

Creating the Image of a Business Organization on the Example of the “Bank Saint-Petersburg”

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1. Provide the theoretical background of the concept of the image and the features of its formation in the banking sector.
2. Define the main goal, state research questions, and choose adequate research methods.
3. Conduct primary research on the structure of the organization's image and analyze the image of the "Saint Petersburg" Bank.
4. Evaluate and interpret the research results, and answer the research questions.
5. Based on the research findings, develop a recommended image maintenance program in a form of a project.

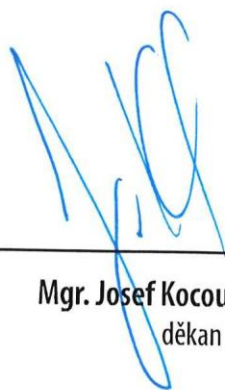
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ABSTRAKT

Předmětem studie je obraz PJSC Bank Petrohrad. Účelem práce je vyvinout program pro udržení image PJSC Bank Petrohrad. Předmětem studie je identifikovat roli PR nástrojů při vytváření pozitivního obrazu komerční organizace. Práce se skládá ze tří částí, teoretické, praktické a projektové části. Teoretická část práce se zabývá koncepcí a cíli marketingové komunikace, jakož i modelem prvků komunikačního procesu.

Teoretická část také popisuje teoretické základy formování obrazu obchodní organizace: podstatu obrazu obchodní organizace, typy struktury obrazu organizace, nástroje pro styk s veřejností při formování obrazu a Specifika formování obrazu v bankovním sektoru.

Praktická část je věnována vývoji programu pro zachování image PJSC Bank Petrohrad. Část představuje praktickou část: stručný popis studované organizace, organizační strukturu, analýzu image organizace, analýzu vnějšího a vnitřního prostředí, aplikované metody sociologického výzkumu a vypracoval program pro udržení image společnosti.

Praktická část také popisuje teoretické základy metod primárního výzkumu a výsledky jejich aplikace.

Klíčová slova: marketingová komunikace, public relations, image, bankovní sektor, klient, spotřebitel.

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ABSTRACT

The object of the study is the image of PJSC Bank Saint Petersburg. The purpose of the work is to develop a program to maintain the image of PJSC Bank Saint Petersburg. The subject of the study is to identify the role of PR tools in the formation of a positive image of a commercial organization.

The thesis consists of three parts, the theoretical, the practical and the project part. Theoretical part of the thesis is about the concept and goals of marketing communications, as well as the model of the elements of the communication process.

The theoretical section also describes the theoretical foundations of the formation of the image of a commercial organization: the essence of the image of a commercial organization, the types of the structure of the image of the organization, public relations tools in the formation of the image and the specifics of the formation of the image in the banking sector.

The practical section is devoted to the development of a program for maintaining the image of PJSC Bank Saint Petersburg. The section presents the practical part: a brief description of the organization under study, the organizational structure, an analysis of the organization's image, an analysis of the external and internal environment, applied methods of primary research and developed a program to maintain the company's image.

The practical section also describes the theoretical foundations of the methods of primary research and the results of their application.

Keywords: Marketing Communications, Public Relations, Image, Banking Sector, Client, Consumer.

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INTRODUCTION

In recent years, the success of the company directly depends on what kind of reputation and image it has in the market. A positive image is a tool for achieving various strategic objectives and goals of the company. The more the image is developed– the easier it will be for the company to advance in the market and surpass competitors in profit.

The image in the banking sector is formed on the basis of many factors. First of all, it is necessary to take into account how honest the bank is with its customers. Factors such as reliability and stability are fundamental in the formation of a positive perception. Understanding its responsibility to depositors and a reasonable credit policy also provide the bank with a stable status. Its visual component also plays a huge role for the bank's reputation. The presence of a corporate identity, clear slogans and clear positioning guarantees recognition and trust from the target groups of the public.

The relevance of the topic of this work is determined by the fact that currently a positive image of a commercial organization is its great advantage. Every year there are more and more competitors in the banking sector, so you always need to pay attention to what ideas about the company have developed among its target audience, as well as potential investors. All these factors influence the further success and development of the company.

The scientific novelty of this study is related to the definition of the role of PR tools in optimizing the company's image.

Not all banks consider it necessary to have a PR manager or a PR department. If there are any, insufficient emphasis is often placed on image formation. In such a large commercial organization as Bank Saint Petersburg, work on the image must necessarily be carried out in order to remain in high positions in the market.

Examining the literature on this issue, it becomes clear that the image of an organization can be strengthened with the help of various PR tools. In order to understand which tools to use specifically, it is necessary to clearly identify the strengths and weaknesses of the bank, analyze the activities of competitors and conduct a study based on all the above actions. The study will provide information about the company's activities and help determine which image maintenance measures can improve this activity. Based on the research, a program will be developed that is necessary to maintain the image of the object.

The object of research of this thesis is the positive image of PJSC Bank "Saint Petersburg".

The subject of the study is PR tools in the formation of the positive attitude in a commercial organization. The purpose of this work is to develop a program for maintaining the positive appearance of PJSC Bank Saint Petersburg.

To achieve the goal , the following tasks are set:

1. To study the essence of the concept of image, the features of its formation
2. Describe the structure of the organization's image
3. To study the specifics of image formation in the banking sector
4. To analyze the image of the Bank "Saint Petersburg"
5. Use the methods of primary and secondary research
6. Develop a recommended image maintenance program.

The empirical basis for the study is the documents and data obtained during the practice in the company, as well as interviews with employees of PJSC Bank Saint Petersburg, the results of the study.

I. THEORY

1 MARKETING COMMUNICATIONS

Recently, we have witnessed significant changes in the process of bringing goods to the market. Due to increased competition and saturation of many markets with goods, it becomes insufficient to have good products and services. To increase sales and profit, it is necessary to convey to the consumer the benefits of using a product or service. Today, it is important to clearly position the product on the market taking into account the wishes of the consumer and to designate the value of the customer's trademark relative to the competitor's brands. Moreover, behavioral attitudes are constantly changing. (Blakeman, 2018)

Therefore, a company in a competitive market that does not take into account these factors, and, consequently, does not pursue an active communication policy, is doomed to failure.

Marketing communications allow the company many things, for example: (Musician, 2019)

1. Provide reliable information to prospective consumers about their product, services, and sales conditions
2. Convince the buyer to give preference to these products and brands, to shop in certain stores
3. Force the buyer to act is to direct the consumer's attention to those goods and services that the market offers at the moment
4. Direct the actions of the consumer, that is, to use their limited monetary resources precisely for the product or service that the company promotes to the market.

Thus, in order to achieve all of the above goals, the company needs much more than just to create a product, assign a suitable price for it and ensure its availability to target audiences, the company must communicate with its customers. And it is on the effectiveness of the latter that sales and profits depend today.

1.1 The concept and essence of marketing communications

Marketing communications is a concept according to which a company carefully thinks through and coordinates the work of its numerous communication channels to develop a clear, consistent and convincing view of the company and its products. Creating integrated marketing communications involves identifying the target audience and developing a carefully coordinated promotion program to get the desired consumer response. Also, very often marketing communications are aimed at solving acute problems of the target market

related to consumer awareness, company image or customer preferences. This approach to the transmission of information limits the process in time and makes it too expensive; in addition, most marketing messages are transmitted to the wrong people at all. Today, marketers are beginning to consider communications as a long-term management of the purchase and sale process. In other words, management begins in the period preceding the purchase and extends to the time of purchase, to the period of use of the purchased goods and to the subsequent period. (Caywood, 2018) Since all consumers are different, the company must develop separate communication programs for each of the market segments, for each niche segment, and even for each individual buyer. Especially considering the achievements of the latest technologies in the field of interactive communications, companies should ask themselves not only the question "How to convey their information to the consumer?", but also "How to make sure that consumers can transmit their information to us?" The main elements of marketing communications are advertising, sales promotion, personal sales, direct marketing, public relations, packaging, retail promotion activities, organization of special events, souvenirs, industrial exhibitions, other planned and unplanned appeals. (Sharkov, 2015)

At the same time, it should be emphasized that the role of the marketing communications system is constantly increasing. Obviously, in a saturated market, it is not enough to create an excellent product. Success can be achieved only when the seller establishes a relationship, mutual understanding with the buyer, creates an atmosphere of openness and mutually beneficial cooperation.

Thus, marketing communications are carried out to strengthen the consumer's commitment to the company and to the product. The main element in such activities is the promotion package.

1.2 Marketing Communications Promotion Complex

Promotion is a set of techniques and activities aimed at establishing and maintaining certain relationships with target audiences planned by the organization in order to form and stimulate demand and improve the image of the company in the eyes of these audiences. This complex includes advertising, sales promotion, personal sales, PR. Each element of the promotion complex has specific techniques and methods. However, they all have one goal — to contribute to the successful solution of strategic and tactical tasks of implementing the

marketing concept. Due to the correct combination and use of all four components of the complex, the so-called promotion of goods to the market is ensured. (Musician, 2019)

It should be borne in mind that the proper impact of the communication system – changing the behavior of the buyer in favor of the company - can be achieved only if the following conditions are met: (Geresimenko, 2016)

- events are held systematically, not on a case-by-case basis
- when developing the structure of the communications complex, the features of the product and the stages of its life cycle are taken into account

From the point of view of the marketing communication strategy, the division of goods into two large groups is of fundamental importance: consumer and industrial goods. Goods purchased for personal or intra-family use without the purpose of further resale are called consumer goods. Goods purchased by organizations or individuals for the purpose of using them for the production of new products, resale or solving other commercial tasks are called industrial goods. (Geresimenko, 2016)

The main efforts of marketing communications should be directed to the implementation of the following actions: (Golubkov, 2010)

- personal sales
- sales promotion measures, especially if representatives of the seller's company participate in them
- advertising in special publications, providing full information about the product, and the use of hotlines or Internet addresses, through which the buyer can specify the technical parameters of interest to him

To sum up, marketing communications aimed at consumers of consumer goods usually use more emotional appeals. They often focus on mass sales through television and print advertising, on measures to stimulate sales at the point of purchase and on strengthening public relations in order to ensure consumer confidence and remind them of the positive image of the product. Personal sales are more appropriate in cases where a consumer product turns out to be quite expensive or technically complex and therefore requires a demonstration of its application and explanations from a specialist.

1.3 Development of a marketing communications plan

The marketing communications strategy harmoniously fits into the company's management structure and is a key element of the marketing strategy. The hierarchy of strategic planning at the enterprise is as follows: in the first place is the general strategy of the company, from it follows the marketing strategy, from which, in turn, follows the strategy of marketing communications. (Mann, 2013)

When drawing up a marketing communications plan of any type, its objectives should coincide with the objectives of the marketing plan, the main objectives of which, in turn, are based on the objectives specified in the strategic plan. The marketing communications plan includes several sections, which are described below. The question may arise that the initial stage should be marketing research, and not the formulation of tasks. However, this will mean that specialists do not have all the necessary information to make a plan. In this case, it is obviously necessary to conduct market research. (Novatorov, 2016)

A preliminary analysis is necessary first of all to evaluate the available resources, as well as to analyze the marketing strategies of competitors.

The situation analysis includes: an analysis that takes into account the past aspects of the company's activities in terms of marketing indicators; its strengths and weaknesses; an assessment of the situation in which the company operates in terms of potential opportunities and threats. It can also take into account the key factors that affect the future of the company. (Sharkov, 2015)

The studied aspects of the company 's activities can include: (Sharkov, 2015)

- competitive marketing communication and advertising strategies
- consumer behavior
- communication and advertising opportunities in the market
- international experience (best practices from related industries)
- distribution channels; promoted product

At the same time, the following tools can be used: marketing research; sales department reports; R&D department conclusions; SWOT analysis (analysis of strengths and weaknesses, as well as opportunities and threats). (Marsh, Guth, Poovey, 2017)

In order for the set goals and objectives of the plan to be reliable, it is necessary to investigate the following indicators:

Brand awareness (brand awareness) - determines the percentage of potential consumers who know (remembered) about the existence of a trademark. (Mann, 2013)

There are two levels of awareness: spontaneous (active) and with a hint (passive). Spontaneous brand awareness is determined by the respondent's request to list all known brands in a certain product category. When a hint is needed, then we are talking about passive awareness. This indicator is especially important for new brands, since brands that have been on the market for a long time usually have consistently high indicators of brand knowledge with a hint. (Arens, 2016)

Advertising awareness is similar to the brand awareness indicator and characterizes the percentage of potential consumers who have seen/heard advertising. (Arens, 2016)

There are also two levels of advertising awareness: active and passive. For brands actively supported by advertising, there is a strong interdependence between brand knowledge and advertising knowledge. (Blakeman, 2018)

Positioning is the process of finding a market position for a product or company that will favorably distinguish it from the position of competitors. This process is based more on emotional and subjective factors and to a lesser extent depends on the specific properties of the product or clear criteria for evaluating the company. (Rossiter, Percy, Bergkvist, 2018)

Consumer preferences are the preferences of the buyer in choosing a particular brand. Depending on the product category, when making a purchase, the consumer chooses from a limited number of brands, the name and image of which he keeps in mind. (Wilson, Ogden, 2019)

Reputation, corporate image - value characteristics (such as honesty, reliability, responsibility, decency, etc.) caused by the general idea (consisting of a set of beliefs and feelings) that a person has about the organization. (Littlefield, 2022)

Requirements for goals can be formed based on the SMART model: (Irial O'Farrell, 2020)

s - specific (specific, specific)

m - measurable (measurable)

a - achievable (achievable)

r - relevant

t - time bound (limited in time)

The ability to formulate goals correctly provides about half of the success, because on their basis it becomes clear what needs to be done to achieve them, and how to determine whether you have achieved them or not.

Among the main types of target audiences, as a rule, there are: (Littlefield, 2022)

- primary - buyers
- secondary - professional communities (partners, dealers, suppliers, journalists and columnists, potential customers, shareholders, company employees, etc.)

The following principles of segmentation of the target audience are distinguished: (Allred, 2022)

a) geographical (region, type of settlement, population density, climate)

b) psychographic (social class, lifestyle, personality type)

c) behavioral (the reason for making a purchase, the desired benefits, the status of the user, the intensity of consumption, the degree of commitment, the degree of readiness of the buyer to perceive the product, the attitude to the product)

d) socio-demographic (age, gender, family size, income level, occupation, education, profession, national consumption characteristics, etc.)

Having identified the target groups (segments) that the MC strategy will focus on, it is necessary to formulate key communication messages for each of them.

The primary target audience is buyers. The message for this audience can be of the following types: (Durham, 2020)

- functional message - concerns the perception of the usefulness of a product or service associated with the brand
- social message - concerns the user's ability to identify with the group
- emotional - concerns the brand's ability to evoke emotions, provide mental support

As a rule, information is conveyed to the secondary target audience through PR (public relations) through the mass media.

Since secondary target audiences are, as a rule, professional communities, articles and thematic broadcasts are primarily used, and not simple advertising. The basic communication model consists of three elements: the company, the media and target groups.

A more detailed analysis of the communication model identifies five main communication components: (Arens, 2016).

- determination of the key topic of a communication message based on filtering of available (incoming) information
- formulation of the key message
- coding of the message by means of marketing communication tools
- broadcasting (transmitting) a message to target groups
- receiving messages by target groups, analysis and reaction.

The definition of a communication kit for different markets depends on the type of target market the ways in which marketing communication kits are assembled vary greatly.

In a business-to-business market, or in industrial marketing, the main role is usually played by sales, which are supported through exhibitions and direct communications based on various databases. In this case, a relatively small share of the total marketing communication budget is allocated for advertising. (Keith, 2023)

With consumer brands, the situation is exactly the opposite: advertising is most often allocated the largest share of the communication budget, followed by the share intended for sales promotion campaigns. Some consumer services, such as fast food, require, in addition to advertising, significant spending on sales promotion campaigns, as well as focusing the content of the transmitted messages on the personal characteristics of the services provided. Here, the two key variables by which consumers usually evaluate such a business are its image as a whole and the employees who represent it. Therefore, the main elements in the marketing communication kit are the design of premises and the training of personnel directly interacting with consumers. When choosing and planning marketing communications tools, it is also necessary to take into account the most expected consumer reaction to a particular communication set. (Chernev, 2019).

To sum up, the time required to influence the market of various marketing communication tools varies in a very wide range. Those tools that are applied to the consumer when he makes a purchase decision, for example, an assistant in a store or a price discount campaign,

have an immediate effect on sales. And such tools as advertising and PR affect the consumer remotely in terms of time and space: they are often not used where the buyer makes a direct decision, and therefore are less likely to have an immediate effect on sales. They are usually messages whose main purpose is to provide brand support and build awareness about it, rather than stimulating immediate buying activity.

1.4 Criteria for choosing marketing communications

The choice of marketing communications tools in a particular situation is determined by such factors as the nature of the market; promotion goals; the nature of the product; the stage of the product life cycle; price; financial resources available for promotion. (Dushkina, 2014)

1. **The nature of the market.** If the market represents a limited number of buyers, personal sales can be effective. However, if there are many potential consumers and they are geographically dispersed over a large area, the costs of personal sales may be unacceptably large. Extensive use of advertising makes sense for such markets. (Jeffkins, 2014)

The type of consumer also influences the choice of means of communication. Personal sales work better in a target market consisting of organizations than in a target market consisting of end consumers.

2. **Promotion goals.** The purpose of communication may be to communicate factual information through cognitive appeal. In this case, Public Relations, analytical article, press release can be used. If the purpose of promotion is to achieve the effect of location, then sales promotion can be used. The purpose of promotion may be to consolidate the consumer's buying habits, for which repeated advertising and sales promotion are used. (Kotler, 2003)

3. **The nature of the product.** Standard products with minimal maintenance requirements are usually less dependent on personal sales than products made by special order, or products that require frequent support and maintenance. Consumer goods are more advertised than business products. (Caywood, 2018)

4. **The stage of the product life cycle.** At the stage of entering the market, it is necessary to inform potential consumers about a new product. Sales staff contact marketing intermediaries, encouraging them to take the product. Trade shows showcase products to potential dealers and end consumers. Advertising and sales promotion at this stage create awareness and stimulate initial purchases. (Rossiter, 2018)

5. **Price.** Advertising dominates the set of means of promoting products with a low price per piece, since personal sales have high contact costs. Such costs make personal sales an unacceptable means of promoting low-price goods and services. When reaching a mass audience through advertising, the cost of contact is small. Therefore, advertising is often used in the promotion of chewing gum, carbonated drinks, beer, light snacks. (Evans and Berman, 2002)

6. **Financial resources available for promotion.** Showing a 30-second video on television during the Super Bowl broadcast in the United States costs two million dollars. Although the cost of contact may be small, a promotion budget of this size is not available for most companies. However, showing a video report on local or cable television can fit within the budget of many large and medium-sized companies. (Wilson, 2019)

To decide on the choice of means of promotion, marketers seek to assess their importance in the formation of sales. It's important to consider which aspect of the promotion package leads the buyer to decide to buy a specific brand of computer. Perhaps one factor, such as the seller's qualifications, had the greatest impact. However, the fact is that all the elements of the complex have done their part in making the sale. Advertising has been effective in creating general awareness and, possibly, a positive attitude towards the brand. Sales promotion - free software led to the decision to visit the store. Personal sales turned out to be the most effective, effective at the end of the sale.

