bank to evaluate the competitiveness and efficient methodological tools that have transformed the assessment of various parameters in a single scale and allow the calculation of certain integral index of competitiveness.

The formation of article's purposes. According to the identified gaps in scientific researches, the main purpose of this article is to justify a set of indicators of competitiveness of the bank and offer a method of evaluation, completing their practical testing.

The main material research. Today, to improve the competitiveness of commercial banks need to develop adequate methodological tools that can detect and critical competitive potential in areas of banks and on this basis to create a mechanism to improve their competitiveness.

In the scientific literature different methods are marked to assess the competitiveness of commercial banks. They are mainly based on the assessment of the techniques of commercial banks, primarily financial, or such important characteristics of its activities as stability and safety. These methods differ only sources of information, covering areas of banking and consideration of the environment, the type used indicators construction tools, technologies calculation (Fig. 1).

Many foreign banks use in conducting strategic research and analysis of competition intensity of competitive forces model of M. Porter, who believed that to achieve competitive advantage possible if both perform three tasks:

1. Improving the quality and consumer properties product.
2. Reducing costs and preserving the highest possible level of prices.
3. Aspect products to targeted market segments.

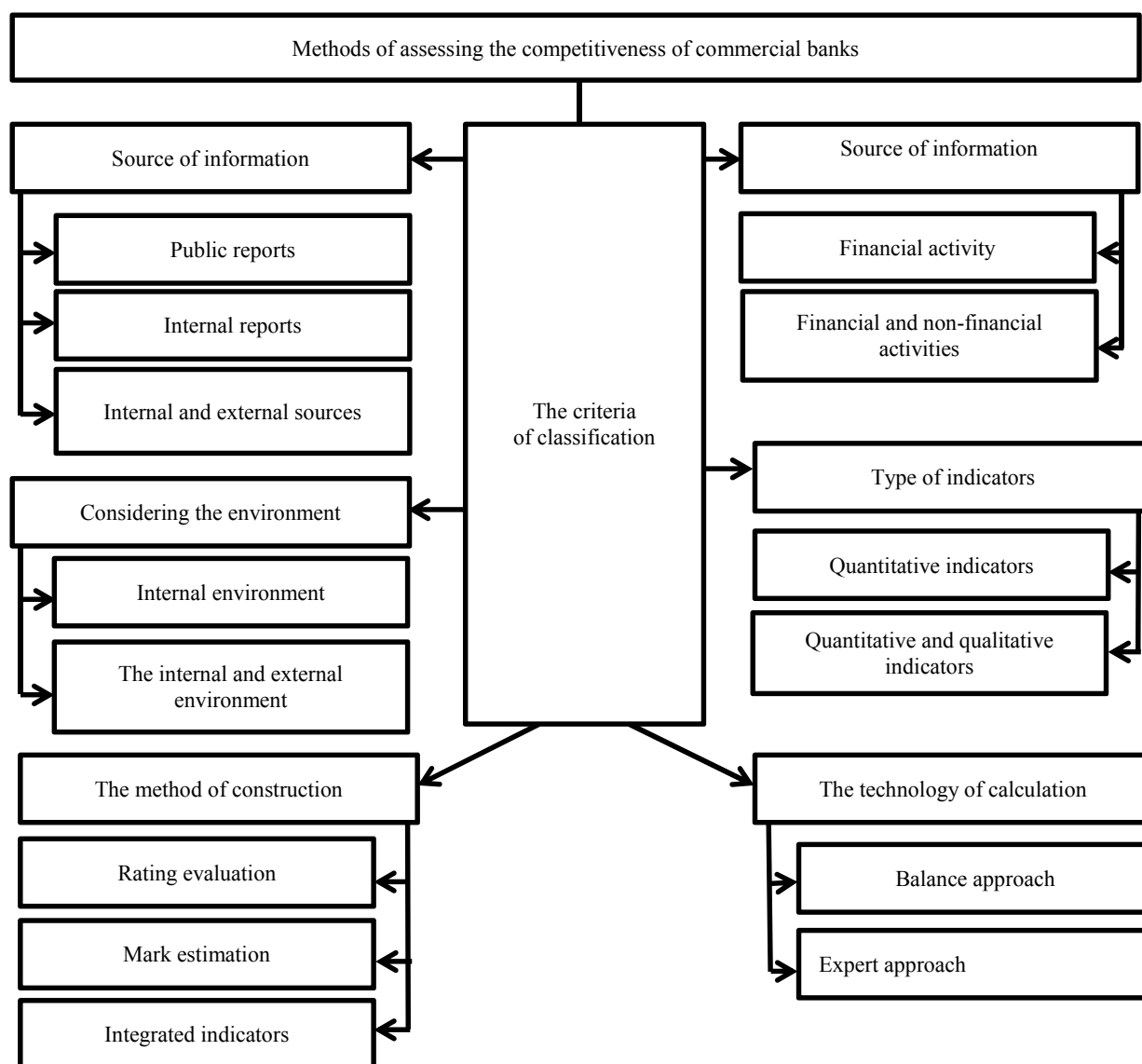


Fig. 1. Classification of methods for assessing the competitiveness of commercial banks

By the methods of assessment of commercial bank it is included known methodological development experts, banks, rating agencies, consulting companies - a system «CAMEL», methods of the Bank of England «RATE», rating agencies «Fitch», «Standart & Poor's», «Moody's», «Bank-rates», «MarkswobbRank & Report», consulting companies «BostonConsulting-Group», «FrankResearchGroup».

Also, there are many methods for assessing the competitiveness of commercial banks, which are developed by scientists and groups of experts under the leadership of V.Kromonov, A.V. Suvorov, D.K. Potapov and V.V.Yevstafyeva, A.G. Zaharyan, S.N. Kapustin and others.

Much of these methods is based only on the financial statements as a primary source of information on the activities of the bank and includes mainly quantitative. Thus, the method of estimating the significance of the

