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MODERN APPROACHES TO STRATEGIC MANAGEMENT OF BANK COMPETITIVENESS

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Summary. The article deals with theoretical approaches to the management of bank competitiveness and defines its concept. A complex model of management of bank competitiveness

is developed. A model is based on complex study of features of functioning and development of bank establishment in the conditions of competition market

Key words: *competition, bank competitiveness, management of bank competitiveness.*

In modern conditions there is a tendency to strengthen competition among Ukrainian banks, which are fighting for customers on their way to dominance in the market. Such struggle is largely determined by the level of each separate bank competitiveness. Therefore, a problem of management of bank competitiveness acquires the special actuality.

The aim of the article is to analyze theoretical and methodological approaches to bank competitiveness and to develop practical recommendations about management of it.

In this work the main approaches to determination of category "management of bank competitiveness" are researched and own understanding of this concept is offered.

The structural-functional model of management of bank competitiveness is developed, which includes 9 consecutive stages and is the basis for achieving planned competitiveness indicators.

At the second stage of management model "Assessment of the current level of bank competitiveness" it is proposed to complement the existing method the financial indicators of the risk (currency and credit) also analyzed the quality of assets (ratio of overdue loans, ratio of security of the credits).

Practical value of the received results consists in scientific and methodical recommendations about management of bank competitiveness, which are offered by authors and can be used in banks of Ukraine in order to increase their competitiveness.

Thus, at the present stage of Ukraine's banking system to ensure a high level of bank competitiveness in the conditions of growth of intensity of the competition is possible only on the basis of the effective organization of management of bank competitiveness based on management model of bank competitiveness and will allow to reach consecutive and stable growth, to realize opportunities and to avoid danger.

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