1.5 Stages of marketing communications development

According to the theory of communication, its main goal is to influence the recipient, which will provide a favorable reaction for the communicator. The communicator must accurately imagine the most important characteristics of the audience to which he intends to address. (Novatorov, 2016)

Based on this, it is possible to distinguish the stages of development of marketing communications: (Novatorov, 2016)

- Definition of the target audience.
- Determination of the purpose of information transmission and possible reaction.
- Preparation and creation of a communication message (impact).

- The choice of the means of transmission of the message (the implementation of the impact).
- Tracking feedback – getting the reaction of the target audience.

Definition of the target audience. The target audience is a set of potential or actual (actual) consumers who make purchasing decisions or influence them. In addition, the target audience includes people who do not buy products themselves, but make a purchase decision, or those who can influence this decision. The right choice of the target audience determines the decision of the communicator about what, how, when, where to say it and who should do it. This is important for the correct identification of the degree of customer readiness, i.e. distribution of consumers according to the steps of the previously defined hierarchy of communication effects, which correspond to the already listed states of the buyer until the moment of making a purchase decision. (Rossiter, 2000)

The target audience can be in any of the seven states of customer readiness: awareness, knowledge, predisposition, preference, conviction, purchase, purchase approval. (Novatorov, 2016)

It is important to consider the first five of the seven named states of customer readiness.

Awareness. First of all, the marketer should find out how much the target audience is aware of the products offered (specifics, quality) or the company producing it (fame, duration of work in the market, main competitors). (Oiner, 2012)

Knowledge. The target audience may know about the existence of the company or its products, but no more. The firm needs to find out which part of potential buyers have only heard about this model, which knows at least something about it and which knows almost everything about it. (Ambler, 2001)

Predisposition. Alternative actions on the part of the communicator are possible. Decisions depend on the nature of the answer to the question of whether the target audience knows everything about the product or does not know anything about it, and if they do, how they relate to it. If potential buyers already know about the new product, the task of the company's marketing staff is to create a positive attitude towards the product, i.e. to lead to a state of customer readiness. (Westwood, 2000)

Preference. The target audience may like the product, but this does not mean that they will give preference to it. In this case, the communicator should try to form a preference among

buyers, emphasizing the quality, advantages of the goods, services accompanying the goods (service, etc.), etc. (Golsmith, Brown and Foxall, 2001)

Conviction. The target audience may prefer this product, but doubt the need to buy it. In other words, the buyer prefers a certain product rather than its analogues, but is not completely sure that this product should be bought. (Durham, 2020)

The implementation of the communication program is impossible without prior collection of information. The company needs information about the real and potential size of the market; competitors; products they produce; methods of selling and distributing information; intermediaries and their capabilities. (Novatorov, 2016)

Communication goals should be clearly defined in terms of content, as well as in time and space. (Rossiter, 2000)

Different information means can be used sequentially or simultaneously, and the communication program may include participation in fairs and exhibitions; presentation and demonstration of equipment; distribution of samples; messages in the special press. Special attention should be paid to technical documentation. (Wilson, 2019)

Communication activities need to be monitored and evaluated for effectiveness. This is necessary regardless of whether it is an advertisement or a sales promotion operation. Too large sums are involved, and failure can cause serious damage to the enterprise. (Keith, 2023)

As a rule, the effectiveness of communication activities is determined by testing, which is carried out on the basis of a random sample study from the target audience. Testing is possible at the beginning of the communication planning process, at the stage of implementation of the communication impact and even after its completion. All of these types of testing allow you to verify the appropriateness of the chosen line of behavior. (Novatorov, 2016)

After carrying out communication activities, it is necessary to give a comprehensive generalized assessment of their effectiveness. (Rossiter, 2018)

To sum up, many manufacturers are content with only comparing the volume of sales before and after the communication event. The results of such a comparison, in fact, do not mean anything. It is more correct to compare factors that differ in stability and constancy, while the comparison of the results achieved with the data on the control group of persons who are not exposed to communication actions is most indicative.

1.6 The place of image within marketing communications

The image is the image of the company in the minds of the target audience. Attributively, the image is transmitted to the consumer through sensory channels - verbally, visually, etc., but the process of its formation is much more complex and affects the personal and ideological attitudes of each individual consumer in the reference social environment surrounding him. (Dachaeva, 2017)

Image is the "credit of trust" of customers, their loyalty and, as a result, high performance indicators of the company's activities - profit, sales volume and others. The client understands that the company will not let him down, will not deceive expectations, and prefers it to other firms. (Klikova, 2017)

In the conditions of ever-increasing competition, the importance of marketing communications is increasing. High quality or low price have been and remain significant factors of attractiveness and competitiveness, but a competent communication policy of manufacturers and sellers of goods and services is beginning to play an increasingly important role. (Matrone, Tortoli, 2019)

One of the most difficult, but priority areas of the communication policy of companies is the image policy. As practice shows, today the reputation of an enterprise is the most important indicator of its competitiveness and a factor, determining successful activity in the market. (Klikova, 2017)

According to experts, the struggle in the market is now mainly conducted not between firms and their products, but between their images. Many people believe that image issues are relevant only for large enterprises. However, this is not true. Small businesses should pay no less attention to this issue. (Panasyul, 2017)

Among the modern methods of forming the image of an enterprise, scientists distinguish mainly means of marketing communications, among which are: (Panasyul, 2017)

PR events - planned ongoing actions to establish and consolidate mutual understanding between the company and the environment. These are presentations, exhibitions, sponsorship events, press conferences corporate identity is a set of artistic, textual and technical components that provide visual and semantic unity of the company's products and activities, information coming from it, internal and external design.

The most modern and popular means of forming an organization's image is the Internet. An integral part of the process of creating a favorable image is indirect advertising in the media. The most popular way to use the media is presscleeping - a selection of positive articles from newspapers and magazines about the company. (Ambler, 2001)

Successful corporate image formation requires the performance of five main management functions: management, planning, control, organization, motivation and coordination. The process of image formation is evaluated by qualitative and quantitative indicators. Qualitative indicators include goals, content, technologies, structure and performers. Quantitative – terms, economic efficiency, costs, results. (Jobber, 2000)

The image has its own structure, it is described parametrically and modeled as well as the process of its formation. The image has its own characteristics, these are: the duration of the existence and stability of the image, a set of perceived and measurable properties of the organization, the level of positivity/ negativity, the perception group, optimality, activities and costs of creating and maintaining the image, weights and values of property assessments. (Irial O'Farrell, 2020)

The structure of the corporate image, formed on the representations of various groups of the public that relate to the company in any way, consists of eight points:

1. The image of a product (service) is made up of people's ideas about the unique characteristics that, in their opinion, the product possesses. This parameter includes the functional value of the product (a distinctive benefit, a trait that a product or service provides) and what provides the product with special properties - additional attributes. Additional attributes can be divided into two groups: necessary (set of properties, name, quality, packaging, design) and supporting (delivery, after-sales service, installation, payment terms, warranty). (Evans and Berman, 2002)

2. The image of consumers of the product. Lifestyle is one of the components of a lifestyle. It includes individual psychological and social characteristics of a person and his behavior in society. Experts in social psychology identify three main factors of lifestyle lifestyle: individual personal values or orientations; attitudes and interests of a person reflecting her system of life orientations, interests and opinions of a person; personality activity.(Matrone, Tortoli, 2019)

Value orientations – any attitudes, beliefs of a person that life's strategic goals are correct and worthy. (Caywood, 2018)

Personal interests are needs that are significant for a person, cognitive processes. The activity of a personality is the characteristics of the behavior of an individual and the way of spending time. (Jeffkins, 2014)

The social status of a consumer is an indicator of the position of consumers of a product in society, which is based on the existence of such social positions as gender, age, education, profession, family life cycle, etc., as well as an assessment of the significance of these positions expressed in the concepts of "prestige", "authority", etc. (Ushakova, 2013)

Consumer characteristics that come out of such human traits as openness, liberalism, love of life, active lifestyle, modesty, love of extreme sports.

3. The internal image of the organization is the employees' ideas about their organization. In this case, the employees of the organization act as an important source of information about the company for external stakeholders. The main determinants of the internal image are the culture of the organization and the socio-psychological climate. (Panasyul, 2017)

The culture of the organization. Personnel management involves a multi-level nature. All levels contain a number of systems. The first level includes the degree of social adaptation, which includes a system of recruitment and training of personnel, which contribute to the early development of the company's culture and its form of subject activity. If in the course of successful adaptation, new employees become carriers of the company's culture and, as a result, pass it on to a new generation. The second level can be called the "relationship level", because it consists of the following systems: the system of internal communications, the system of power, or the relationship of leadership and subordination, which mediate the relationship of the manager and subordinate and between employees and also the system of relationships with the internal environment. And finally, the third level (motivation level), which includes a system of certifications, that is, a system of social transfers, a system of rewards and identification. The third level has a special significance due to the fact that the identification of personnel with their organization means that all their goals, both personal and goals in the role of personnel coincide with the goals of the company. A person who shares the values and goals of the company in the course of doing work relies primarily on his own motivation, which does not require long-term stimulation. This result can be achieved mainly only by cultivating external signs of belonging to the company, and thanks to a number of other symbols of the company, for example, such as a corporate legend, anthem, founder of the company, etc. (Carter, 2001)

Culture represents the norms and values accepted in the organization, filling the entire system with clear content, the distinctive features of which form communicative interests. Systems that are cultural products of an organization also reproduce and support it, therefore they can be called organizational culture. (Cutlip, 2000)

The socio-psychological state of the team is the result of the overall activity of the team, their relationships within the team and among themselves, conditioned not so much by objective conditions as by the subjective need of people for communication and its satisfaction. Thus, the socio-psychological climate of the company is considered as satisfaction/dissatisfaction of the members of the organization with interpersonal relationships, manifested in the opinion of V.V. Boyko. in the following group effects: mood and mood, collective opinion, personal well-being and assessment of the living and working conditions of the individual in the team. (Allred, 2022)

The fundamental factors determining the nature (positivity, indifference, conflict, etc.) of interpersonal contacts of employees of the organization are presented. (Kroft, 2000)

Factors determining the socio-psychological climate of the team:

The difference and general provisions in socio -demographic characteristics, the system of values and social attitudes (which are of fundamental importance for the subjects of interaction), as well as particularly important psychological features of interacting individuals. (Blakeman, 2018)

Environmental variables, or situational factors: ambient temperature, crowding in the room, illumination, etc. Cultural context, or subculture of the group in which the communicating individuals are included. (Jobber, 2000)

4. The image of the founder and the main leaders of the organization includes ideas about the intentions, motives, abilities, attitudes, value orientations and psychological characteristics of the founder of the company or the head based on the perception of characteristics open to observation, such as appearance, socio-demographic affiliation, features of verbal and non-verbal behavior, actions and parameters of non-professional activity. (Ushakova, 2013)

Appearance is the first characteristic of a person by which he will be identified and draw certain conclusions. Appearance is one of the components of nonverbal data about a person. (Staton, 2000).

The timbre of the voice, volume, tone, accent, pronunciation, smile, facial expressions, gaze, gestures – all these are features of nonverbal and verbal behavior. (Reye and Trout, 2001).

Socio-demographic affiliation is family status, level of education, age, gender, level of financial security. (Kroft, 2000).

An act is how a person will behave in a given situation.

The parameters and actions of non-professional activity are the behavior of a person outside of work and without the use of professional qualities. These include: hobbies, family environment, social background, etc. (Sharkov, 2015).

5. The image of the staff. The cumulative image of the company's employees, which manifests itself in the form of communication with customers, a uniform style of clothing, in uniform. (Staton, 2000)

6. The visual image of an organization is a representation of an organization created on the basis of visual perception and fixing information about its corporate identity. One of the most important structural elements of an organization's image. It includes corporate identity, which creates visual uniformity of the company. Corporate identity is achieved with the help of a design that is created specifically for a specific organization. (Jobber, 2000).

7. The social image of an organization is a representation of the general public about the social goals and the role of the organization in the economic, social and cultural life of society. (Allred, 2022).

The company's philosophy, mission, environmental and social responsibility are components of the social image.

8. The business image of an organization is the idea of an organization as a subject of a certain activity. The components of an organization's business image are business activity (market share, use of innovative technologies, sales volumes, variety of goods or services, pricing policy) and integrity of entrepreneurial activity. (O'Shaughnessy, 2001).

2 THERETICAL FOUNDATIONS OF THE IMAGE'S FORMATION IN A COMMERCIAL ORGANIZATION

One of the important aspects of the overall perception and evaluation of an organization is the impression it makes. Regardless of the desires of both the organization itself and public relations specialists, image is an objective factor that plays an essential role in evaluating any social phenomenon or process. The concept of "image" comes from the Latin *imago*, associated with the Latin word *imitari*, meaning "imitate". According to Webster's explanatory dictionary, an image is an artificial imitation or presentation of the external form of an object and, especially, a face. It is a mental representation of a person, product or institution, purposefully formed in the mass consciousness with the help of publicity, advertising or propaganda.

A positive image is of enormous importance for any enterprise. A strong corporate image becomes a necessary condition for a firm to achieve sustainable and lasting business success. And there is a perfectly reasonable explanation for this. Firstly, a strong image of an organization gives the effect of an organization acquiring a certain market power, in the sense that it leads to a decrease in price sensitivity. Secondly, a strong image reduces the substitutability of services, which means that it protects the organization from competitor attacks and strengthens its position with respect to substitute goods. And, thirdly, a strong image facilitates the company's access to various kinds of resources: financial, informational, human, etc.

2.1 The essence of the image of a commercial organization

At the moment, there are a large number of different companies on the market, regardless of the industry. Each of the companies strives to provide all the amenities for the client, make a positive impression and make sure that the client comes back again and again. These goals can be achieved with a good image. In addition, the image affects the internal state of the organization, the atmosphere among employees and how management is perceived. In this regard, the formation of a positive image for a commercial organization becomes extremely relevant.

In order to define the concept of "organization image", various literature has been studied. The materials of Khan D, O'Shaughnessy J, M. R. Dushkina, I. M. Alyoshina, K. Allred, M. D. Dachaeva, O. L. Gnatyuk, Staton J., and others, Filippova S. Yu. and Kharitonova Yu.

S., Carter G., Panasyuk A. Yu., Sharkova F. I. were considered. Based on the results of the analysis literary sources, it can be concluded that the authors approach the definition of this concept in a similar way. Many of the authors consider the image to be a representation of the organization among the public, others describe such a concept as a "corporate image" due to the fact that it is more relevant at the moment.

Khan D (2000) defined image as "the idea of an organization as a subject of a certain activity". An image is an image formed in the public consciousness. At the same time, the author clarifies that the image is formed differently for different social groups, since the desired behavior of these groups in relation to the enterprise may vary. That is, the company has several images, for each social group – its own. It is important that these images do not contradict each other and work in the same direction.

The authors also distinguish such a definition: the image of an organization as an employer. This is a dynamic image of the company in the eyes of employees, influencing the decision-making process about choosing an employer, maintaining a job.

In addition, O'Shaughnessy (2001) mentioned that there is a favorable, negative and neutral image of the organization as an employer. To form a favorable image, it is necessary to control and develop the corporate culture of the company.

Thus, O'Shaughnessy J (2001) give several definitions of the concept of "image", depending on the context. Their definitions are quite brief, but accurate. The authors refer to the research of psychologists, which reinforces their knowledge in this field.

M. R. Dushkina clarifies that the term "image" refers to the general impression that people have about a particular organization. If an organization wants to occupy high positions in the market, it is necessary to take care that the image is positive. The author says that in reality the image of the organization and the image of its leader are interconnected and interdependent. Image is the right choice of the behavior model that brings success. (Dushkina, 2013)

As a result of the analysis of Dushkina's approach to the definition of the concept of "image", it can be concluded that the image can be considered the general impression of people about the organization. Also, the author closely links the image of the organization and its leader.

I.M. Alyoshina defines the image of the organization as "a system of images and assessments of organizational development existing in the minds of people." The author also says that now most attention is paid to the corporate image of the organization. (Alyoshina, 2012)

The corporate image of an organization is the image of the company as a whole, which combines its reputation, prestige and stable position in the market. The corporate image exists in order to reflect the company's mission in a competitive environment, increase interest in the company, as well as its recognition among the audience, contributing to the improvement of the company's reputation. In addition, the corporate image allows you to associate the company with its advantages, such as: stability, reliability, responsibility and customer orientation. Also, the corporate image allows you to unite the staff, form the philosophy and culture of the organization. (Alyoshina, 2012)

Often this concept is combined with a similar concept - the reputation of the company. Reputation is the opinion of the company's target audience about the quality of its products and the company's activities in general, formed on the basis of its interaction with the company, the company's actions in the past and the reflection of these actions in the media. However, these concepts differ: the image is more amenable to artificial construction. Reputation is built up over the years, by concrete actions and facts, and it is easy to spoil it. (Alyoshina, 2012)

The perception of an organization is greatly influenced by its corporate culture. PR specialists believe that the image in practice greatly affects the perception of the team. It is important to eliminate discrepancies between the positioned image and the practical activities of the company. (Alyoshina, 2012)

Katie Allred gives the following definition: "image is the most economical way of creating and recognizing complex social reality, the result of processing ambiguous information." (Allred , 2014). The author also mentions that image as a set of representations about an object in some cases may become more important than the real object itself.

Of particular importance in the formation of the company's image is how its leader is positioned. Because it is the representative of the company who makes a number of decisions that affect its activities and success. The image of a leader is a set of qualities that people associate with a certain personality. The image can be positive, negative, neutral, ambivalent and latent. (Allred, 2014)

The article by M. D. Dachayeva says that the company's image is a very broad concept that includes everything: business card design, dress code, style, leadership behavior and much more. Its motto and PR mission play a significant role in creating the company's image. The formation of a successful company image is strongly connected with such a concept as PR,

since specialists in this field form and broadcast the image of the company, its rational and emotional values. (Dachayeva, 2017)

The image is created in different ways depending on the group of the public to which it is oriented, because the desired behavior of groups in relation to the enterprise is likely to be different, that is, the same company may be perceived differently by consumers, government agencies, investors and the public. (Dachayeva, 2017)

Thus, the company's image is the idea of the organization that it forms in order to create the right impression of itself among customers, partners, and competitors. Therefore, a positive image of an organization is an important component of success and excellence.