banks, the proposed by A.V. Buzdalin, is based on attracting multi evaluation methods of banking, expressed set of indicators, including: the total value of assets; the total value of commitments; the total amount of bank's own funds; the volume of individuals' deposits; the size of the budget accounts.

We believe that in certain benefits (a lot of criteria, the relative ease of selection information), this method does not give a complete picture of the competitiveness of the bank as focuses only on financial side its activities and balance data is not taken into account of qualitative characteristics of banking, and among the quantitative parameters contains only absolute figures, which creates difficulties with interpretation differences when comparing banks, different size capacities, and eliminates the possibility of comparing the efficiency of use. In addition, the method does not take into account the problem of assessing the significance of the calculation pa-

rameters are ignored criteria such as asset quality, the level of risk, capital adequacy, etc.

Methods that are used by rating agencies and consulting companies tend to include not only financial indicators (capital adequacy, liquidity, asset quality, the structure of liabilities, risks and profitability), but the indexes of market position of the bank (image, market share, customer base, geographical structure, specialization) and quality of bank management that the overall lets you display both quantitative and qualitative characteristics of banking.

There are several methods for assessing the competitiveness of banks that implemented efforts to expand the approach to assess the competitiveness of commercial banks by taking into account its investment attractiveness, economic and non-economic factors, the totality of quantitative and qualitative characteristics of banking, consumer preferences, competitive banking services as part of the competitiveness of the bank and as part of the internal and external environment.

The method proposed by I.A. Nikonova and R.N. Shamhunov comes from recognizing the need to assess the competitiveness of commercial bank not only for banks, competitors and customers, but also for investors who are considering the competitiveness of the bank from the standpoint of its investment attractiveness. The methodology identified the twenty most important quality criteria for assessing the bank's corporate clients and individuals, including the level of confidence in the bank, qualified staff, the popularity of the bank, the quality of services provided, development of the branch network, the bank's compliance policy interests of the region and others.

The method is developed by I.N. Rykov and A.A. Chernyshev, to assess the competitiveness of the bank allocated two blocks of indicators characterizing its stability and consumer preferences. Block sustainability of indexes includes five sub-blocks, coefficients of reliability, liquidity, profitability, etc., which calculated on basis of point scale. The method also provides account external factors - parity of interest rates on the main types of services. Under certain benefits of the proposed methodological approach it differs significant limitations because it does not reflect any of algorithm and calculation of consumer preferences and environmental factors, not technology determining points for the stability factor, no way to combine all indicators into a single indicator that reflects the level of competitiveness commercial bank.

The method, which is proposed by I.A. Spitsyn and Ya.O. Spitsyn, differs from the above, firstly, the clear construction of criteria of competitiveness and composition used indicators. It involves a comparative analysis of banks competing for criteria such as absolute and relative market share trends of change, the relative profitability of banking, the relative quality and cost of services provided, the emergence of new services, the degree of

concentration of the client base, relative capital intensity of bank . The overall levels of competitiveness of commercial banks, by the authors, based on the importance of peer review on meaning of indexes and bring them to a common point scale (50 points).

In our view, an undoubted advantage of method is assessment of the market share occupied by the bank in statics and dynamics, and quality characteristics of bank activity (quality of services provided), which, of course, adjust the results derived from the financial statements.

The competitiveness of banking services - an important component of the competitiveness of the bank - defines the importance of developing methodological tools for assessing the competitiveness of banking services. Appropriate methods are based on approaches that provide accounting:

- Qualitative parameters of banking services related to the performance characteristics of their sales;
- Segmentation models of distribution customer base;
- Consumer and economic characteristics of banking services based on the analytic hierarchy;
- Allocation product line with the analysis of feasibility of providing each service and tariff policy.

In some works methodological tools of assess the competitiveness of banking services built into the system for evaluating the overall level of competitiveness. So, Y.S. Kudasheva rightly observes that determine the competitiveness of services is one of the main parameters of the bank; while developing the method for assessing the competitiveness of the banking services author considers it is necessary to take into account the cost of banking services dependent on their quality, and conduct comparative description of the main banking activities of the bank and the key parameters of quality banking services.

Methods by Yu.Z. Kaidashev is based on calculation of the major internal and external performance of the commercial bank. Assessment of the internal environment of the bank is based on calculating the quality criteria of assets and liabilities, the bank's capital adequacy, profitability and profitability of its operations, the bank's image and competitiveness of services. Evaluation of the environment of the bank includes the criteria for the calculation of the state population, the real economy and the results of government regulation.

We believe that in the considered method it is combined qualitative and quantitative indicators, although a number of quantitative indicators developed to reflect the quality of the assets and liabilities, and capital adequacy, needs clarification (eg reserve ratio, defined as the ratio of reserve and loan debt , which is included of the indicators are not as assets and liabilities, and capital adequacy, etc.). The advantages of the technique include the account environmental factors of the bank. However, the proposed method of calculation shall be sub-

mitted not certain. If it is assumed that all banks competing in the same set of economic conditions, competitiveness is the ability of banks calculated under equal environmental conditions, the question arises: why do we need to consider the environmental criteria in an integral factor, because it does not affect the results of comparative analysis of competitiveness?

Of course, it seems that environmental factors account shall be determined by the choice of study. Thus, the analysis of the competitiveness of banks on a national scale is important to take into account regional differences in terms of (meso level), the scale of the

global economy we should include in addition the analysis of characteristics due to specifics of the national economy (macro level). If we assess the relative competitiveness of regional banks at the regional level, the account regional conditions common to all banks in the region, does not affect the results of the integral calculation. Thus, the method involves a multi-purpose account environmental factor.

Overall analysis of methodologies of assesses the competitiveness of the banks that are presented in the economic literature, can identify a number of major disadvantages (Table. 1).