O. L. Gnatyuk defines an image as "an image of perception that has the characteristics of a stable stereotype." In order to form an image, it is necessary to know the real characteristics of the object, and then identify the requirements of the audience for this object. (Gnatyuk, 2017)

The image of the object is constructed consciously, systematically and artificially. This is a purposefully designed image designed to have an emotional and psychological impact on the audience in order to popularize the object. (Gnatyuk, 2017)

A.J. Staton and others in their textbook give the following definition: "Image is a stable public perception of the distinctive or exceptional characteristics of an organization that distinguish it from a number of similar organizations, created purposefully to form an optimal communication environment of this organization - the subject of PR." (Staton, 2012). The authors believe that the image of an organization can be considered.

Y.S. Kharitonova and S. Y. Fillipova write that from the point of view of marketing, image is defined as the opinion of the general public, namely consumers and customers, about the prestige of the company, its products and services. The image reflects the idea of the company, its uniqueness and reputation. The image, the "face" of the company is also influenced by the image of the owner, managers, goods, personnel and other objects. (Kharitonova, Fillipova, 2012)

There is also the concept of the internal image of the organization – this is the idea of the staff about it. The visual appearance of an organization is a representation created on visually perceived information about the office, the appearance of the staff, corporate symbols, etc. (Kharitonova, Fillipova, 2012)

As a result, the authors call the image the opinion of the public about the organization, representation and reputation. Also, the authors divide the image into external and internal, calling the internal image the representation of the staff about the organization.

S.G.Carter in his textbook gives the following definition: "image is iconic characteristics where there is form and content." Managers, recognizing the concept of "image", are guided by the psychological meaning of the word - "unconscious ideal". Image can also be considered self-presentation, the construction of a person's own image for others. (Carter, 2014)

Carter's definition refers more to the image of a particular person than to the image of an organization, so it seemed less suitable to the author of the thesis.

A.Y. Panasyuk in his book briefly and concisely call the image a perceived image. An image cannot be unknown to anyone, it cannot be hidden from the public, since it is publicity that makes it an image. Thus, the author calls the image a characteristic of the object on the part of others, which determines the attitude towards it. (Panasyuk, 2017)

F. I. Sharkov calls the image of the corporation the impression it makes on employees, consumers and society as a whole. And this impression can influence the consumer so that he will use the services of some firms without purchasing these services from others. (Sharkov, 2015)

In the course of studying the sources, it was also discovered that there is a special discipline called "imagology". She studies the patterns of creating and influencing the image of a leader on the psyche and behavior of people around her. This discipline offers a whole technology for creating the effect of personal charm of the head. (Sharkov, 2015)

Based on the studied literature, the author has formed the following definition. The image of a commercial organization is a purposefully constructed image of a commercial organization for consumers, employees, investors, and the general public, which can be both positive and negative. It was concluded that the image is influenced by many factors, creating an image is not a quick and easy process. This is a whole set of actions for the development of the company's corporate culture, its reputation and significance for competitors and investors. Image is a strategic tool for achieving the goals of the organization. (Sharkov, 2015)

Many authors mention that the image is constructed from several components, so in the next paragraph, based on the literature, the structure of the organization's image will be described in detail.

2.2 The structure of the image of a commercial organization

The positive image of the organization has obvious advantages. The positive status of the company is the result of systematic and purposeful work. Professionals of such a science as "imageology" consider the image to be a complex of various elements. To understand what the image structure is, it is necessary to study the literature on this topic.

Authors such as B.R. Mandel, O.G. Filatova, D. P. Shishkin, J. T. Shonnessy, V. A. Schoenert, E.V. Kondratiev and R.N. Abramov were studied. In all books on this topic, the structure of the organization's image is described in an almost identical way. As a result of the analysis of the literature, the author compiled a general scheme of the structure of the organization's image, which will be presented later.

The textbook by B. R. Mandel says that the structure of the organization's image is made up of certain ideas of people about the organization. Conventionally, these representations can be divided into the following components (Mandel, 2019):

- the image of the product or service. It is people's ideas about the properties of a product or service
- the image of consumers of the product
- internal image of the organization. Namely, the ideas of the organization's employees about their organization. The main components are the culture of the organization and the socio-psychological climate
- the image of the manager. It includes ideas about the intentions, goals and motives of the manager, his psychological portrait for employees
- the image of the staff.

O.G. Filatova, D. P. Shishkin in their book describe the following components of the image structure (Filatova, Shishkin, 2012):

1. Pragmatism. Any image is created because its creators pursue a specific goal. What is successful in the image is that it is expedient and can ensure progress towards the main goal.
2. Viability. It shows how much the image has the ability to exist in a socio-cultural environment.
3. Generality. The image should broadcast general norms to meet the needs of its target audience.

4. Trustworthiness. A lot depends on how convincing the image message is.
5. Expressiveness. This is how much the image has features that attract the attention of the audience.

These 5 components of the image are also called the "image star". Each of them affects the integrity of the image.

In J. Shonnessy's textbook on marketing, the author divides the company's image into external and internal. (Shonnessy, 2001)

Internal factors include:

1. Corporate culture of the company, its positioning.
2. The brand of the first person of the company.
3. Behavior of employees, their appearance.

External factors include:

1. Corporate identity of the organization.
2. Reputation of the organization.
3. Social policy.
4. Business image (how the company interacts with partners, investors, contractors, competitors).

Positive image of the company develops if all of these factors are sufficiently well developed.

In the materials of the book by V. A. Schoenert it is written that since the 1980s, foreign researchers have identified the following structure of the organization's image (Schoenert, 1999):

1. Business image - it is formed on the basis of the business reputation and business activity of the company, as well as on the basis of whether the company complies with ethical business standards.
2. Visual image - consists of how the interior of the organization is visually perceived, trading halls, what dress code the staff has. Also, the visual image includes both the symbolism and the corporate identity of the company.

3. Internal image – corporate philosophy and culture of the company, psychological climate in the organization.
4. Social image – public perceptions of the company's goals and mission.
5. The image of the staff is formed on the basis of how the interaction takes place in the staff.
6. The image of the product - consists of the characteristics of the product.
7. The image of consumers is a representation of the portrait of the target audience of the organization.

A favorable image of the organization is created by the company's activities and is its purposeful policy aimed at target groups of the public.

As a result of the analysis of the literature, it was concluded that the authors describe the structure of the organization's image in a similar way. Absolutely in all the studied sources, the image structure included such components as business image, staff image, social and visual image.

To my opinion, the most appropriate structure from V. V. Gerasimenko's textbook. This structure is concise, so these materials will be used in the future.

After studying the structure of the image, it is necessary to understand what Pr tools are used to form the image of a commercial organization.

2.3 Public relations tools in the formation of the image of a commercial organization

Using public relations is one of the most effective ways to create a favorable image for the organization. In this paragraph, the literature concerning the most effective Pr tools will be studied. The main definitions and aspects of image formation for a commercial organization were also studied.

The literature of T. F. Jeffkins, J.R. Evans, Yu. E. Galkina, J. R. Rossiter, I. V. Vasilyev, V. L. Musician, A.V. Shumovich, I. B. Mann, D. Sidorin, N. Prokhorov, N. V. Ushakova, O.V. and N. P. Lysikov. Basically, the authors highlight such PR tools as special events and work with the media and investors. The authors call it relevant to work with the image through Internet communications. Many scientific articles are devoted to this.

The textbook of T. F. Jeffkins says that the most effective tool for the formation of a corporate image is Pr-activity. Public relations tools are effective when announcing new

services, new ideas and tasks of the company. With their help, you can easily explain the advantages of complex and innovative products, eliminate the consequences of crises in the company. II tools include programs for working with investors and suppliers, government agencies and the media. Regarding advertising, it affects a large number of audiences and is able to attract a new client. (Jeffkins, 2017)

J.R. Evans in her book writes that at the moment it is important to form an image through Internet communications. In this way, you can reach a large enough audience, provide information about the company as quickly as possible. Also, online advertising is inexpensive, but effective. The author identifies five criteria for the effective functioning of the site: accessibility, ease of navigation, thoughtfulness of design, depth of content and feedback system. (Evans, 2002)

Yu. E. Galkina in her article speaks about the importance of such a phenomenon as the social policy of the organization: "This is the activity of senior staff to create conditions for providing citizens with work, labor protection, income redistribution, care for education, family, health from the position of continuous improvement of social security of personnel." As it turned out earlier, image formation is a process that concerns both internal and external processes of the organization. Therefore, it is very important how management approaches ensuring the social sustainability of the organization's personnel, its social security. (Galkina, 2016)

J. R. Rossiter in his book points out that if a company strives for a specific goal, then it is worth reaching the entire target audience as much as possible – from office workers to people of art. According to public relations specialists, the emergence and development of the Internet in Russia has affected the activities of PR staff. However, experts are still combining traditional ways of promotion with new ones. (Rossiter, 2017)

I. V. Vasilyev emphasize that commercial Pr is one of the most developed types of Pr, focused on a commercial organization whose main goal is to make a profit. The object is the image of the company, its services. (Vasilyev, 2018)

The book by Valery the Musician says that usually the formation of the image of a business organization is based on a strategic approach, with the help of integrated marketing communications. It should not be forgotten that each of the means of marketing communications has not only strengths, but also weaknesses. These tools should be integrated systematically (in terms of time and sequence of use, budget allocation between

them), as this will strengthen the positive aspects of each of the tools and smooth out their shortcomings. (Musician, 2019)

The development of a corporate image begins much earlier than the definition of the visual attributes of the organization (logo, corporate identity, interior, staff appearance). This process begins with the formulation of the vision, and then the mission as a socially significant status of the organization. Next, the corporate identity, or “personality” of the organization is determined. Namely, specific characteristics reflecting the corporate culture are determined - values, judgments and norms of behavior. Corporate identity is refracted in the organizational "lifestyle". Organizational (corporate) style is a way of life of a company, how it "spends" time, uses material, financial, informational, human and other resources. (Musician, 2019)

Modern PR theory considers special events as an important tool of a public relations specialist, since, as a means of communication with target groups, they provide publicity and attention to a wide audience.

Alexander Shumovich in the book "Magnificent events: Technologies and Practice of eventmanagement" gives a fairly generalized definition of an event: "An event is a type of human activity involving a meeting and interaction of different people, limited in time and associated with the implementation of any common goals." (Shumovich, 2016)

A more precise definition of the term "Special event" of communication is given by Igor Mann: "Special event/an event is a bright, memorable action that is carried out on behalf of an organization in order to promote the brand, creates a memorable image of the organization in the minds of the target audience. Special events include: excursions, receptions, open days, anniversaries, various kinds of ceremonies, etc." (Shumovich, 2016)

Many authors point out the importance of planning a Pr campaign. Dmitry Sidorin and Nikita Prokhorov say that planning plays an important role in any business in which a company wants to achieve success. Drawing up a clear plan to achieve your goal, whether it's the popularity of a trademark or winning an election, is 50% success. And a significant role in this process is assigned to the planning of a PR campaign. (Sidorin, Prokhorov, 2013)

The key elements of PR campaign planning are:

- situation analysis.
- clear goal.

- strategy for achieving the goal.
- implementation tactics.
- schedule of progress towards the goal.
- budget framework.

N. V. Ushakova provides information that image is of particular importance for large and/or well-known organizations. This is explained by the fact that usually such an organization is always in the public eye and in the center of media attention. It is for this reason that large organizations most often work with public opinion, using both their own Public Relations/communications units and attracting external agencies. (Ushakova, 2013)

Natalia Lysikov describe in the book a PR program for the formation and strengthening of a positive corporate image. (Lysikov, 2014)

The program includes (Lysikov, 2014):

Corporate community. Every employee of the company should feel like a member of a single corporate team. This is possible only if there is a common information field that unites the members of the team. The formation and development of corporate community are relevant, first of all, for geographically separated companies, for global and international corporations.

Development and support of a corporate culture that includes corporate values and norms of behavior. The staff should know what is good and what is bad in this company and for what reason it is so, and not otherwise.

Availability of information support for key management decisions. Appropriate information support is needed for the practical implementation of management decisions. This means that managing any significant changes is exactly the area where communication can become a critical success factor.

Identification of management and communication problems of the company, since many problems in the company may have a hidden nature.

Mobilization of personnel resources and public opinion to solve complex corporate tasks.

As a result, it was concluded that the image of a commercial organization is formed precisely through public relations tools and less through advertising. Special events that can attract the attention of the media and target groups of the public are a strong tool.

Also, many organizations make up their own program to strengthen and develop their image, either by their own PR department, or by resorting to the help of third-party agencies. However, the creation and strengthening of the image of an organization such as a bank has a special specificity, which will be described in the next paragraph.

2.4 The specifics of the formation of the image of the organization in the banking sector

There is no less fierce competition among banks in the field of image than in the field of financial activity itself. One of the central problems of promoting a bank in general and planning bank advertising in particular is the standard, maximum uniformity of banking services and, as a result, the practical "indistinguishability" of one bank from another.

To study the specifics of image formation in this area, such authors as: A. J. Gao, V. S. Kudryashov, A. N. Chumikov, S. A. Samoilenko, I. M. Sinyaeva, D. A. Zhiltsov, O. N. Zhiltsova, A. M. Stuart, G. B. Parshukova were studied, T. A. Vorobyova, M. I. Timofeev, O. V. Elwood. As a result of the analysis of the literature, it can be concluded that the specifics of the banking sector presupposes that the bank has its own development strategy and ways to retain existing customers and attract new ones.

A. J. Gao says that banks depend on public opinion more than companies in another industry. Trust in banks is difficult to maintain and very easy to lose. In 2012, a survey was conducted, according to the results of which it turned out that 9% of Russian banks do not have a department or a public relations specialist. Accordingly, not all organizations have realized the need for such a specialist yet. (A. J. Gao, 2012)

V. S. Kudryashov mentioned in his article on modern ways of promoting banking services distinguish the following tools (Kudryashov, 2018):

1. Mobile Banking. The article describes that people from 20-34 years old increasingly prefer to use mobile applications, as they are more convenient to use. The more accessible the service, the more likely it is to attract attention to it.
2. Organization of projects. To increase the number of customers and gain consumer loyalty, many banks organize projects. For example, one foreign bank congratulated customers on their birthday a week before the holiday.
3. Development of information technologies. A good example is credit calculators used mainly in the USA. Thanks to this technology, it became possible to apply for a loan online.

The above tools will allow the bank to attract an audience and increase its rating among competitors.

Alexander Chumikov and Sergey Samoylenko in their book indicate that the main difference between banking PR and any other is due to the specifics of banking services. In this area, the promotion of services is carried out in the context of the promotion of the bank's brand itself. Convincing the public that the bank is reliable is possible only through the involvement of the media. The key is to create and consolidate the service in the consumer's mind. Pr should introduce the idea into the public's head and force it to be shared. (Chumikov, Samoylenko, 2017)

Olga Zhiltsova, Denis Zhiltsov, Inga Sinyaeva mention in their textbook that some banks organize their own PR service, while others turn to agencies for help. Own PR service has a number of advantages over agencies. (Zhiltsova, Zhiltsov, Sinyaeva, 2015):

- Clearly focuses on the goals of the bank.
- Providing a long-term PR program.
- Access to the bank's internal information.
- Can provide a rapid response to a crisis situation.
- Requires less.

Agency costs, however, have their advantages:

- An impartial view from the outside.
- Own connections in the external environment.
- Resources are allocated to specific tasks.
- Experience is being gained in solving similar problems.
- Access to independent sources of information.

A. M. Stuart in his book says that the functions of a public relations specialist depend on the specifics of the bank's business, its popularity and size, on how well advertising and PR activities are developed in it. The combination of advertising and PR occurs only in small banks, where it will ensure a reduction in costs. If the bank is large, then these industries are carried out and controlled separately. Also, the author writes that at all times it was the banking sector that was distinguished by a very high level of competition. Competition in

customer retention determines the need to improve the professional competencies of the bank's employees. An important role is played by understanding the specifics of the management of personnel in this area, which will allow you to see what actions need to be corrected. (Stuart, 2017)

G. B. Parshukova and T. A. Vorobyova in their textbook share the image of the bank according to the degree of projectivity. It can be current and desired, necessary. This division is a project one and makes it possible to comprehend the corporate image strategy. (Parshukova, Vorobyova, 2018)

The real image of the bank is the perception of the bank by the target audience (corporate and private consumers of financial services), which has developed at the moment after a complex of pr influences (including the experience of direct access to the bank's services, etc.). The real image may reflect the general norms of the functioning of a group of related banks: cultural, historical and social stereotypes; goals, values and philosophy of a commercial bank; generalized characteristics of the request for services offered and ideas about the features of a particular bank. (Parshukova, Vorobyova, 2018)

The desired image of the bank is a product of perception, image, self-image that the bank would like to form among its target audience and which, according to the bank's management, increases the effectiveness of achieving key results.

The necessary image is the perception of the bank by its consumer (the idea of it), which would give results in improving the effectiveness of achieving the key goals of the bank. (Parshukova, Vorobyova, 2018)

According to M. I. Timofeev, many specialists have conducted a number of significant studies and as a result, it was found out that the formation of the image in the bank will be influenced. (Timofeev, 2013):

1. Dynamism. All clients who plan to apply to a certain bank must necessarily see that the bank is constantly striving for development. Growth should not jump, but simply should steadily go up.
2. Stability of operation. After discussing issues with bank employees, a person should have confidence in a credit institution. Only the best conditions should be created for depositors, which will allow them to be sure that the money will be deposited at good interest rates.

3. Quality of service. Customer service must be of high quality. Thanks to this, the client will feel care and will be sure that there is only an individual approach to work here.

4. Having an attractive identity. This is an additional criterion that can also affect the formation of the bank's image.

These are only the main criteria that affect the image. Of course, in the modern world, you can encounter other criteria that will have their influence. Basically, the formation of positive results can also be influenced by customer reviews.

A. N. Chumikov briefly touched on the banking sector in his textbook. The author says that the promotion of any banking product in the financial services market is always the promotion of the image of the bank offering it along with the product. Therefore, when two banks offer the same services to the client of equal quality and for the same price, the image can have a decisive impact on the client. This factor covers all consumers, but especially the most cultured and financially secure part of the customers – the most desirable contingent for any bank. (Chumikov, 2014)

O. V. Elwood writes in his article that the main difference between banks is in providing the client with more attractive and convenient service services – interest rates, tariffs, discounts, loan terms. And since there are a huge number of competitors in this market, their advantages are necessary not only to enter the market, but also to retain their positions and customers. The author describes one of the strategies for the bank - namely, relationship marketing in the banking sector. "Relationship marketing in the banking sector is a management concept aimed at interacting with existing customers by offering personalized banking services and meeting individual customer needs at a high level." This concept does not limit the customer to the time frame of cooperation and is profitable. (Elwood, 2014)

Thus, the formation of the bank's image has a special specificity. This is a whole set of actions that should be carried out by at least a specialist department. The larger the bank, the more attention should be paid to its image. The issue of image formation specifically for the bank has been well studied in the literature. Basically, the authors say that banks provide customers with almost identical services, which complicates the process of creating a unique image. Many authors emphasize that a bank (and especially a large bank) should think over its own strategy for attracting customers. It is important to make the bank's services customer-oriented and convenient, to distinguish the bank from competitors with special offers and tariffs.