Table 1

**The main disadvantages of methods for assessing the competitiveness of banks
(Personal opinion of the author)**

Disadvantage	Characteristic
Accounting for a limited number of factors	Most methods are based on internal information and does not take into account the state of the environment
Unrepresentative composition of parameters(indexes)	Several methods boils down to assessing only the quantitative characteristics of banking activity and does not reflect its quality indicators. Quantitative characteristics sometimes are just absolute terms that are less informative because of various complicating comparisons largest banks in the efficiency of their operation. In methods that include quality indicators that characterize not quantitative characteristics of the bank, these indicators are often unconsidered
Subjective character	Inclusion in the methods of qualitative indicators involves the use of peer review, which causes some degree of subjectivity. A similar situation arises when using the integrated competitiveness indicators of the bank when expert assessments are used to determine the significance of the contribution of private integral indicators
Static character	Methods that are based on the use of data at one period, to assess the current state of competitiveness of the bank, but do not reflect the dynamics of this state
Non-transparency	Closed nature of some methods does not allow understand how the calculation results of the assessment of competitiveness of banks
Limited of application	Methods based on confidential information cannot be applied by all market stakeholders

In connection with the above, the need to develop updated methodology for assessing the competitiveness of commercial banks, which could to some extent to eliminate. In our view, this method should reflect an understanding of the concept of 'competitiveness of commercial banks' choice of subject and study accounting factors determining the competitiveness of the bank and the identification of indicators that characterize it.

According to author's opinion competitiveness of commercial banks as integral characteristics of its operations, the bank's method of estimating the competitiveness involves the use of an integrated indicator that can be represented as a composition system of private criteria. The integral indicator, as opposed to private, provides a comprehensive picture of the competitiveness of the bank. At the same time the use of private indicators helps to identify the vast and critical position of the bank in certain areas of its operations, it is necessary for the formation mechanism of improving the competitiveness of the bank.

In our opinion the final integrated assessment should take into account important factors and criteria that shape the competitiveness of the bank, evaluation

and display the main consolidated group settings. Thus, these criteria can be expressed by a number of quantitative and qualitative indicators that should the most correct and fully reflect the quantitative and qualitative characteristics of the competitiveness of the bank because of how performance adequately express the essence of the phenomena studied depends evaluation results.

We believe in establishing competitiveness indicators of the bank should proceed with their compliance with certain requirements, the most significant of which are:

1. Informative (complete and versatile display information about the contents of the object of study);
2. Reliability (accurate and objective reflection of the investigated processes);
3. Adequacy (adequately reflected the changes taking place with the object of research);
4. Specificity;
5. Optimality (choice of indicators to avoid excessive detail with sufficient breadth of content object of study and minimize the cost of collection, processing and use of data);

6. Dynamism;
7. Comparability (possibility of comparison on the subject and the object of study period, the calculation methodology);
8. Complementarity (matching task, each figure should be focused on measuring progress in addressing specific tasks);
9. Additive (the ability to aggregate);
10. The complexity (compatibility and complementarity of indicators reflecting the totality of characteristics of the object of study).

According to the author's methodology comparability of performance achieved by transferring their counterparts in quality and bringing the total base, determined in accordance with specified levels of competitiveness.

Qualitative analogues is calculated as follows:

$$u_i = \frac{(x_i - x_{min})(N-1)}{x_{max} - x_{min}} + 1 \quad (1)$$

u_i – value analysis and quality of i -indicator of the competitiveness of the bank;

x_i – value of i -indicator competitiveness bank;

x_{max}, x_{min} – minimum and maximum values of i -indicator of competitiveness bank;

N – number of levels of competitiveness.

The number of target levels of competitiveness depends on the nature of the solving problem. In accordance with the objectives of our research, we have identified five levels of competitiveness:

- ✓ low;
- ✓ below average;
- ✓ average;
- ✓ above average;
- ✓ high.

Transformation of the rates in qualitative analogues is implemented by splitting the scale of values of each indicator on a number of intervals; thus the competitiveness index estimated the bank enters the interval, at the level of competitiveness in the adopted scale.

In this case the integrated indicator calculated by the formula:

$$Q_k = \sum_i (u_i * d_i) \quad (2)$$

Q_k – total weighted assessment of the competitiveness of the bank;

u_i – value of quality analogue of i -indicator bank indicator of competitiveness;

d_i – factor of significance of i -indicator.

When grouping performance analog on the degree of their dependence on the influence of internal or external environment banks integrated assessment of the competitiveness of banks is the formula:

$$Q_k = \sum_i (u_i * d_{BT}) + \sum_j (u_j * d_{BH}) \quad (3)$$

Q_k – total weighted assessment of the competitiveness of the bank;

u_i – values of analogue indicators, reflecting the impact of internal factors of competitiveness bank;

u_j – values of analogue indicators, reflecting the impact of external factors of competitiveness bank;

d_{BT}, d_{BH} – significance of factors internal and external factors.

When you select groups of indicators of the competitiveness of private banks criteria, the formula for calculating the integral indicator can be presented as follows:

$$Q_k = K_K + K_M + K_B, \quad (4)$$

Q_k – total weighted assessment of the competitiveness of the bank;

K_K – important criterion competitive banking services;

K_M – important criterion bank in the banking market;

K_B – criterion value retention capabilities bank of its position in the market.

Since each of the partial criteria of competitiveness can be expressed by a number of indicators, the value of private criteria defined in turn as the sum of the values that characterize its performance analog weighted their importance and the integral index formula is as follows:

$$Q_k = \sum_i (u_i * d_i) + \sum_j (u_j * d_j) + \sum_k (u_k * d_k) \quad (5)$$

Q_k – total weighted assessment of the competitiveness of the bank;

u_i – value of analogue indicators characterizing competitiveness criterion banking services;

u_j – values of analogue indicators that characterize the criterion of the bank in the market of banking services;

u_k – values of analogue indicators that characterize the possibility of retention criterion bank of its position in the market;

d_i, d_j, d_k – factors of significance indicators of the competitiveness of private banking criteria, local banks in the banking market and the possibility of the bank keeping its position in the market.

One of the important conditions is the correct choice of integrated assessment methods aggregation of indicators included in the basis of calculation. If the weights are determined arbitrarily, without sufficient theoretical or empirical evidence, the results of integrated assessment may be distorted.

The expert procedures are often used to determine the weights associated with a significant amount of time depends on the competence of the experts and is, as noted, subjective. To minimize the risk of subjective and incorrect assessments we propose to use to determine the relevance of indicators of competitiveness of banks methodological procedure based on the use of information entropy formula K.E. Shannon.

$$H = \sum_k p_k \log 1/p_k \quad (6)$$

H – amount of information;

p_k – probability K-events

This formula can be used to determine the spread of values for each indicator, if instead of using probability relative frequency of the random variable (evaluation) for each indicator will be used. Thus, all properties receive their value; while with changing characteristics over time and, accordingly, changing their significance

used an approach would adequately reflect the changes taking place.

Based on the selection criteria of competitiveness base of commercial banks, the results of comparative analysis methodologies to assess competitiveness and taken account of the requirements for performance, we have identified the following groups of indicators characterizing the basic criteria of competitiveness of banks.