The development of mobile banking also plays an important role, as it is convenient for most customers. Many banks also focus on various projects that would be able to ensure loyalty, or on the development of information technologies, such as a credit calculator. (Elwood, 2014)

Every large bank should understand what its real image is, what is desired and what is necessary. This will help to formulate the development strategy correctly and identify priorities. (Elwood, 2014)

Within the framework of this thesis, the most important aspects of the specifics of the banking sector are considered.

3 METHODOLOGY

3.1 Main goal and Research Purpose

The purpose of this thesis is to develop a program to maintain the image of PJSC Bank Saint Petersburg. The image determines the company's position in the market, what distinguishes it from competing firms, attracts the attention of potential buyers and retains the loyalty of regular customers. Obviously, the company's image directly affects sales, which is why it is so important.

In order to reach this goal, the following research methods will be choosing: interview method, the in-depth interview method, online questionnaires and the case analysis method. These methods will help to learn about the activities of the organization and understand how it is perceived by the target audience. The information obtained will be useful for developing an image maintenance program.

3.2 Research questions

In order to achieve the goal of the thesis, the following research questions have been formulated:

- Why is the company's reputation on the Internet at a very bad level, there are a lot of negative reviews and complaints?
- The youth audience of the bank uses the services of a competitor, but why does it not see the privileges to use the bank?

3.3 Research methods

The in-depth interview was chosen in order to collect information about the company from its representative, identify an assessment of the company's activities and obtain information about whether any work is being done with negative reviews of the organization's activities on the Internet.

An in-depth interview helped to find out whether work is being done with negative reviews about the bank on the Internet. Based on the responses, actions regarding feedback monitoring were thought out. The quality of the information received during the expert interview caused an ambiguous impression, since the expert did not directly answer several important questions.

In addition, the method of expert interviews was used. The interview was conducted with experts in 3 industries: finance, IT, advertising.

The survey was chosen to find out what kind of idea about the company exists among the target groups of the public at the moment. Also, the survey was supposed to help find out what is significant in the bank's service for young people from 16-35 years old. 54 people were interviewed.

As a result of the study, the questionnaire helped to confirm that for 57% of young people, it matters how well the mobile banking system is developed in the bank. 42% of respondents also constantly read reviews about the bank's activities on the Internet. 37% of respondents are attracted by the presence of developed feedback in the bank's services.

Using the "case study" method, the author managed to consider the actions of the company's competitor, the market leader, Sberbank, to attract the youth segment. The paper describes the bank's actions to attract V Kontakte customers. Also, the author found confirmation of the information that the youth segment is a priority for the banking industry due to the willingness of young people to talk about their experience of using the bank.

All the selected research methods helped the author to think over an image maintenance program for PJSC Bank Saint Petersburg.

3.4 Primary and Secondary Data

Public relations specialists often use methods developed in the social sciences in their work. These studies make it possible to track the processes taking place in society at an empirical level, i.e. to carry out a number of procedures subordinated to a single goal – to obtain accurate and objective data about the studied social phenomenon.

In the analysis of methods of sociological research, the works of E. P. Walliman, W. A. McBurney, E. A. Bellotti, A. S. King, A. E. Horrocks and P. O. Brooks, were used. As a result of the analysis of the literature, it was found that there are quantitative studies (for example, a questionnaire) and qualitative (for example, an expert interview).

The purpose of qualitative research is to obtain data explaining the observed phenomenon. This kind of data is not expressed in concrete figures and therefore does not lend itself to any statistical processing. With the help of qualitative research, it is possible to determine the motives of consumer behavior. The methods of qualitative research are (Bellotti, 2015): individual in-depth interviews

- group discussions (focus group)
- expert assessments (Delphi method, etc.)

In-depth interviews are carried out by conducting individual interviews in order to obtain information about the motivation of consumer behavior.

Advantages of the method.

In-depth interviews, unlike focus groups, allow you to understand people's inner experiences much better. The main disadvantage is that the services of qualified presenters and interviewers are expensive, and such specialists are difficult to find.

There is also such an inexperienced method as **case-study**. "This is a method of active problem-situational analysis based on learning by solving specific problem situations (solving cases)." The advantage of the method lies in the fact that, using an example of a similar situation, using this method, you can quickly come up with a set of actions to solve the problem. The disadvantage of the method can be called its simplicity. (Bellotti, 2015)

In the course of group interviewing (focus group), a great depth is achieved in identifying the judgments and assessments of the interviewees. The main advantage of focus groups is that during a joint discussion, people give more diverse information, penetrate deeper into the essence of the subject, generate ideas that cannot arise as a result of a conversation with each participant individually. Disadvantages of the method. The main disadvantages of focus groups can be called the misuse of the results, the lack of qualified moderators, disordered. (Bellotti, 2015)

Expert interviews – expert survey is the collection of primary data based on the use of experience, knowledge and intuition of experts in the studied areas. Advantages of the method. In the course of communication with the expert, it becomes possible to obtain data of a narrow profile concerning those issues that are unknown to other, less knowledgeable people in the topic. Disadvantages of the method. Industry experts are quite busy people who don't always have time for interviews. Due to these circumstances, the cost of this service is quite high. (Walliman, 2017)

The purpose of quantitative research is to obtain and analyze reliable data subject to comprehensive statistical processing. Quantitative studies allow us to verify the reliability of consumer opinions identified in the course of qualitative research. They are conducted using surveys using statistical sampling methods. (Walliman, 2017)

Quantitative research methods used in marketing research are:

Questionnaire is a written survey, the feature of which is the use of a questionnaire filled out by the respondent. Advantages of the method. Firstly, it is accessibility, secondly, it is obtaining a large amount of information in a relatively short period of time, thirdly, reliability and objectivity. Disadvantages of the method. The weaknesses of the questionnaire are the low percentage of returns, the uncontrollable situation of filling out questionnaires and the difficulties associated with these features in substantiating the representativeness of the sample. (W.A. McBurney, 2012)

Personal interview (face-to-face) - Two types of personal interview can be distinguished: the first type refers to quantitative research, conducted on the basis of a compiled questionnaire, the second type is an in-depth interview conducted according to a free plan that allows for operational adjustment. These methods differ not only in the nature of the information received (quantitative, qualitative), but also in the size of the sample (with an in-depth interview, the number of respondents can be 20 people, while for the quantitative method, the minimum sample size is 100 people). The advantage of the method: it allows conducting surveys among a narrow or hard-to-reach target group. Disadvantages of the method. The interview method loses in terms of costs: financial, human, time. (W.A. McBurney, 2012)

In addition to these methods, there is content analysis - a special rather strict method of qualitative and quantitative analysis of the content of documents in order to identify or measure social facts and trends reflected in these documents. His advantage is that he studies documents in their social context.

Disadvantages of the method.

It is almost impossible to compile a coding manual that does not include a certain amount of interpretation on the part of coders. (King, Horrocks and Brooks, 2019)

Thus, the literature was studied and the advantages and disadvantages of each of the sociological methods were described. After that, we can proceed to the analysis of the results of the study and the general conclusions of the study.

II. ANALYSIS

4 MACRO ENVIRONMENT ANALYSIS

4.1 PEST analysis

In each country, the banking system is the most important component of the national economy, which should promote macroeconomic development, have financial and economic stability and meet consumer demand for its products. To ensure their effective operation, banks need to implement a marketing policy, including promoting their products and services on the Internet, improving their image in the financial market.

The purpose of the study is based on the systematization of the theory and analysis of the experience of Banks in the Russian financial market, to determine the factors ("bottlenecks") that most affect their activities using marketing tools: PEST analysis and SWOT analysis. To formulate the primary directions for improving the activities of Banks in the context of digitalization.

Legislative and regulatory acts of the Russian Federation, monographs, textbooks, scientific articles, thematic Internet resources, factual materials (annual reports, analytical and review developments, statistical and reference materials published in foreign and domestic sources), the results of the author's research, information from research centers, sociological services, networks are used as an information base Internet.

In solving this goal, such methods as: analysis, synthesis, induction, deduction, generalization, comparison, measurement; system-structural and economic-statistical analysis were used. As well as methods of grouping, comparative analysis, modeling, tabular and graphical methods of data representation.

4.1.1 Political Factors

Political factors: various factors of a legislative and governmental nature may affect the level of existing opportunities and threats in the bank's activities, for example, when investing in foreign countries or investors.

Legislative changes was introduced by the Central Bank of the Russian Federation and the tightening of documentation by Banks, which included tighter control of Banks by the Central Bank of the Russian Federation, expressed in a greater number of inspections and inspections. It led to changes in foreign policy affect the presence of banks in other countries

and to improving the security of personal data and customer funds. (Russian Federation Interest Rate | 2005-2023 Data | 2022-2023 Forecast, 2023)

4.1.2 Economic Factors

Economic factors determine the standard of living of the population and its solvency. Having information about the current state of the economy and predicting the future, it is possible to predict demand, price levels, profitability. The analysis helps to understand how economic resources are formed and distributed at the state level. Considering banking area in Russia, they are big chances in exchange rates, as they affect the bank's rates when opening a deposit and then when closing it. Also, there are big chances in stock and bond prices, as well as change in the inflation rate. The level of inflation affects deposit rates, as well as the rates of other financial services provided by the bank. Changing the investment climate and in tax policy (VAT increase from 18% to 20% in 2023). (Finuslugi, 2023)

4.1.3 Social Factors

The analysis of social factors usually evaluates demographic indicators, the level of education of the population and the qualifications of personnel, mentality and cultural characteristics, changes in social status, tastes and preferences. Nowadays it has been noticed some changing legislation in the social sphere and allowing the creation of non-state pension funds. Also, the unstable situation in the world affected the needs of the bank's customers, which led to the development of various debit and credit cards, for example, using VISA abroad became impossible now and as well as Apple Pay. Thus, credit cards from Georgia became very popular these days, and many Russian banks cooperated with Georgian companies to develop various credit cards. Also, it led to the growth of employee training costs. In order to meet the new needs of bank customers, and establish to the new reality, employees must regularly undergo additional training. (What's New?, 2023)

Another important factor is the development of work with clients online. Commercial banks transfer most of their services online, as this makes it easier for customers to receive services and reduces costs. (What's New?, 2023)

4.1.4 Technological Factors

Characteristics of industry development, technological progress. It is necessary to analyze this group of factors especially carefully, since technologies are developing rapidly and the state of the market is changing along with them. Banks need to increase the volume of

lending to the population and expand the range of credit products. The most promising types of loans are mortgage, educational and car loans, as well as so-called savings schemes, which involve the issuance of a loan after the client has accumulated a certain amount of money on his deposit account. As for technical factors, a lot of attention was paid to the development and support of mobile applications, as well as the development of a biometrics system. Also, there is a big change in the bank's communication process with the consumer due to the widespread use of the Internet, thus the approach became very individual, every customer has his own manager now. Second, digitalization of the bank's work. It is aimed both at working with clients (improving the loyalty program, developing applications, and so on) and at the internal work of the bank. (Research & Development in the Russian Federation, 2023)

To sum up, after analyzing the Russian banking services market, we can draw the following conclusions: (Research & Development in the Russian Federation, 2023)

- the banking sector is the main channel for the movement of money supply between various economic agents
- the Russian banking services market occupies one of the leading places in the world in terms of the number of operating banks, but now there is a tendency to reduce their number
- market development is unstable due to the fact that over the past 10 years the country's economy has experienced two crises
- despite the large number of players in the market, market concentration is high, market power is unevenly distributed
- the main trend of the banking services market is digitalization and the introduction of innovations in the internal work of banks, as well as in working with customers.
- the peculiarity of the banking services market is its high dependence on the state of money circulation, the exchange rate, fluctuations in world prices, foreign and domestic policy of the country, the stage of economic growth. Therefore, the support of the state, especially in times of instability, is very important.

4.2 SWOT Analysis

The main purpose of SWOT analysis is to study the powerful and vulnerable sides of the company. Its results will reveal the main flaws and help to avoid obvious mistakes. In fact, SWOT is a method of strategic planning, which, through the identification of obstacles and advantages of the company, allows:

1. Cut off all unnecessary actions that take away the company's resources
2. Identify priority areas of costs
3. Stand apart from competitors and accelerate business growth.

Studies have shown that the banking system in Russia is not homogeneous – the share of the first twelve banks in terms of assets accounts for two-thirds of the total assets of all credit institutions.

The rating of banks for 2022 is given in Table below:

Table 1. Financial analysis of the main competitors (Website "*Financial rates.com*")

Bank name	Position in the rating	Amount
Sberbank of Russia	1	34,901,146,076.89 \$
VTB	2	17,614,516,039.09 \$
Gazprombank	3	7,433,315,263.58 \$
National Clearing Center	4	4,664,091,006.80 \$
Alfa-Bank	5	4,112,520,696.54 \$
Credit Bank of Moscow	6	4,052,786,182.56 \$
Bank Saint Petersburg	7	2,673,243,557.22 \$
FC Otkritie Bank	8	2,635,696,305.79 \$
UniCredit Bank	9	1,798,095,984.56 \$
National Bank "Trust"	10	1,607,822,111.35 \$

Based on the list above, we will proceed with a SWOT analysis:

Table 2. SWOT analysis (Source: own research)

	Opportunities and threats (environmental factors)	
Strengths and weaknesses (Factors of the internal environment)	<p>Opportunities:</p> <ol style="list-style-type: none"> 1) provision of services both on the territory of the Russian Federation and abroad. 2) development of new marketing strategies. 3) development of new types of financial services. 4) diversification of your activity- news and sponsorship. 	<p>Threats:</p> <ol style="list-style-type: none"> 1) saturation of the market with lending services. 2) the presence of overdue loans and further litigation. 3) tightening of the Central Bank's policy. 4) Sharp changes in exchange rates, which makes investing riskier.
<p>Strengths:</p> <ol style="list-style-type: none"> 1) fame and reliability of the bank. 2) experience in attracting and retaining customers. 3) Advanced technology for customer service. 4) highly qualified personnel. 5) immediate response to changes in the external environment. 6) analysis of rapidly changing customer needs and development of financial products. 	<p>Possible strategies:</p> <ol style="list-style-type: none"> 1) development of projects together with the state and their promotion 2) strengthening its influence on the foreign market and in the regions 3) strategy of coverage of the new target audience 4) development of a new product and visual advertising for PR 	<p>Possible strategies:</p> <ol style="list-style-type: none"> 1) creation of long-term relationships with customers and maintenance at the expense of the bank's service and image 2) a thorough analysis of their supporters 3) getting advice from consulting companies on changing the policy of the Central Bank 4) demonstration of the bank's reliability to attract new investors
<p>Weaknesses:</p> <ol style="list-style-type: none"> 1) lack of detailed analysis of competitors. 2) weak marketing communications. 3) poor planning and monitoring of exchange rate changes. 	<p>Possible strategies:</p> <ol style="list-style-type: none"> 1) attracting qualified specialists to analyze competitors 2) analysis of marketing communications and development of effective marketing strategies 3) getting advice from consulting companies on changing exchange rates and 	<p>Possible strategies:</p> <ol style="list-style-type: none"> 1) monitoring of competitors' actions and timely adjustments of the development strategy 2) an acute shortage of specialists in forecasters on exchange rates, hence the hiring of these specialists.

	involvement of forecasters' specialists	
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The main results of the study:

1. Most banks are adapted to changes in legislation. During 1,5 year banks have conducted at least 5 inspections per year from various regulatory bodies, and the forms of documentation have been changed to meet the required requirements.
2. Banks are less adapted to economic factors due to the current situation. According to the financial IFRS statements of banks significantly (million rubles) lost on the change in exchange rates during this and last year due to the world's crisis. Also, the profits of many banks were affected by the change in the VAT rate from 18% to 20%.
3. Banks are adapted to social factors. They open non-state pension funds and make various proposals to the pensioner, issuing a separate one for them a line of financial products. Banks issue various debit and credit cards that have different bonus programs. For example, maps: Russian Railways, Aeroflot, Crossroads, CashBack, etc.
4. Not all banks are adapted to technological factors. Among the leading ones are Tinkoff, Sberbank and Alfa-Bank.
5. All Banks cannot bear losses from changes in exchange rates, as the currency is not available in euros and rubles.

5 PROFILE OF THE BANK, ITS MARKET POSITION AND IMAGE – SELECTED ANALYSES

The following paragraphs are an audit of the bank's current image, reputation among customers and competitors, as well as an analysis of the current offer.

Topics to be covered are the bank's image, current offer and strategy, communication channels, distribution channels, answering research questions as well as an analysis of consumer preferences in the banking services market.

The purpose of this analysis is to support an external analysis and complete a SWOT analysis in part of the project, which allows us to identify strengths and weaknesses both relative to competitors and in the context of different markets.

5.1 Characteristics of the Saint Petersburg bank

5.1.1 History of the organization

Bank "Saint Petersburg" is a Soviet and Russian commercial bank established in the form of a public joint stock company. The main office is located in St. Petersburg.

The bank was founded on October 3, 1990 as Lenbank Joint Stock Company, a year later it received its modern name.

In June 1998, St. Petersburg was the first among the city banks to receive permission from the Central Bank of Russia to issue cash from "card" accounts. The Bank has stepped up lending to the importer's settlement and currency accounts, loans using plastic cards and other credit services. (Bank "Saint Petersburg", 2015)

In the fall of 2007, St. Petersburg was the first private bank in Russia to conduct an IPO, received permission from the Federal Financial Markets Service to issue receipts, but subsequently refused listing on a foreign exchange (the receipts were converted into ordinary shares, which are now in circulation on a number of Russian exchanges)

As of 01.01.2021, the organization serves 2,093,000 individuals and 50,000 companies. The number of Internet Banking users exceeds the figure of 1,130,000 people. The Bank demonstrates a stable and stable position in the market. Next, we will consider the main activities of PJSC Bank "Saint Petersburg". (BSPB Technical Analysis, 2022)

5.1.2 The activities of the organization

PJSC Bank Saint Petersburg is a member of the Association of Russian Banks, the Association of Regional Banks of Russia. The bank is also a member of the Association of Banks of the North-West, etc.

The main activities of the bank are (*Bank "Saint Petersburg": Daily review, 2022*):

1. Servicing and lending to corporate clients.
2. Currency transactions.
3. Attracting deposits from individuals.
4. Securities transactions.
5. Service of individuals.

During the pre-graduate internship, the author managed to find out that the priority areas of the bank's activities today remain mortgage and consumer lending, as well as the issuance of payment cards. The presence of its own processing center in the organization ensures a high level of card manufacturing quality.

The research area of the work included the Bank "Saint Petersburg", located at 64 Malookhtinsky Avenue in the Additional Office of "Central". This office offers mortgage and consumer lending services, safekeeping, currency transactions, settlement and cash services, services of the "Private Banking" program, etc. The head of the practice was Anna Zakharova, who is the PR manager of the organization.

5.2 Organization structure

The organizational structure of an organization is its composition, how departments interact with each other, the distribution of work between departments. The corporate management structure is presented in the organization under study. This is a model that should regulate subordination between the company's managers and shareholders and coordinate the goals of various stakeholders, effectively fulfilling the company's tasks. (*BSPB Technical Analysis, 2022*)

Bank Saint Petersburg is a public joint stock company. The supreme body of this type of organization is the General Meeting of Shareholders. The General Meeting of Shareholders makes decisions on all issues of the bank's core business, basing its actions on the provisions

of the Federal Law "On Joint Stock Companies" and on the basis of the bank's Charter. (*BSPB Technical Analysis, 2022*)

The management of the bank's activities is carried out by the sole executive body - the Management Board. The Chairman of the Management Board at the moment is A.V. Savelyev.

The Audit Commission is a body that controls the financial and economic activities of the company.

The Supervisory Board of a public joint stock company exercises general management of the company's activities, except for resolving issues within the competence of the general meeting of Shareholders.

All executive bodies are subordinate to the Board of Directors (Supervisory Board) of the company and the General Meeting of Shareholders.

The Strategy Committee is engaged in assisting the Supervisory Board in determining the long-term development strategy of the Bank, considers innovative programs and projects.

The HR and Remuneration Committee determines the amount of remuneration and makes recommendations to the Supervisory Board regarding candidates for senior positions.

The Audit Committee helps the Supervisory Board to exercise control over the financial and economic activities of the bank. Controls the completeness and reliability of financial statements.

The Risk Management Committee is engaged in forecasting the main risks and draws up a program of actions to eliminate them. As a result, the management structure of the organization's activities was analyzed, and what each of the divisions does was considered in detail.

5.3 Analysis of the organization's image

Bank Saint Petersburg is one of the largest regional banks in Russia.

In 2011, the Bank carried out fundamental rebranding work. The reason for updating the brand style was the adoption of a new strategy, according to which the Bank, a recognized leader in corporate customer service, relied on the development of the retail segment. (Bank "Saint Petersburg": Daily review, 2022)

The results of serious analytical work have shown that the recognition of the bank is high, but consumers do not understand the advantages in service that Bank Saint Petersburg is ready to offer. For this reason, it was decided to leave the existing sign, changing only the ways of communication with the client.

The author decided to conduct his own research of the bank's image according to the structure described in the First Section of the work.

Internal factors of image assessment include (Bank "Saint Petersburg": Daily review, 2022)

5.3.1 Corporate culture of the company and its positioning

The company strives to increase its customer base in the mass segment, as part of its development strategy. Therefore, the bank pays great attention to the quality of external service.

The bank monitors compliance with the quality of service. Employees are constantly improving the quality of their services. The control is carried out in the format of an annual check of the level of provision of internal services, within the framework of the study "Assessment of the quality of internal services".

In order to maintain external service, a Quality Code was created, which is guided in their activities by front office employees, as well as a Corporate Culture Regulation, which reflects the rules and principles of behavior of Bank employees.

The Bank's mission (*Bank "Saint Petersburg" company, 2022*):

St. Petersburg Bank considers its main mission to be building the best Bank in St. Petersburg for customers, employees and shareholders.

The main corporate values of the Bank "Saint Petersburg" are:

1) Activity

Every employee should make efforts to develop the Bank.

2) Customer orientation

The Bank positions itself as a customer-oriented organization. As mentioned earlier, a lot of emphasis is placed on the quality of service for customers. In order to maintain its leading position, the bank focuses on long-term cooperation.

3) Efficiency

For an organization of this scale, it is important to constantly evaluate the effectiveness of its development and functioning.

4) Partnership

The organization builds long-term partnerships with the client. Partnership within the Bank: The Bank is one team, the priority is to support each other to achieve a common goal.

5) The behavior of employees, their appearance

The bank provides a general corporate form. The employees look formal, neat. They talk to customers in a businesslike tone. However, there are frequent cases of incompetence of employees described by customers on the Internet

5.3.2 Corporate identity of the organization

As mentioned earlier, a major rebranding took place in 2011. The most significant changes have occurred with the bank's service policy: new standards and corporate values have been developed for the bank. The new positioning of the bank began to sound like this: "The Bank of High Culture". In this message, we tried to combine the image of the cultural capital of Russia and the high quality of services. Further communication with the consumer is based on this basic idea. Printing and souvenir products were created. The main colors of the new corporate identity were red and white, light blue stripes appeared on printed products.

The changes also affected the organization's logo. It has become more voluminous, and the written name is easier and more recognizable. The current logo of the bank in English and Russian is shown in Picture 1.



Picture 1. Company logo (Source: company's website)

5.3.3 Reputation of the organization

In the first section, the following definition of the concept of "reputation" was revealed: Reputation is the opinion of the target audience of a company about the quality of its products

and the company's activities as a whole, formed on the basis of its interaction with the company, the company's actions in the past and the reflection of these actions in the media.

In order to somehow assess the reputation of the company, it is necessary to identify the opinion of the target audience. Accordingly, it is possible to evaluate the reputation of the company when considering the reviews of the company's customers. Consider the main sites that occupy the highest positions in the search engine, where public opinions about the activities of banks are published. (*Website with various ratings of banks, 2022*)

On the Otzovik website, the company has an average rating of 2.48 on a 5-point system. There are 89 reviews about the company's activities, 56 of them negative. (1 or 2 out of 5). (*Otzovik website, 2022*)

Picture 2 shows a screenshot from the above site, where users rated the bank according to 4 criteria: Reliability, convenience, maintenance and speed of operation. (*Otzovik website, 2022*)



Picture 2. Rating of the Bank "Saint Petersburg" (Source: otzovik.ru)

The following was analyzed popular site "banki.ru". (*Open information about banks, 2022*)

On this site, the average rating of Bank Saint Petersburg is 2.16 out of 5, with a total of 1470 reviews. There are reviews both with ratings of 5 out of 5, and with ratings of 1 and 2 out of 5. (*Open information about banks, 2022*)

In picture 3, we can see that the bank is in the top 10 in terms of evaluation.

Отзывы о Банке «Санкт-Петербург»

Всего отзывов	Народный рейтинг	Средняя оценка	Решено проблем	Ответов банка
1470	9 место <small>49.5 (Высшая лига)</small>	2.16	136	1111

Picture 3. Rating of Bank "Saint Petersburg" (Source: banki.ru)

In order to finally draw conclusions about the reputation of the company, the third site was analyzed – "Online Reviews". (*Reviews online, 2022*)

On this website, the bank has a rating of 1.4 out of 5, it is on the 116th place in the rating of banks. (Picture 4)

Отзывы про банк Банк «Санкт-Петербург»

СЕТЕВОЕ ЗАВЕДЕНИЕ

1.4 ★☆☆☆☆ 27 отзывов 116 место в рейтинге

[Санкт-Петербург](#) / [Финансы и страхование](#) / [Банки](#) / Банк «Санкт-Петербург»

Picture 4. Rating of the Bank "Saint Petersburg" (Source: Online Reviews)

Conclusions about reputation:

As a result of the analysis of three popular rating services of companies, it can be concluded that the bank has a negative reputation among customers. This is evidenced by the statistics and reviews of many customers.

5.3.4 Social policy

Regular internal training in various areas has been developed for employees. Also, employees of the Bank "Saint Petersburg" can participate in round tables, conferences and other external events.

The Bank, as a responsible employer, takes care of the health of employees – all employees receive a voluntary health insurance policy.

The Bank supports its football, volleyball and basketball teams. For those who prefer other sports, the Bank has concluded corporate contracts with the leading networks of fitness clubs in the city, thanks to which a special price for season tickets is determined for employees, as well as partial compensation for the cost of the subscription is provided.

Conclusion: the bank has a well-developed social policy, a high level of corporate culture.

5.3.5 Business image

The company has been engaged in marketing support since 1997. Among the Bank's clients, it is possible to distinguish such companies as: Baltika, Megafon, the Federation of Trade Unions of Russia, VTB, Regnum news agency and many others. The organization has a software development department, journalists, a call center, a department for monitoring social media and the press, specialists in advertising and promotion of products on the Internet. (*Website with various ratings of banks, 2022*)

Conclusion: the company's business image is also developed at a high level.

5.3.6 The image of the organization's consumer: a portrait of the target audience

From the set of target audiences of the bank, three portraits of the target audience of the organization were identified, presented in Table 1.

Table 3. Portraits of the target audience (Source: own research)

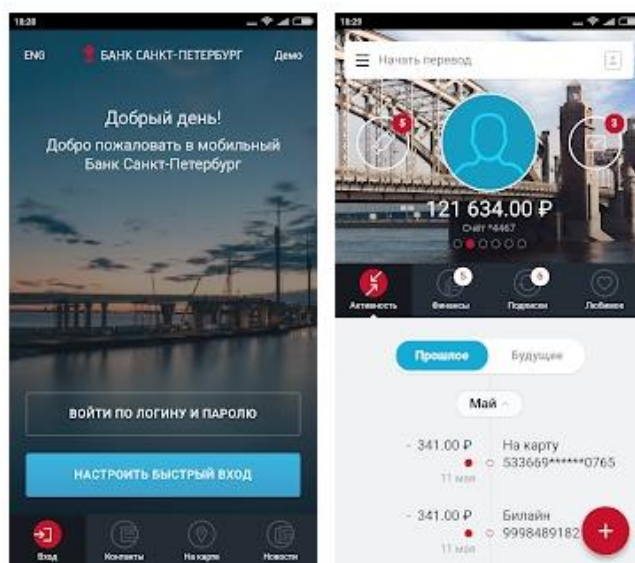
Characteristic/ Designation of the target	"Young families"	"Modern youth"	"Cultural Petersburgers"
Gender	male and female	male and female	predominantly male
Age	20-27 years	16-25 years	20-35 years old
Education	secondary/higher	secondary/incomplete higher education	higher complete
Income level	from 600 \$	from 300 \$	from 800 \$
Interests and preferences	they are looking for housing and could participate in the program "Youth - affordable housing"	they understand the latest trends, participate in promotions and bonuses. Would you be interested in	a secured group, the main values for choosing a bank: reliability, stability. They believe in the

		participating in the youth program "Bright" or "Better"	cultural values of the city.
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General conclusion: as a result of the analysis of the individual components of the image of the bank "Saint Petersburg", it can be concluded that the bank has a fairly strong corporate culture, corporate identity and social policy have been worked out. However, there are reputational problems, an analysis of reviews on the Internet has shown that despite the overall success and popularity of the bank, its perception among the target groups of the public cannot be called positive. In addition, bank employees are often rude to customers and give false information. Based on the reviews, it was concluded that there are problems with communication with customers, so the image cannot be called completely positive, it requires study.

5.4 Analysis of mobile app

After opening the bank's application, we get to the identification page with the greeting "Welcome to the My Bank mobile application". The application menu appears on the left when you click on the icon. The menu is shown on the figure №5, which includes: home, templates, payment for services, transfers, currency exchange, from card to card, accounts and cards, deposits and savings.

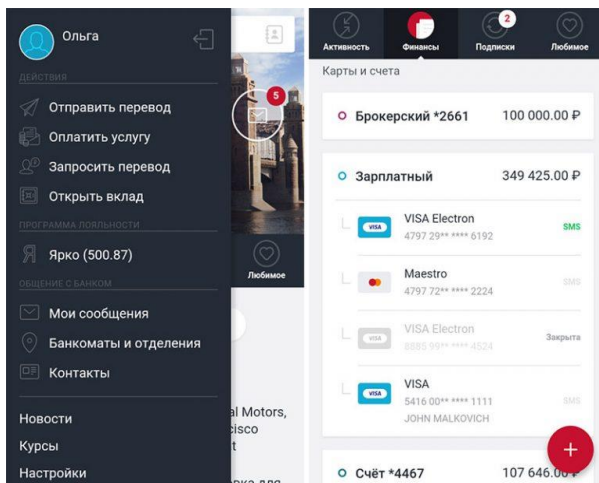


Picture 5. "Menu" section of the app (Source: own processing)

In the "Home" section, we can view all accounts and cards. In the "Payment for services" section, as well as in other banks, you can pay for mobile communications, utilities, taxes, fines, etc. The database has all the necessary data, however, they are arranged in alphabetical order, which makes the search more difficult. (BSPB, *retailmobile.com*, 2022)

The "Transfers" section allows to transfer funds between your accounts, to a bank client and to an account or card to another bank, and the card-to-card transfer service is also allocated in a separate menu section. The "Loans" section allows you to apply for a loan, or pay for an existing one. (BSPB, *retailmobile.com*, 2022)

Also in the application there are foreign currencies (USD, EUR, GBP, CHF, SEK, JPK) and the rate of purchase and sale of metals (gold, silver, platinum, palladium). Picture 6 shows 2 pages of the application: home, payments and expenses.



Picture 6. "Menu" section: home, payments and expenses. (Source: own processing)

As we can notice from the picture, the color scheme of the application is made in corporate colors, the background color is white, the text color is black and red. The elements of the style are made in the same style and form. Reading and perception of the text is also comfortable and does not put a heavy strain on the eyes. According to the requirements of ergonomics, the main information should be displayed at the beginning of the page, in general, the application follows this rule.

Among the disadvantages of using:

- location of the possibility of paying for services from third – party bank cards in the application is not obvious - when paying for services, you need to scroll through the

available cards and bank accounts, after which a card from another bank will appear if it was linked earlier (for example, for transferring funds to it), but if you do not know about this possibility, it is problematic to guess about the presence of such a function.

- financial planning assistance is not implemented deeply enough – there is a simple analysis of finances and expenses, the ability to set locks and limits, but there is no planner of regular expenses, budgeting, etc.
- regarding the opinions of the surveyed users, difficulties were noted in finding the possibility of connecting to the SBP or information about the connection already made to this system. The difficulty is sometimes caused by the answer to the question about the possibility of ip calls to the bank - do the bank communication buttons located in the "More" block correspond to this function/Additionally/Contact the bank."
- users definitely note the low customization of the application, the inability to customize for themselves, as well as the inconvenience of using the application, security problems





Conclusion: the application requires serious improvement, as well as in terms of functionality, security, as well as convenience and ease of use, which will be represented in the practical part.

5.5 Competitor analysis

It is important to start the competitive analysis with the basic concepts formulated by the author in his own words. Competition is the rivalry of firms operating in the same market. This rivalry affects the pricing, product and sales policy of the company. In other words, competition is a competition between economic agents, participants in the market process, aimed at obtaining economic profit.

Competitor analysis - analysis of the activities and market position of competing companies in order to determine their advantages. Helps to formulate your own set of solutions for the success of the organization.

After conducting his own research, it was found that the bank "Saint Petersburg" is on the 16th place in the general list of banks. Also, the author analyzed the bank's position on the reliability rating and gave it in Picture 7. (*Website with various ratings of banks, 2022*)

13 ⁺²	 Совкомбанк Лицензия №963	new.sovcombank.ru	Кредиты ⁷	Вклады ¹⁰
14 ⁻¹	 Банк Россия Лицензия №328	abr.ru	Кредиты ²	Вклады ⁹
15 ⁺²	 Всероссийский Банк Развития Регионов Лицензия №3287	www.vbrr.ru	Кредиты ³	Вклады ⁵
16	 Банк "Санкт- Петербург" Лицензия №436	www.bspb.ru	Кредиты ⁴	Вклады ⁹

Picture 7. Rating of St. Petersburg Banks by the criterion of "reliability" (Source: banki.ru)

Since the organization strives for a leading position in the market, the main competitors can be considered Sberbank, VTB and Otkritie banks. The main competitor of the company is Sberbank, since as of April 2021 the bank is leading the market in financial indicators - 28 415 324 467 rubles in net assets, while the Bank "Saint Petersburg" has 683,458,927 rubles. (Website with various ratings of banks, 2022)

место	название банка лицензия №, Регион	показатель, тыс. рублей	
		Апрель, 2019	Март, 2019
1	Сбербанк России лицензия № 1481, Москва и обл.	28 415 324 467	28 357 071 793
2	ВТБ лицензия № 1000, Санкт-Петербург и обл.	13 853 676 703	13 941 983 769
3	Газпромбанк лицензия № 354, Москва и обл.	6 107 996 366	6 274 990 547

Picture 8. Financial indicators of banks for March and April 2019, market leaders. (Source: banki.ru)

The author decided to compare the activities of the companies of the Bank "Saint Petersburg" and "Sberbank of Russia" on the Internet in the form of a table, for clarity. (*Website with various ratings of banks, 2022*)

Table 4. Comparative analysis of the Bank "Saint Petersburg" and "Sberbank of Russia"

Criteria	Bank "Saint Petersburg"	Sberbank of Russia
Official website of the company	<p>Advantages: attractive design, developed using modern technologies, a lot of information about the organization.</p> <p>Disadvantages: the site is incomprehensible intuitively, to find the right tab you need to spend a lot of time to find the right tab.</p>	<p>Dignities:</p> <p>Attractive design, more intuitive, when you open the site, the loan calculator opens immediately, the transition to a mobile bank directly on the site</p> <p>Disadvantages: a lot of unnecessary advertising</p>
Vkontakte Group	Bank Saint Petersburg - 37,213 subscribers. There is a discussion for answers to questions, there is a company phone on the website.	Sberbank – 2,653,766 participants. Thank you from Sberbank – 172,706 participants.
Smartphone App	«BSPB Mobile» App Rating: 3.9 on Google Play	Sberbank Online App Rating 4.8 on the App Store, 4.7 on Google Play

As a result of the analysis of the competitor's activities on the Internet, it was concluded that the Bank "Saint Petersburg" has not made a website well enough and the mobile application should be improved.

5.5.1 Financial profit

The net profit of the Bank "Saint Petersburg", in accordance with the Annual Report for 2021, amounted to 5.2 billion rubles. compared to 4.1 billion rubles in 2019, the growth was 28.1%. (*Website with financial ratings of banks, 2022-2023*)

Sberbank received a net profit of 831.7 billion rubles in 2022 in accordance with international financial reporting standards. (*Website with financial ratings of banks, 2022*)

Thus, the competitor's profit is several times higher than the profit of the Bank "Saint Petersburg".

5.5.2 Corporate culture

The corporate culture in the bank is aimed at creating a sense of belonging in each employee to the fulfillment of the bank's mission and strategic tasks facing him. The Bank strives to create conditions that allow each employee to develop and apply their creative abilities, improve the level of professional training, take part in solving organizational issues, etc. The organization is dominated by partnerships, with the presence of friendly sympathies.

The company has an internal communication channel, which is a way of feedback from management to a subordinate. Every morning employees receive a special newsletter "Good morning, Sberbank".