Table 2

Criteria and indicators of competitiveness of commercial banks

Criteria	Indicator	
	Quantitative	Qualitative
The competitiveness of banking services reflects the attractiveness of the service to the consumer compared to competing services, the ability of the bank to effectively use your business potential	The cost of banking services in the context of the main types of tariffs for services	The quality of banking services in terms of their basic types: the breadth of the range of services provided; consumer's properties of services; speed of service delivery; the level of customer service and culture; sold quality of service; forms of promotion services
The place of banks in the banking market - describes the significance of the bank, its position in the banking market compared to competitors	The share of net assets of the bank in the total value of the net assets of the banks in the region; the share of deposits of individuals in the total value of bank deposits of individuals in banks in the region; share of enterprises and organizations involved in the total value of bank funds of enterprises and organizations involved banks in the region; the share of bank loans to individuals in the total value of loans granted by banks to individuals in the region; the share of bank loans to companies and organizations in the total value of loans granted by banks to companies and organizations in the region	Persistence and by developed market positions: universal bank; key areas of activity; development of new activities of the bank; the duration of the financial market; a developed network of branches and representative offices; the degree of participation of the bank in socio-economic life of the region
The ability of banks to retain market position - defined business potential bank, consisting of distinguished financial and non-financial components	The financial component: assessment of capital share of capital in liabilities, capital adequacy ratio, the level of capital intensity; rating liabilities: the share of obligations in liabilities, the share of deposits of private entrepreneur in the commitments, the share of enterprises and organizations in commitments efficiency ratio of borrowed funds; valuation of assets: the share of loan debt ratio, the share of overdue loan debt in the total loan debt, the ratio of reserves to assets and the level of highly liquid assets, efficiency ratio of the assets; the liquidity of the bank: quick liquidity ratio, current ratio, the rate of long-term liquidity; yield and profitability: return on assets, return on assets, return on capital.	No financial component: assessment of the quality and impact of bank owners, transparency of ownership structure, the presence of regulatory owners; evaluation of the quality of corporate governance of the bank; the image of the head, the effectiveness of organizational management structure, the impact on holders of bank management, protection of minority shareholders, clients and partners; effectiveness and independence of operational management, professional top management, personnel policy, the effectiveness of risk management, the level of technical and technological equipment, the quality of the information policy; the availability of non-financial risks: the risk of ineffective strategies, reputation risk, the impact of significant changes

Apparently, to determine the competitiveness of commercial banks in the evaluation system includes all the important parameters of their activities.

Comparison of competitiveness of commercial banks (both quantitative and qualitative) provided by their counterparts in quality translation by formula (1). The resulting figures are placed in appropriate intervals of the scale, which includes five levels of competitiveness. Integral criteria of competitiveness and private commercial banks calculated taking into account the importance of indicators - qualitative counterparts, which

are determined using the formula of information entropy.

Qualitative indicators are evaluated on a model that involves the use of a 100-point scale and method of "ideal bank" or "Happy competitor." Growth competitiveness is measured in the following way:

0-30 points - low level - bank outsiders that lose the competition, have competitive advantages and is uncompetitive in the banking market;

31-50 points - the level below average - weak banks are gradually losing competitive advantages and is unable to provide sufficient competitiveness;

51-70 points - average - banks followers with too few competitive advantages and do not have sufficient competitiveness;

71-90 points - above the average level - this level are trailing leaders banks that have sufficient competitive advantages and have potential for growth;

91-100 points - the highest level - this level with leading banks that have major competitive advantages and high level of competitiveness.

For practical assessment of competitiveness and determining the competitive advantages of commercial banks, using proprietary methods, we conducted research. The author chose to analyze group of leading

Ukrainian banks, which operate on the regional banking market - in Zaporozhye. The structure of the estimated group of banks included such leading banks as PJSC «Privatbank», JSC «Oschadbank», PJSC «PUMB», PJSC «Alfa Bank», PJSC «Ukrsotsbank», PJSC «OTP – Bank». The choice of these banks in the subject of research is due to the fact that they are active in all segments of the banking market and take an active position in the regional market.

The resulting assessments that determine the competitiveness of an integrated banking market, taking into account all aspects of banking and sources of competitive advantage can be presented in a table 3.