In addition, Sberbank regularly holds contests for its employees, for example, "The most polite cash register employee".

5.5.3 Reputation analysis and communication with clients

Sberbank has been conducting an active communication policy with young people in Vkontakte social networks over the past few years. Clients are constantly informed about new promotions and programs, send gift stickers and generally maintain communication with the client. (*Website "The banking system of the Russian Federation", 2022*)

Sberbank also actively cooperates with the media, authorities and other organizations, maintaining constant communication with target groups of the public. (*Website with various ratings of banks, 2022*)

Conclusion: Sberbank was chosen among the many competitors of the bank, since the organization of PJSC Bank Saint Petersburg openly declares its desire to occupy a leading position, and indicates this in its long-term development strategy. The competitor's analysis showed that Sberbank also has a fairly strong corporate culture, but the advantage is that Sberbank conducts constant communication activities aimed at maintaining customer feedback.

6 SWOT ANALYSIS

SWOT analysis is a method of strategic planning, which consists in identifying factors of the internal and external environment of the organization and dividing them into four categories: Strengths (Strengths), Weaknesses (Weaknesses), Opportunities (Opportunities), Threats (Threats).

The SWOT analysis method is used in this thesis in order to summarize what advantages the company has and to plan a strategy based on the results.

Table 5. SWOT analysis. (Source: own research)

Strengths	Weaknesses
<ol style="list-style-type: none"> 1. Strong corporate culture 2. Regular monitoring of the company's position in the market 3. Corporate identity is developed at a high level 4. High rates in the field of car loans over the past year 5. Has a long-term development strategy 6. Having your own processing center 	<ol style="list-style-type: none"> 1. Poorly developed youth policy 2. Insufficient attention to the interests of customers 3. Bad mobile application app 4. The emergence of new players in the market 5. Bad reputation on the Internet 6. Customers do not understand the advantages of the bank even after a large-scale rebranding
Opportunities	Threats
<ol style="list-style-type: none"> 1. Pay attention to the development of new services 2. Improving reputation 3. Development of mobile banking 4. Create a new communication policy with the youth segment 5. New card design options 6. Improve the mobile app 	<ol style="list-style-type: none"> 1. Lose the youth segment 2. The decline in popularity due to the deterioration of reputation 3. The risk of making mistakes in the development strategy 4. Outflow of customers to competitors 5. Deterioration of reputation due to low popularity of mobile banking

After drawing up a specific list of strengths and weaknesses, as well as opportunities and threats, it is necessary to establish links between them.

1. Strengths – Opportunities

An action plan should be developed to use the strengths of the organization to realize opportunities.

Necessary measures:

·In order to lead the market, you should devote time to the development of new services.

Since the corporate identity of the company is already at a high level, new card designs should be developed that can strengthen it even more.

To share new development ideas with the youth segment, which would help to establish communication.

2. Strengths - threats

It is necessary to build a strategy that could eliminate existing threats at the expense of strengths.

Necessary measures:

Since the bank's technologies are currently developed at a fairly high level, it is necessary to come up with a creative way to communicate with the youth audience in order to avoid its loss.

Regular monitoring of the company's position in the market may affect the risks of making mistakes in the development strategy.

3. Weaknesses – opportunities

The strategy should involve the use of opportunities to strengthen weaknesses.

Necessary measures:

Attention to the development of new services and new banking products will solve the problem of insufficient attention to the interests of customers and the lack of new development ideas.

Creating a new communication policy for young people will help popularize mobile banking.

4. Weaknesses - threats

Measures to get rid of both threats and weaknesses:

Studying the competitors' communication strategy aimed at young people will help you come up with a set of actions to avoid a decline in popularity and the final loss of a positive reputation.

It is necessary to tell customers about the advantages of the company in order to avoid the outflow of customers to competitors.

Thus, an analysis of competitors was carried out and a SWOT analysis was made. The research conducted earlier helped the author to identify two problems in the company's activities: the problem of deterioration of reputation and the problem of low popularity of the company among young people. These problems are connected, since the youth segment is the audience of the future, which should be targeted to build the long-term success of the bank. For a more detailed study of both problems, it is necessary to find out how the company's reputation is assessed by its representative, as well as to conduct a questionnaire. The survey will help to identify the opinion of customers (young people) about what they would like to change in the organization's activities. In addition, it is necessary to conduct a number of expert interviews with representatives of different industries and use the case-study method for a more.

6.1 Quantitative SWOT analysis

The matrix of quantitative SWOT analysis includes quantitative analysis, as well as expert assessment and the importance for business of each factor of the external and internal environment.

It is important to analyze the algorithm for constructing this type of matrix below.

Features of a high-quality matrix:

- makes it clear which factors are most important to you at this time.
- helps to assess the potential, threat and opportunities in the market under current circumstances.
- shows what you should pay attention to and take action on.

Minuses:

- requires additional involvement of specialists and managers for a competent assessment.
- does not define measures for the development of business processes.

The matrix of qualitative SWOT analysis can be used for the following purposes:

1. When it is necessary to determine priority areas of development.
2. To assess the current position in the niche among competitors.
3. To compare the level of external threat and available capabilities.

It is important to consider the methodology of quantitative SWOT analysis on the example of **Saint Petersburg Bank**.

The P_j line indicates the probability of specific opportunities and threats. P_j can take values in the range from 0 to 1.

0.1 - 0.3 – low probability

0.4 - 0.6 – average probability

0.7 - 0.9 – high probability

1 – very high probability

The K_j line indicates the value of the coefficient of influence on the organization's activities of specific opportunities and threats (ranging from 0 to 1):

Table 6. Evaluation (Source: own research)

Meaning	Interpretation
0	There is no influence
1	Perfect new opportunities are created for the activities of the organization or if the implementation of the threat may lead to the termination of activities
0,1-0,3	The influence is weak
0,4-0,6	The effect is average
0,7-0,9	The influence is strong

The A_i column shows the intensity of the strengths and weaknesses of the organization (from 1 to 5 points for opportunities, from -1 to -5 for threats):

Table 7. Evaluation (Source: own research)

Strengths:

Meaning	Interpretation
5	The intensity is high (a very strong advantage)
3-4	The intensity is average (a strong enough advantage)

1-2	Minor advantage
-----	-----------------

For weak sides in the same way with a minus sign.

Cells **aij** indicate:

-the ability of strengths to promote opportunities and counter threats, and

-the ability of weak sides to weaken the impact of opportunities and strengthen threats:

Table 8. Evaluation (Source: own research)

Evaluation	Interpretation
5	The factor gives a full opportunity to use favorable opportunities or prevent the negative consequences of threats.
4,3	Substantial promotion of the use of favorable opportunities or protection from threats.
1,2	Negligible impact on the use of favorable opportunities or protection from threats.
0	There is no practical influence of the factor on specific opportunities and threats.
-1, -2	Negative impact on the use of favorable opportunities or contributing to the strengthening of the threat.
-3, -4	Strong negative impact on the use of favorable opportunities or a clear strengthening of the threat.
-5	Inability to prevent the action of a threat or to use favorable opportunities.

Estimates in these quadrants should be made without taking into account the actual intensity of the factor for the organization (this is taken into account in the Intensity A_j column), that is, expert assessments of the influence of the strength or weakness of the nominal identified factor on the marked opportunities or threats are carried out.

A	B	C	D	E	F	G
Quantitative SWOT analysis of Saint Petersburg Bank	The intensity of the strengths and weaknesses	(OP1) Pay attention to the development of new services	(OP2) Improving reputation	(OP3) Development of mobile banking	(OP4) Create a new communication policy with the youth	(OP5) New card design options
Probability of occurrence (Pj)		0.5	0.5	0.35	0.7	0.35
Influence Coefficient (Kj)		0.7	0.9	0.75	0.45	0.7
(S1) Strong corporate culture	1	0.8	0.6	1	1	1
(S2) Regular monitoring of the company's position in the market	0.9	0.6	0.7	1	0.7	0.7
(S3) Corporate identity is developed at a high level	0.8	0.6	0.8	0.8	2	1
(S4) High rates in the field of car loans over the past year	0.8	0.5	0.4	0.6	0.9	1
(S5) Has a long-term development strategy	0.0	0.6	0.5	0.5	0.8	1
(S6) Having your own processing center	9	0.7	0.7	0.7	2	0.8
		4.8	4.4	5.2	4.9	6.1
(W1) Poorly developed youth policy	-1.0	-0.8	-0.7	-1	-1	-1
(W2) Insufficient attention to the interests of customers	-0.7	-0.5	-0.6	-0.4	-1	-0.4
(W3) Bad mobile application app	-0.8	-1	-0.9	-0.5	-1	-0.8
(W4) The emergence of new players in the market	-0.8	-0.7	-0.7	-0.7	-0.7	-0.7
(W5) Bad reputation on the Internet	-1.0	-1	-1	-0.7	-0.8	-0.5
(W6) Customers do not understand the advantages of the bank even after a large-scale rebranding	-1.0	-0.8	1	-0.6	-0.8	-0.6
		-1.0				
		-4.9	-3.8	-3.2	-4.9	-4.2

Picture 9. Quantitative SWOT analysis results (Source: own processing)

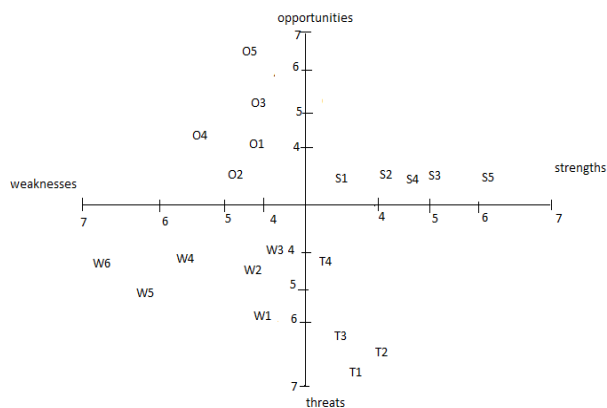
(T1) Lose the youth segment	(T2) The decline in popularity due to the deterioration of reputation	(T3) The risk of making mistakes in the development	(T4) Outflow of customers to competitors	(T5) Deterioration of reputation due to low popularity of mobile
0.5	0.6	0.7	0.9	0.7
0.9	0.5	1	0.6	1
0.8	0.7	0.9	0.5	0.2
0.4	0.9	0.8	0.8	0.7
0.7	1	0.5	0.4	0.4
0.6	1	0.6	0.2	0.7
0.6	0.6	0.5	0.7	1
1	1	0.4	0.5	1
5.6	4.9	5.1	4.6	5.1
-1	-1	-0.7	-0.8	-0.8
-0.4	-1	-0.8	-0.8	-0.5
-0.7	-0.8	-1	-0.7	-1
-0.6	-0.8	-0.4	-0.8	-0.8
-0.7	-0.7	-0.4	-1	-1
	-0.7	-0.2	-1	-1
-1				
-1	-0.5	-0.3	-1	-1
-6.8	-6.9	-6	-6.4	-4.7

Picture 10. Quantitative SWOT analysis results (Source: own processing)

Recalculation is carried out as follows: $A_{ij} = A_i * K_j * P_j * a_{ij}$, then the assessment of specific opportunities and threats to the organization is carried out.

Then the assessment of specific opportunities and threats to the organization is carried out.

Based on the obtained table data, it is necessary to build a graph, where we can track the parallel of the original data:



Picture 11. Matrix of the SWOT analysis. (Source: own processing)

Conclusions:

1) The most strengths of the company that help to take advantage of opportunities:

- high rates in the field of car loans over the past year (0.8);
- has a long-term development strategy (0.9).

2) The most powerful aspects of the company that help protect against threats:

- corporate identity is developed at a high level (0.8);
- strong corporate culture (1).

3) The most likely opportunities that the company can take advantage of with the help of strengths:

- growth in demand for services due to the introduction of innovations (new communication policy, development on the Internet banking) (5.6);

However, they are the most vulnerable due to existing weaknesses (-6.8; -6.2)

The weakest side is the lack of awareness of the company (-6.9) and the fact that customers do not understand the advantages of the bank even after a large-scale rebranding (- 6.8)

4) Most of all, the company's strengths help protect against the threat of user outflow (4.4);

5) Strengths do not protect against threats:

- outflow of qualified specialists (0)

- opportunities for competitors to introduce new technologies (0).

6) Weaknesses of the company (poorly developed youth policy, insufficient attention to the interests of customers), bad mobile application app (-4.5) and bad reputation on the Internet.

(-4.3)

7 EVALUATION OF PRIMARY RESEARCH AND DISCUSSION

7.1 Results of primary research

The following part of the diploma thesis presents the main results of the primary research carried out.

7.1.1 Results of in-depth interview

The first method of primary research was an in-depth interview with the company's PR specialist, Anna Zakharova, which is represented in Appendix A.

This interview was supposed to help the author of the thesis to study the system of processing reviews about the bank on the Internet, to learn more about the specifics of activities in the banking sector.

When asked about the bank's position in the market, the interviewer replied that the situation is stable. As an example, Anna cites analytics from independent rating agencies, according to which the bank was ranked 16th in terms of assets and 15th in terms of the number of deposits of the population. In addition, Anna mentioned the existence of a development strategy until 2020.

When asked who handles the reviews, Anna answered evasively, did not specify. When the author of the thesis asked the opinion of a specialist about ratings on major review services, Anna continued to answer rather evasively. The interviewer said that negativity could not be avoided, which was not a complete answer to the question posed.

When asked whether work is underway to improve the bank's service, Anna replied that work is underway and incompetent persons have to be dismissed.

The author of the thesis gave an example of a situation in which a bank customer was faced with the incompetence of a bank employee. The answer was again evasive, there was no direct answer about whether work in this direction would be carried out.

Next, the conversation turned to interaction with the youth audience. Anna told about the loyalty program "Better" and about the possibility to issue a children's card. Anna told the author about the trends in the promotion of banking services and that banks have increasingly begun to conduct project activities to increase consumer loyalty. The author found this information useful in further research.

Anna did not directly answer the question about the main competitor. She answered about the advantages of the bank and about the main values of their work with clients.

In general, it can be concluded from the interview that it turned out to be useful for the author of the study. However, there were no direct answers to many important questions. Most likely, this expert should not disclose unnecessary information, but the author found out that the bank does not work with negative reviews carefully enough, which makes it possible to come up with a strategy in this direction.

7.1.2 Survey results

The survey was conducted in an online format in the Google Forms service. 54 people were interviewed during the survey: for female respondents (1a) aged 21-24 years (2b), the most significant service is "mobile banking" 3 (b), they are attracted by the convenience of using a mobile application (4a), they are informed about the bank's services by 3 points out of 5 points (5b), however, they often read reviews about the bank's services on the Internet (6b) and negative reviews affect their impression of banking services (7a). They rate 4 out of 5 the probability that they will tell about their experience of negative service (8g) and assess the image of the bank by 3 out of 5 points (9b), they would be forced to change the bank by a simple and affordable system of registration of services (10b).

So, during the survey it was found that most of the respondents – namely 32 people - are female (1a). The average age of the respondents is from 21-24 years (2b). Most of the respondents consider the mobile banking service (3b) to be the most significant and they are most attracted by the feedback in the bank (4b), they are informed about existing promotions by 3 out of 5 points (5b). Respondents constantly read reviews about the bank's activities on the Internet (6a) and are influenced by negative reviews (7a), there is also a 3 out of 5 probability that respondents will talk about a negative service experience (8b). Respondents rate the bank's image at 3 out of 5 (9b) and they would be forced to change the bank by having privileges in social networks (10a).

On a separate question about stickers, the majority voted for option 2 (11b).

Thus, according to the results of the questionnaire, the hypothesis that mobile banking services are important for the audience has been fully confirmed. The position that respondents often read reviews on the Internet was also confirmed. Also, the respondents answered the question about the most attractive services of the bank, which is the most

important for them is the availability of feedback. More information about the results of the survey can be found in Appendix B.

7.1.3 Results of expert interviews

For the study, 3 interviews were conducted with representatives of different industries: an expert in the financial industry, an expert in the field of IT technologies, an expert in the field of advertising. The questions of all interviews are presented in Appendix E.

The first interview

The first interview was taken from a third-party representative of the organization working with the banking sector. This particular expert was chosen because he had been cooperating with the company for a long time and could provide information about its activities. The purpose of the interview is to consider a situation when a company working with a bank stopped cooperating with the Bank of St. Petersburg in the future due to the refusal to lower the interest rate on trade acquiring.

A third-party representative said that their company had been cooperating with the bank for many years and asked to reduce the interest on acquiring, which was too high. The company refused to go to a meeting with its partner. After the incident, the company switched to the Sberbank system.

The first expert interview helped to assess the bank's attitude not only to its customers, but also to partners. According to Irina, it is not the first time that the Bank "Saint Petersburg" refuses to concede to the client in cooperation.

The second interview

The second interview was taken from an expert in the field of information technology, Alexander, to understand why the bank's application has such a low rating and to get reliable information about the experience of using the application.

The second interview was aimed at obtaining information about the functionality of the company's mobile application. The interview was taken from an expert in the field of information technology, Alexander, in order to evaluate the work of the bank's application. The expert spoke about the disadvantages and inconveniences of the mobile application. When asked what can be changed, the expert replied that the design of the application definitely needs to be changed in the near future, because it is stuck in 2013 for development.

The expert said that the bank is not doing well with such a payment system as Mir. It is inconvenient to use, there is too strong a sensor on it, and as a result, money can be withdrawn from it when traveling on public transport, without an offer to confirm payment.

Regarding the bank, the expert said that there are few ATMs where you can replenish cash, all the client can do is withdraw them, this is also inconvenient.

When transferring money in the application, a large number of errors occur. The expert said that he often heard from clients that the application itself can close during the transfer of money and cancel the operation.

From the recommendations, the expert said that he would change the design of the application, remove buttons devoid of functionality. Made it more intuitive. At the moment, the app is stuck in 2013 for development. Also, it would be logical to add the ability to link the card to the phone, as with Sberbank, in order to simplify adding / removing cards from the account.

Third interview

The third interview was taken from Roman, an advertising specialist, in order to get more detailed information about the company's advertising activities in recent years. Roman spoke about the priority areas of advertising activities for the bank and also assessed the position of advertising of the bank "Saint Petersburg" for 2019. In general, the expert also confirmed the existence of problems with the company's reputation. To the question whether the expert can evaluate the bank's advertising positively, the expert replied that many of the examples of advertising of a particular bank does not solve its communication problems.

Roman works as an advertising specialist at Tinkoff Bank and was able to assess the development of advertising in the bank under study.

Roman said that the bank uses a variety of advertising channels. One of the priorities can be identified transit, grocery and seasonal. The Bank strives to cover as much of the information field as possible, but it does not find a great response from the audience. Advertising ratings over the past two years are reflected in the depressing figures of 3/3.5. The focus on the use of single material as part of the promotion of a particular service also negatively affects the image of the bank as a whole.