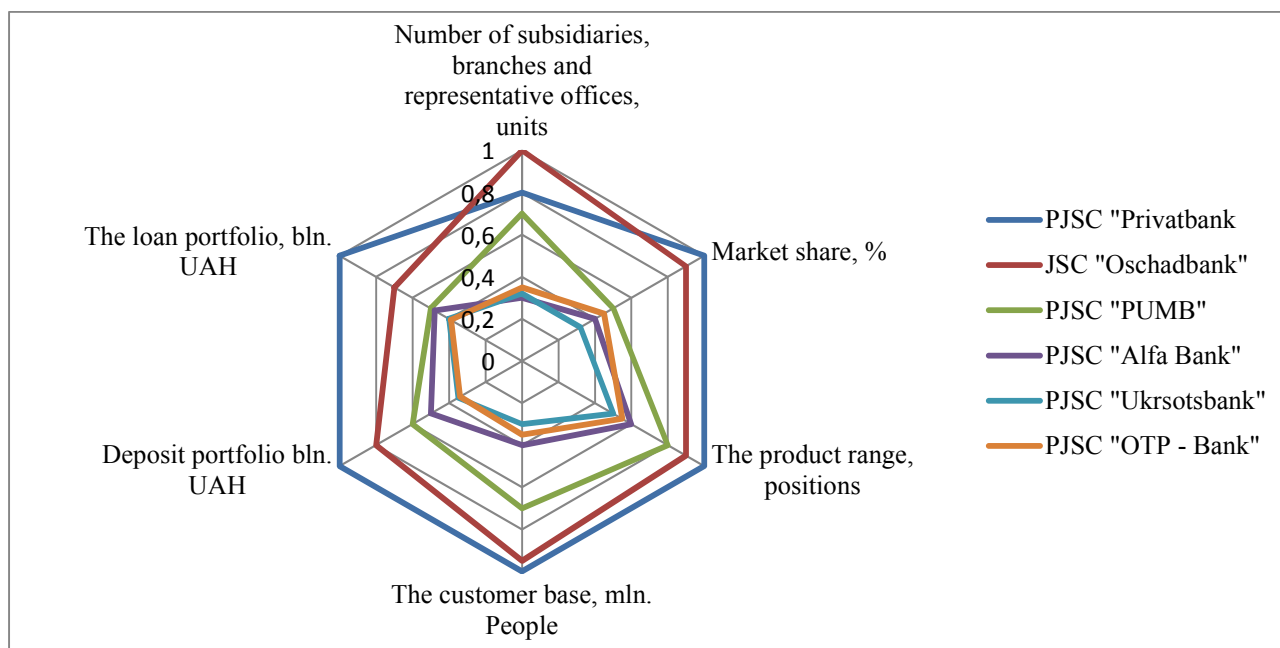


Fig. 2. Polygon competitiveness of banks in the banking market in Zaporizhzhya

Table 3

Integrated assessment of banks' competitiveness in the regional market of banking services in Zaporozhye

№	Bank	The competitiveness of banking services		The place of banks in the banking market		The ability of banks to retain market position		The overall indicator	
		Rating	Inter-pretation	Rating	Inter-pretation	Rating	Inter-pretation	Rating	Inter-pretation
1	PJSC "Privatbank"	91	Leader	95	Leader	91	Leader	92,33	Leader
2	JSC "Oschadbank"	72	Persecutor	91	Leader	96	Leader	86,33	Contender for leadership
3	PJSC "PUMB"	73	Persecutor	84	Persecutor	80	Persecutor	79	Persecutor
4	PJSC "Alfa Bank"	71	Persecutor	60	Follower	60	Follower	63,66	Follower
5	PJSC "Ukrsotsbank"	60	Follower	50	Weak bank	50	Weak bank	53,33	Weak bank
6	PJSC "OTP - Bank"	60	Follower	60	Follower	50	Weak bank	56,6	Follower

Conclusions. Practical application of the proposed technique has allowed banks to assess the competitiveness of the regional banking market in the city Zaporozhye. The estimation showed that the banking market in Zaporizhzhya undisputed leader is PJSC «Privatbank», which has sufficient competitive advantages in all areas and is able to significantly outpace its competitors. The main competitor of PJSC «Privatbank», to

lead now is JSC «Oschadbank», primarily due to its high market activity, a wide coverage of the regional market distribution network, strong customer base and product line banking. However, lack of operational efficiency and deterioration recently integrated quality management reduce its level of competitiveness. Among the promising banks, which can then become active persecutors leaders is to provide first PJSC «PUMB» and

PJSC «OTB Bank». These banks are developing quite dynamically and effectively as they observed high levels of operating activity. The key to this is greatly effective management, prospective customer base and high quality work with clients. Also we noted that an important role in ensuring the overall competitiveness of the banks owned by the quality of banking services that is offered.

Consequently, the proposed feature of the author's technique is to use a combination of:

- methods of multidimensional comparative analysis that takes into account not only absolute levels of competitiveness of each bank, but the degree of approximation to the minimum and maximum values of other banks;
- methods of quality statistics to calculate quality indicators and their analogs positioning interval scale competitiveness;
- ways of aggregating indicators to measure the competitiveness of banks based on the concept of information entropy and formula of K.E. Shannon guaranteeing objectivity of determining the relative importance of these factors in the formation of integrated indicator.

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Дерев'янюк О. В. Оцінка конкурентоспроможності комерційного банку та методика виявлення конкурентів на ринку банківських послуг

Статтю присвячено дослідженню методологічних та практичних проблем оцінки конкурентоспроможності банків на ринку банківських послуг. Досліджено методичні підходи до оцінки конкурентоспроможності комерційних банків, виявлено основні недоліки існуючих методик оцінки конкурентоспроможності банків. Розроблено методику оцінки конкурентоспроможності банку за допомогою інтегрального індикатора, який дозволяє отримати комплексне уявлення про конкурентоспроможність банку, сприяє виявленню як переважних, так і критичних позицій банку за окремими напрямками діяльності, що необхідно для формування механізму підвищення його конкурентоспроможності.

Ключові слова: індикатор, банківська конкуренція, конкурентоспроможність банку, конкурентні переваги банку, конкурентна позиція банку, інтегральна оцінка конкурентоспроможності.

Дерев'янюк А. В. Оценка конкурентоспособности коммерческого банка и методика выявления конкурентов на рынке банковских услуг

Статья посвящена исследованию методологических и практических проблем оценки конкурентоспособности банков на рынке банковских услуг. Исследованы методические подходы к оценке конкурентоспособности коммерческих банков, выявлены основные недостатки существующих методик оценки конкурентоспособности банков. Разработана методика оценки конкурентоспособности банка с помощью интегрального индикатора, который позволяет получить комплексное представление о конкурентоспособности банка, способствует выявлению как преимущественных, так и критических позиций банка по отдельным направлениям деятельности, что необходимо для формирования механизма повышения его конкурентоспособности.

Ключевые слова: индикатор, банковская конкуренция, конкурентоспособность банка, конкурентные преимущества банка, конкурентная позиция банка, интегральная оценка конкурентоспособности.

Derevyanko A. V. Assessment of Competitiveness of Commercial Banks and Method of Detection Competitors in the Banking Market

The article is dedicated to the research of methodological and practical problems of assessing the competitiveness of banks in the banking market.

It was studied methodical approach to the evaluation of the competitiveness of commercial banks, found the main shortcomings of existing banks competitiveness evaluation methods. It was developed the method of valuation of bank competitiveness through integral indicator, which allows you to get a comprehensive picture of the competitiveness of the bank, helps to identify a pre-emptive, and the critical position of the bank on individual areas of activity that is necessary for the formation of mechanism of increasing its competitiveness.

Keywords: indicator, banking competition, the competitiveness of the bank, the bank's competitive edge, the competitive position of the bank, integrated assessment of competitiveness.

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