Roman told about how in 2016 the bank together with the federal operator of transport services TMG conducted a large-scale advertising campaign dedicated to the 25th

anniversary of the bank. Then there was a focus on culture - images of characters in 18th century costumes with the caption "typical Petersburger/Petersburger" were placed on the racks between the handrails in the subway. Passengers saw their own reflections, sitting opposite and could look at themselves in the image of heroes of the 18th century.

This example can be considered positive, but such Pr activity, according to Roman, does not solve the problems associated with the services provided by the company itself.

7.1.4 Results of application of the case-study method

In the course of the study, the case-study method was added for an additional analysis of the activities of the company's main competitor, Sberbank, aimed at a young audience.

Since 2018, the leading bank of Russia has been developing various strategies to attract customers of different ages. The bank plans to attract an audience up to 25 years old. Russians aged 14-25 are a strategic priority of the bank.

Sberbank chose this particular client for a reason. According to the indicator of the client's willingness to attract his close circle of friends, this segment is the most attractive. According to the bank's strategy, attracting this segment will only strengthen its leading position in the banking services market.

Therefore, the Sberbank of Russia company, together with the VKontakte social network, began to conduct a long-term campaign for network users over 16 years old. All Sberbank customers of this age group receive a newsletter in the form of stickers. The campaign was successful and brought the bank a profit in 2018.

According to open information, the banking institution serves more than 6.7 million customers of this age who have debit cards at their disposal. According to experts, these are the most popular customers for banking products.

Thus, based on the information received, the author will be able to think through a number of actions to attract the youth audience of the bank "Saint Petersburg".

7.2 Factors influencing consumer preferences of different age groups of consumers

The segmentation of the banking market by customer groups can be based on a wide variety of characteristics: geographical, demographic, economic, behavioral, etc. In our case, the

most popular feature of segmentation of private clients – consumers of banking services is demographic, primarily involving the division into age groups.

This is due to the fact that age and the presence of a family significantly affect the characteristics of demand for banking services. Thus, young people without a family are characterized by increased mobility, easy and frequent change of residence, ease of mastering modern banking technologies. They need money transfer services, short-term loans, and relatively simple forms of savings.

For young people who have recently formed a family, the priority issues are the purchase of real estate and the purchase of durable goods. This group needs housing loans, credit cards for the purchase of goods, various forms of credit, insurance services. A mature family that already has teenage children may be characterized by limited financial opportunities to purchase expensive goods. For such families, the primary goals may be to improve housing conditions and provide education to children.

Persons of "mature age" representing a mature family with grown up children are the most stable group of clients of our bank. In this segment, there is an increase in income as financial liabilities decrease. They are characterized by pension planning, storing large balances in bank accounts, and purchasing real estate for investment purposes. People of retirement age have accumulated capital and strive to ensure its safety and sustainable income. They keep large balances on bank accounts, and due to the complexity of the perception of new technologies, they require a high level of service.

7.3 Analysis of consumer preferences in the banking services market

The study of the attitude of the population of St.Petersburg to banking activity allowed us to establish that different groups of consumers of banking services have different attitudes to various aspects of banking activity. In the course of the study of consumer preferences of residents of St. Petersburg in the banking services market, there were respondents of different age groups: 18-24, 25-34, 35-44, 45-60.

We considered the following issues: the likelihood of switching to another bank, trust issues, attitude to lending, use of credit funds, attitude to savings and investment of available funds, as well as reputation on the Internet and the review of a mobile application. The study of the probability of respondents switching to another bank for a salary project showed that the majority of respondents are reliable customers of their bank: 35% of respondents will

definitely not switch to another bank, 40% most likely will not. Only 12% of respondents expressed an unequivocal desire to switch to another bank.

An analysis of the opinions of different age groups of respondents about the desire to switch to another bank for a salary project shows that a less reliable group of respondents is a group of 18-24 years old, the mobile application service is not convenient enough for them and differs in prostate problems, as well as the lack of some bonuses for students, such as other banks have.

The most loyal group of respondents is the group aged 25 to 34, in which 59.2% will definitely not switch to another bank, and the remaining 30.8% of representatives of this group are likely not to switch. The second most reliable group can be called over 60 years old, in which 55.6% of respondents will definitely not switch. Respondents were offered several options for attracting borrowed funds in a situation when they do not have enough money to make a purchase (for example, furniture or household appliances), comparable to their salary for 1-2 months.

The structure of customers who is wishing to move to another bank for a better service in different age groups:

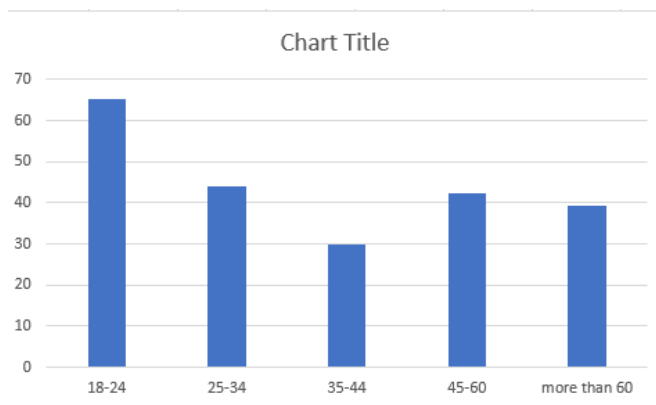


Chart 1. Structure of responses from different age groups who is wishing to move to another bank , %

Analysis of the structure of responses in the Chart 1 showed that with age the proportion of respondents who prefer a loan at the point of sale increases, and the proportion of those who want to borrow from acquaintances/friends/relatives decreases. Consumer bank credit turned out to be the most popular among respondents aged 35-44 years (15% of respondents in the group). More than half of respondents in the age groups of 18-24 years (65.4%) and 45-60 years (56.3%) and almost half of the group of 25-34 years will prefer to postpone the purchase.

When considering the activity of using the mobile application and credit facilities by different age groups, it was found that respondents aged 35-44 and 45-60 years most often use credit facilities and services offered in the mobile application: 28.6% and 26.1%, respectively, of representatives of these groups use credit facilities on a monthly basis. In the group of respondents aged 35 to 44, 42.9% of representatives do not use credit facilities.

In the remaining groups, there are much fewer people willing to use credit funds: in the group from 18 to 24 years, 74.3% of respondents do not use bank services, in the group from 25 to 34 years, 69.3% of such respondents, in the group over 60 years – 66.6%, and in the group from 45 to 60 years – 32.9%.

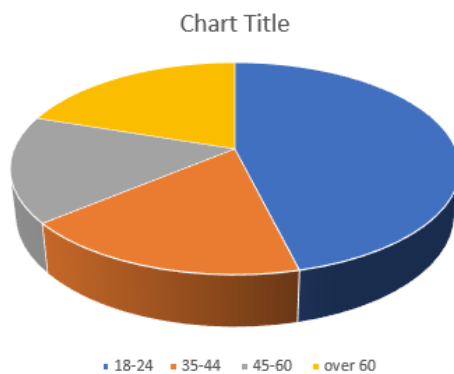


Chart 2. Structure of responses willing to use credit funds, %

7.4 Answering Research questions

The survey helped the author to make sure that reviews on the Internet are important for the youth audience and the interface of the mobile application is important. The information received was useful for developing an image maintenance program.

Expert interviews helped us to analyze in more detail each of the problems of the bank found during the research: the first interview gave more information about how the company works with its partners and with its target audience. For quite a long time, the bank did not update its customer data, did not analyze the target audience, as it was believed that this was not necessary. Thus, the bank uses old data from the analysis of the target audience, which is about 3 years old, therefore, it did not bring results and the segment of young generation wasn't used.

The second interview helped to evaluate the bank's mobile application and put forward recommendations for its improvement from an expert in the field of information technology.

It helped to answer to one of the main questions about the bad company's reputation in the Internet.

The main reason is the mobile application, some customers have problems with their personal account. The interface itself is a bit outdated and needs improvement: it has small functionality and the application itself is more intended for computer use, not for mobile. Also, the application works only in portrait orientation, and such an application cannot be used on tablets. And some users use phones horizontally (keeping them in the car, for example), it also causes inconvenience to them.

The support functionality in the application also works passively, the client waits about 2 hours to be contacted.

The third interview helped to assess the position of advertising in the company.

Thus, based on the information received, the author will be able to think through a number of actions to attract the youth audience of the bank "Saint Petersburg".

After studying all aspects of the activities of PJSC Bank Saint Petersburg and the formulation of problems, the author concluded that, in general, the state of the organization is at a stable level. She has some communication problems, but this does not prevent her from increasing her profit growth over the year and remaining quite recognizable in the city. Therefore, it is only necessary to work with the reputation of the organization, its status among young people. This is required because the youth audience is a guarantee of the future. And at the moment, the entire youth audience uses Sberbank's mobile bank.

After all the research, it was concluded that the company needs a program to maintain its image. This program will consist of several stages and cover 4 target groups.

The program is required to return the loyalty of the youth audience, as well as to work with negative reviews that have ruined the company's reputation on the Internet.

III. PROJECT

8 PROJECT “THE IMAGE MAINTENANCE PROGRAM OF THE BANK”

8.1 Setting goals and objectives in relation to the external public

After studying all aspects of the activities of PJSC Bank Saint Petersburg and the formulation of problems, the author concluded that, in general, the state of the organization is at a stable level. She has some communication problems, but this does not prevent her from increasing her profit growth over the year and remaining quite recognizable in the city. Therefore, it is only necessary to work with the reputation of the organization, its status among young people. This is required because the youth audience is a guarantee of the future. And at the moment, the entire youth audience uses Sberbank's mobile bank.

After all the research, it was concluded that the company needs a program to maintain its image. This program will consist of several stages and cover 4 target groups. The program is required to return the loyalty of the youth audience, as well as to work with negative reviews that have ruined the company's reputation on the Internet.

Based on the conducted research (online questionnaire, in-depth and expert interviews, case analysis method) and on the basis of information obtained during their own research, within the framework of this work, the following target groups of the public among potential consumers were identified:

“Advanced youth”

This group is represented by young people (both male and female) aged 21-24 who follow innovative technologies and are always aware of new trends. This audience would like to see their preferences reflected in all the selected companies, including in the banking sector. This target group is active users of the Vkontakte and Instagram networks, sometimes read reviews, are users of mobile banking.

“Conservative youth”

This audience is represented by young people aged 25-30 years, prefers consistency and quality of products to something new. These are the people who have been using the bank's services for a long time, they are not particularly interested in fashion trends, they prefer to trust the company. They will actively support any innovations.

“Students”

This key group includes young people and girls, aged 16-20 years, receiving secondary or higher education. They do not work, or they work in low-paid positions. Various promotions and discounts can attract their interest. They often read reviews and are interested in the company's activities on the Internet, in particular in social networks.

“Discerning customers”

The target audience is the most extensive and blurred in its image. In general, it can include all residents of St. Petersburg, aged from 20-35 years who use the services of banks. These are people who love bonuses and use mobile banking. They read reviews on all sites, compare banks and choose the most highly rated one. They read city information portals, as well as online media.

Based on the results of the survey and the description of the target groups of the public, it can be concluded that online media, Internet portals and social networks that correspond to the target groups of the public will be the most cost-effective under this program.

8.2 Value, mission and vision

On this stage we will have to set up a new mission, values, as well as the main messages for employees and customers of the bank.

Mission:

- Helping business leaders achieve success
- Create economic value

The main values of Bank “Saint Petersburg”

Customers:

- Partnership and long-term cooperation
- The Bank's business is a partnership with customers, which is based on an understanding of the needs and capabilities of the parties.
- Long-term cooperation with partner clients is the basis for the development of the Bank and the creation of economic value
- Mutual understanding and mutual responsibility

Conduct an active dialogue, achieve mutual understanding:

Bank employee should understand the client's business and conduct business in such a way as to help the client's business development.

The Client-partner must understand the Bank's business and conduct business in such a way as to help the Bank's business development. Not to perform actions that will not benefit the businesses of the parties.

Business is a dialogue. It should be easy for the client to communicate and do business with the bank.

Staff:

- Highly qualified employees
- Attentive and friendly attitude of employees to customers
- Understanding customers' business needs
- Understanding and compliance with the requirements of federal and industry legislation
- The basis of the dialogue is mutual empathy

Technologies:

- High technological level of service provision
- Professional team of employees of IT departments that ensure the fastest possible execution and security of transactions of clients and the Bank
- Distributed data centers that ensure the stability and scaling of the Bank's business
- Extensive use of outsourcing and the best solutions from vendors of banking products
- Vigilant risk control
- Professional financial monitoring

8.3 Recommended image maintenance program of Saint Petersburg bank (marketing tools)

8.3.1 Internal Marketing

Magazines

1. "The Village" is a city Internet site that tells about cultural and social life, entertainment, services, food and people of St. Petersburg. This channel is read by the general public, which

includes the target audience of young people. The site is visited by 3,252,490 people every month.

2. "Meduza.io" is a Russian-language online publication based on mobile applications that covers various news from Russia and the world. Audience: 399,000 people. per day.

3. "Lenta.ru" is one of the leading Russian online news publications that covers a set of target groups of the public.

Audience: 2,198,000 people per month.

Table 5 below shows the schedule of publication placement and the name of the editorial office of the publication.

Table 9. Promotion channels. (Source: own research)

Publication	June	July	August	September	October
Banking	+				+
NBJ.ru - portal about banks	+				+
Lenta					
The Village		+	+		
Meduza			+	+	+

Social networks

Vkontakte. Targeted advertising aimed at our target audiences: advanced youth, conservative youth, students, the general public. The first stage of the image maintenance program is to build on the activities of the main competitor of the bank "Saint Petersburg" in the youth segment - Sberbank. The Bank "Saint Petersburg" has a well-known name, but it does not have its own face. Sberbank has been actively promoting its Vkontakte stickers in recent years, so it was proposed as the first stage to develop an individual sticker design in which the character "Tit Petersburger" would be shown. Through stickers, the bank would be able to attract back a segment of the youth and school audience. Sticker layouts are provided in the appendices.

Bloggers. The second stage will be cooperation with bloggers on advertising terms. Bloggers post a description of the bank's services, thereby informing the audience about new developments and forming a positive public opinion.

Communication format: Instagram posts. Selected bloggers: Yuri Dud, Nikolai Sobolev.

According to the results of the study, an information strategy was chosen for all target groups of Bank Saint Petersburg. It is necessary to make sure that target audiences hear about the company's new youth strategy and know that the company is developing.

A proactive information strategy was chosen for the target group "Advanced Youth" with the help of mass media, bloggers and the Internet:

It is planned to order an article in "The Village. St. Petersburg", which will tell about the new strategy "Youth" Time: June - July 2022.

On the company's website, each user will be able to evaluate the company's activities on a 5-point scale.

Creation of informational and positively evaluated posts about the company on Instagram from sponsors and partners of the company. The time of the event is June - September 2022.

The mobile application will also be improved. It is recommended to carry out large-scale work on the mobile bank, since there are serious problems with the application, it is inconvenient and does not suit many users. It is necessary to eliminate the cases of errors. Informing about the app will be carried out through targeted advertising on Instagram.

A proactive strategy was chosen for the target group "Conservative Youth", which includes the following tactics:

- This audience trusts the brand very much, so articles on social networks about the history of the company and the difficulties that have been overcome will set it up positively for innovations.

Vkontakte launches an action with the distribution of new stickers to customers of the Bank "Saint Petersburg"

- Work is being done with negative reviews and ratings on resources. The most negative and justified claims receive a personal response, a 5% bonus is provided as compensation for damage.

- Targeted advertising on Instagram. Time of the event: June-September 2022.

- On the website "Meduza.io" a test containing native advertising will be published. A test called "Bank Saint Petersburg" for young people. A new level" will be offered to all visitors

of the site. This test will help inform target audiences and build loyalty. Date: June 11 - October 21, 2022

Proactive strategy was chosen for the target group "Students" using the following tactics.

Active information is being launched on the Vkontakte network through posts about the bonus program "Vividly", designed specifically for a youth audience;

The information about the opportunity to get an internship at the bank under the "Future Banker" program continues.

Stickers are also aimed at the audience of students, as it is an effective way of communication.

A strategy has also been chosen for the target group "Discerning Customers", which includes the following tactics:

Articles are ordered on NBJ.ru, which would briefly describe the advantages of the bank

Articles about the difficulties and history of the company on the spread of the magazine "Banking" will also affect this group, the emphasis on the cultural component, as this group encourages cultural values

Regular customers of the organization are sent an email request to evaluate the work of the bank to collect information (the ability to block negative information).

All of the above actions should fit into the program, for a period of 6 months. A detailed calendar plan is provided in the appendices.

Potential partnership

The creation of the project and partnership with a company such as Media Markt will provide customers with quick and convenient access to new credit programs.

As part of a joint project, the bank and the trading structure will collect used batteries from the population of the whole country and send them for recycling.

Thus, our bank's logo will appear on the containers installed on the Media Markt retail areas. In addition, the logo can be found on all information carriers presented in the stores of the trading company and in social networks.

The benefits of this approach to the collection and processing of unnecessary material are twofold:

- firstly, the project helps to reduce harmful radiation from dead batteries entering the surrounding space;
- secondly, such a project will greatly increase the reach of the audience

Information Technology (IT)

Credit calculators on various banking websites are a good example of the trend of widespread use of information technology. This technology, which has become extremely popular in the United States, allows customers to explore a variety of options for paying mortgages and car loans.

At the same time, the calculator receives contact information, as well as other data about users. It is the loan calculator that is an important source of information in the sales and marketing department of banks, thanks to this technology, you can create an application for a loan online. Advance planning of a meeting with a financial adviser is used by many Russian banks and receives positive feedback from consumers.

Our bank's clients will have the opportunity to choose the place (branch) and time of the meeting with the bank's specialist in order to get the necessary advice. This feature improves the quality of service by reducing the waiting time. Effective use of customer databases by banks is considered not new, but still relevant. The banking service is more often personalized, and the client is often not limited to one service, immediately or after some time applies, for example, for a new loan. Thanks to the use of software products such as CRM, etc., as well as the creation of proprietary databases, banks can manage customers more efficiently and faster.

The Gantt chart of proposed activities is illustrated below based on the calendar plan, which is shown also in Appendix C.

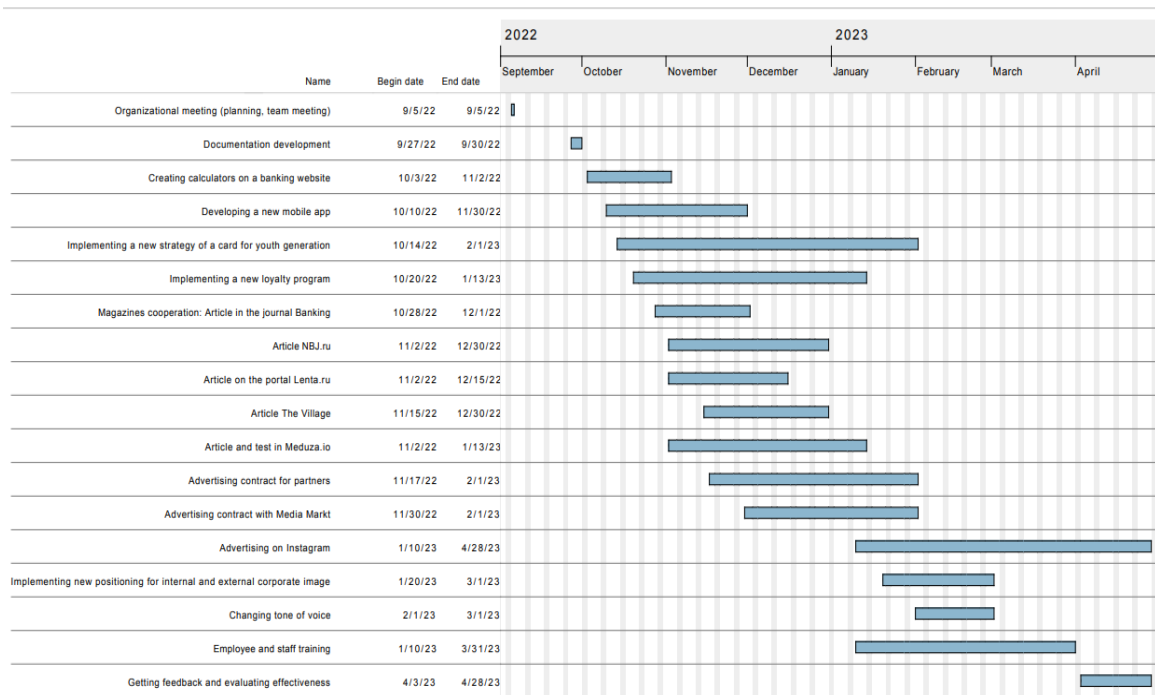


Chart 3. The Gantt chart of a calendar plan.

To sum up, the duration of performing all stages will be approximately 9 months

8.3.2 Developing a loyalty program

Main tasks of the program:

- Attract new corporate clients
- Increase corporate customer loyalty
- Optimize expenses of legal entities by saving on bank services

Functionality

- Setting up the logic of the program and incentives for legal entities
- The ability to connect partners to the program
- Integration with the bank's systems (Internet banking and mobile banking, mobile applications) for displaying information on bonus points in the bank's digital channels

A convenient website and a personal account of a loyalty program participant:

- A showcase of rewards (gift certificates, travel certificates, cash back, bank service packages, bank partners, charity, etc.)

- A showcase of travel services (air and railway tickets, hotels, etc.)

Incentives from the bank:

- Accrual of bonuses for card transactions
- Accrual of bonuses for using the bank's services (opening a deposit, balances, loan processing, etc.)
- Setting up the limits of the anti-fraud system
- Formation of various reports (more than 50 forms)

The loyalty program called "Thank You" will be able to connect several new categories of goods and receive increased bonuses for purchases in them.

New product categories will become available, by connecting them, customers will be able to receive increased bonuses for purchases. As well as several updated categories that will now offer customers a wider range of products and partner stores.

The "Carsharing" category can be activated for free and receive 3% bonuses for paying for short-term car rental.

"Learning online" is also connected for free, and customers for the purchase of online courses, webinars and other online educational services will receive 10% "THANK YOU" bonuses.

"Sport and Fitness" - connects for 300 bonuses and will allow you to receive 3% bonuses for purchases in sports stores and fitness clubs. This category expands the capabilities of the previous analogue, where there was only the accrual of bonuses for the purchase of sporting goods.

In the "Household goods" category, participants will receive 1.5% bonuses for purchases in household, construction, furniture and garden stores. Category activation is available for 300 "THANK YOU" bonuses.

The "Health" category will replace "Pharmacies" and expand the range of partner stores. Customers will be able to receive 5% bonuses for paying for services in medical centers, pharmacies and optics salons. You can activate the category for 500 bonuses.

To participate in the promotion, you need to register in the mobile application, and then perform personal tasks related to the use of the card.

8.3.3 New positioning for internal and external corporate image

The main goal of the image policy of the Bank of St. Petersburg is to create the image of a large international bank, a reliable bank supported by the state, a bank "that is always there."

Another aspect of the bank's image policy is associated with the bank's association with the state. Many customers, especially pensioners, still consider Bank of St. Petersburg to be a state bank. This idea causes people to trust the bank, because it is "closer to the state."

However, the bank is not a state-owned bank, despite the significant participation of the state and the scale of its activities. When forming the brand, the company's specialists actively support the idea of the connection between the bank and the state, focusing on the more than 170-year history of the bank, while also the connection of the past and the future, traditions and innovations is reflected in the formation of the company's image, one of the slogans of the bank is the statement "preserving traditions, moving forward".

Thus, one of the messages of the bank's image policy is that the Bank of St. Petersburg is time-tested, but at the same time, every year it does not cease to improve, develop, apply new technologies for more comfortable service.

8.3.4 Tone of voice

In our case, it would be reasonable to make the following tone of voice: businesslike, serious and restrained. A kind of harsh, but reliable financial partner. Humor and informal communication style will look strange here, since the audience is not aimed at a young and modern audience that prefers informal communication.

Humor will help to be remembered better and increase the number of reposts, which will allow to stand out from the competition, but on condition that our audience finds it funny. However, humor is always a risk and can have unpleasant consequences. Careless use can alienate users, leave the impression of frivolity and, as a result, unprofessionalism.

8.3.5 Developing of program for the mobile app improvement

Thanks to the monitoring of the BSPB application pages in social networks and the results of the survey, the following hypotheses were put forward:

1. There are too few partner banks in the application whose cards can be issued; there are especially not enough of the country's largest banks (Sberbank and VTB).
2. Users would not like to release a new card, as they believe that it is long and difficult.

3. Periodically, users point out the inconvenience of using the application itself or some of its functions, which later even makes them refuse to use it.

4. Some users doubt the safety of using the application.

Based on these findings, it is necessary to develop a strategy to improve the operation of the mobile application.

The first step is to simplify the issue of the card in the application, as well as to make the application itself more flexible and modern. The user must undergo simplified identification and receive a virtual card within ten minutes. The process of replenishing the card should also not be difficult, since you can use a regular card for this.

Informing can be carried out either by shooting videos and distributing them on the Internet through the application's social media accounts, as well as in the Play Market app store, or by creating a list of frequently asked questions.

Regarding the videos, they could also be distributed through public opinion leaders – video bloggers. It should be said that the SMM specialists of the company made attempts to dispel the fears and prejudices of users, as well as to inform them about the most exciting issues. A section with answers to frequently asked questions was introduced in social networks, where the key points of using the application were explained. The disadvantage of this method is that publications are eventually lost on the community wall in social networks, which means that new users will not see them.

Collaborations

As we found out earlier, there is a problem with the product itself. So far, the application does not meet all the originally stated functions (transport cards are not available for many cities, cards of only four banks are available). So far, the main motivation for using the application is the wow effect, not the functionality (meaning the possibility of using the phone as a plastic card). In this case, there is a problem with Retention Rate. As we can see here, the second requirement is violated, which is necessary to create a habit for the user, namely, the result of the action should bring satisfaction, which does not happen in this case. The solution to the problem could be the conclusion of more partnerships and the creation of special promotions that would encourage consumers to use the application, despite hardware imperfections. For example, cooperation with a service such as Yandex.Taxi” would be great to help improve the situation. When using the app, the consumer receives a promo code for free rides. Firstly, it encourages those who have already abandoned it to

return to the application. Secondly, it attracts new users (first of all, Yandex taxi users and fans of promotions), who can subsequently continue using the application.

And to establish relations with partners, various activities can be used, first of all: exhibitions of innovative technologies, conferences and other B2B promotion tools.

Recommendations for improving functionality:

- make a new analysis of expenses: this section will show all expenses paid by card for the selected period and automatically distribute them into categories, such as utility bills, spending on health and beauty, clothing and accessories, shopping in supermarkets and so on.
- it is best if the application provides a report in the form of a visual color chart that displays expenses not only in monetary terms, but also shows how much of the client's expenses they make up.
- add the "My Goals" function: this function will allow you to open special accounts for accumulating funds and implementing plans. This goal can be anything: education or your own business, holding a holiday or a financial reserve.
- to make the application available in the largest standard online stores (App Store, Google Play) - unlike sub-sanctioned banks, which have difficulties with this.
- to make the application available outside the borders of the Russian Federation, the ability to download the application from the online store without VPN roaming with SIM cards of most Russian operators.
- develop online services: convenience of registration /connection / disconnection /prolongation of products without visiting branches – the button "Open a new account or product" should be located on the main screen of the application, in the same menu it is necessary to connect registration/ connection of additional products that are not directly banking.
- enable the ability and ease of selecting cashback categories on a monthly basis and viewing current promotions of the bank's partners.
- the presence in the application of setting up autopayments, enabling / disabling push notifications about payments, ordering and receiving help / payment schedule for the product, viewing the history of transactions in the application, as well as up-to-date

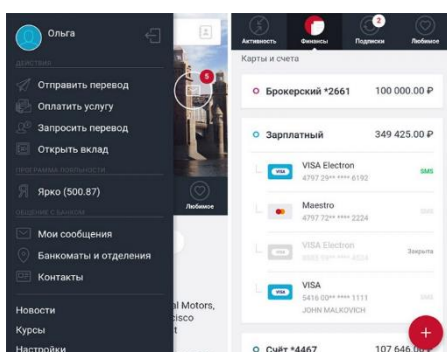
information on exchange rates - all this functionality should be available in 2-4 steps from the start screen of the application.

- make payments and transfers to third-party bank cards available at the level of 2-3 steps, making payments using QR codes, through the SBP (Quick Payment System); the ability to receive and pay utility bills, pay fines, duties, mobile communications, Internet, invoices, etc.
- expand the choice of security settings: blocking/unblocking, linking/untying cards from accounts in available currencies, reissuing cards without the participation of a bank employee, instant setting and changing limits on transactions and expenses, enabling and canceling notifications on transactions.

Additionally, it is important to describe the actions that should be taken to maintain the Retention Rate at the proper level. First of all, these are push notifications. This tool works well when users install the application, but do not pass the registration stage (for various reasons: apparent difficulties, lack of time). After some time, a notification coming to the main screen reminds them of the application, for example, in the evening, when the user has the maximum amount of time. The message contained in the push notification also plays a role. In our case, this is informing about a simple registration process ("There are only a few steps left!"). Another tool that increases Retention Rate is an e-mail newsletter notifying about new product features or new promotions.

Menu design

At the moment, the menu design looks like this:



Picture 12. Menu design (Source: own processing)

For updating and convenience of menu functions, the idea of icons was proposed, it is much more convenient for the eye:



Picture 13. Updated menu functions (Source: own processing)

Undervalued segment of the bank: the younger generation.

Also, after the analysis, we found out that the bank does not have any benefits or special offers for the younger generation. For this reason, the bank is not in demand among young people. However, this segment is one of the largest segments worth covering. Thus, it is also worth considering a plan of certain actions that will help us attract a new segment.

To do this, it is necessary to reduce the card registration to 150 rubles per year (\$ 2). As part of the bonus program "Thanks from BSPB", the student will be able to receive up to 10% of the purchase amount. They will be returned to his account in the form of bonuses that can be spent in partner stores at the rate of 1 bonus = 1 ruble.

Also, it is necessary to launch cooperation with the organization "UMKA" (UMKA card is an identity card of a student in Russia). The owner of this card will be able to get discounts at retail outlets, on transport services and tickets to museums throughout Russia.



Picture 14. Student card. (Source: own processing)

To sum up, regarding the reputation of the mobile application, the bank has poor ratings. Users are concerned about security issues and they do not trust the mobile application, it is not convenient enough and often shows various bugs. Thus, a very large part of potential consumers remains uncovered. Also, some functionality is incomplete, there are no

collaborations, the online support system suffers. Thirdly, the bank almost did not cover such an important segment as the younger generation, certainly losing a large percentage of the audience.

To solve these problems, a number of actions were proposed, based on which it became clear that this problem can be solved by improving the quality of the application, adding new functions, as well as creating joint promotions and improving the usability of the design, which ultimately can be a way to attract new users of the application.

The advantage of the youth card over other cards that support this program is that when paying with this card, 10% of the purchase amount is refunded, and in others 0.5%.

The card includes free of charge:

- 1) the ability to top up the phone using SMS;
- 2) transfers by phone number;
- 3) mobile banking application;
- 4) service in the online banking "bank online".

Additional benefits:

- 1) easy to get a card;
- 2) discount programs and special offers;
- 3) receiving cash without commission in a wide network of ATMs;
- 4) secure online payment;
- 5) Round-the-clock support in the contact center of the bank in Russia.

A scholarship card is a campus card

The third banking product is a campus card - this is a card MasterCard Standard is contactless, which is issued as part of salary projects with universities.

Scholarship Card Features:

- 1) support of the "Thank You" program at an interest rate 10%;
 - 2) the ability to replenish the phone balance, pay for the Internet, transfer funds, pay for training, housing and communal services using any available method:
- mobile app;

- SMS messages;
- bank terminals;
- sberbank online.

3) activation of the "Autopayment" service, with the help of which funds will be debited from the account on a certain date to pay for the Internet, phone balance.

Promotion tools: direct interaction with applicants through seminars. Distribution of leaflets in the vicinity of universities.

Youth cards distribution of leaflets, holding promotions, advertising on social networks, on the university's website and in students' newspapers.

8.3.6 Creating a mobile app

The rapid growth in sales of Android-based devices opens up outstanding opportunities for Android application developers. Smartphones, tablets, e-books, robots, jet engines, NASA satellites, game consoles, refrigerators, televisions, cameras, medical devices, smartwatches, automotive information systems (for controlling radio, GPS, phones, thermostats, etc.) and many other devices are now running on the Android platform. According to the latest forecasts, revenues from mobile applications (across all mobile platforms) will reach \$99 billion by 2019. One of the main advantages of the Android platform is its openness. The Android operating system is based on open source code and is freely distributed. This allows developers to access the Android source code and understand how the methods, properties and functions of applications are implemented. Any user can participate, where you can get the Android source code, learn about the ideology underlying the open source operating system, and get license information. The openness of the platform contributes to rapid updates. Unlike Apple's closed iOS system, which is only available on Apple devices, the Android system is available on the devices of dozens of equipment manufacturers (OEM, Original Equipment Manufacturer) and telecommunications companies around the world. All of them compete with each other, which benefits the end user. To develop applications for Android OS, you need to install Android Studio. Installing the Android SDK. The Android SDK development tools can be downloaded from the developer site. During installation, you can select the platforms and SDK elements required for development.

When developing Android applications, Java is used – one of the most common programming languages. Using Java has become a logical choice for the Android platform,

because it is a powerful, free and open language known to millions of developers. Experienced Java programmers can quickly master Android programming using the Google Android API (Application Programming Interface) and other developments of independent firms. Java is an object-oriented language that provides developers with access to powerful libraries of classes that accelerate application development. The programming of the graphical user interface is driven by events that respond to user-initiated events, such as screen touches. In addition to directly writing application code, you can use the Eclipse and Android Studio development environments, which allow you to assemble a graphical interface from ready-made objects, such as buttons and text fields, dragging them to certain places on the screen, adding signatures and resizing them. These development environments allow you to quickly and conveniently create, test and debug Android applications. The components of the graphical interface in Android are called views.

The vertical view of `LinearLayout` is used to position text and graphics so that each view occupies half of the vertical space of `LinearLayout`. The `LinearLayout` component also allows you to place views horizontally. The `TextView` component will be used to output text in the application, and the graphics will be displayed in the `ImageView` component. The graphical interface created for the default application contains a `TextView` component. Various parameters of this component – text, font size, text color, size relative to the `ImageView` component in `LinearLayout`, etc. – are configured in the properties window of the development environment. Then we will drag the `ImageView` component from the palette to the GUI layout and configure its properties, including the source of graphical data and the position in `LinearLayout`. The XML language (eXtensible Markup Language, that is, extensible markup language) is a natural way to describe graphical interfaces. XML markup is well readable by both human and computer; in the Android context, it is used to describe the layouts of the components used and their attributes: size, position, color, text size, margins and margins.

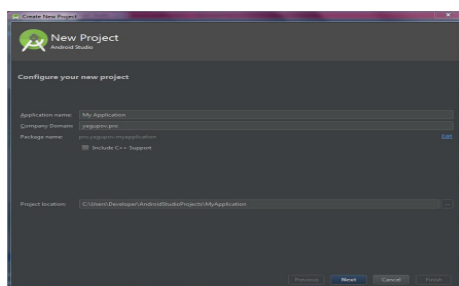
Android Studio parses the XML markup to display the layout in the layout editor and generate Java code that forms the graphical interface at the execution stage. XML files are also used to store application resources: strings, numbers, colors, etc. Each application has a theme that defines the design of the standard components that we use. The subject of the application 44 is specified in the file `AndroidManifest.xml` applications.

We can customize various aspects of the theme (for example, the components of the color scheme) by defining resources in the file `styles.xml` located in the `res/values` folder of the

application. Resource file `style.xml` contains a style named "AppTheme", a link to which is included in the file `AndroidManifest.xml` applications for theme assignment. This style also defines the parent theme, which can be considered as an analog of a superclass in Java – the new style inherits the attributes of the parent theme and their default values. Like the Java subclass, the style can override the attributes of the parent theme with values adapted for specific applications (for example, to use the company's proprietary color scheme in the application). We use this concept to customize the three colors used in the app theme. As mentioned earlier, Android Studio application templates now include support for AppCompatActivity libraries, allowing you to use new Android features in older versions of the platform.

By default, Android Studio selects the parent `Theme.AppCompat.Light.DarkActionBar`, one of several standard themes in the AppCompatActivity library – applications using this theme are displayed on a light background, and a dark application panel is located at the top of the application. All AppCompatActivity themes use Google's material design recommendations to design graphical interfaces. Installing JDK and JRE. Development requires the Java Runtime Environment (JRE), the Java Development Kit (JDK), which can be downloaded from the official Oracle website. Creating a virtual Android device. Android tools includes an emulator "Android Virtual Device" (AVD). The AVD emulator allows you to test applications on a virtual mobile device running Android OS. The emulator allows you to create several virtual devices with different configurations. 45 A project is a group of related files (for example, code files, resources, and image files) that form an application. Work on the application begins with the creation of a project. To create an application in the Android Studio environment for the Android operating system. It's important to open Android Studio. To create a new project, go to the menu item `File -> New-> New Project....`

After that, we will see a dialog box for creating a new project:



Picture 15. Screen of creating a new project. (Source: own processing)

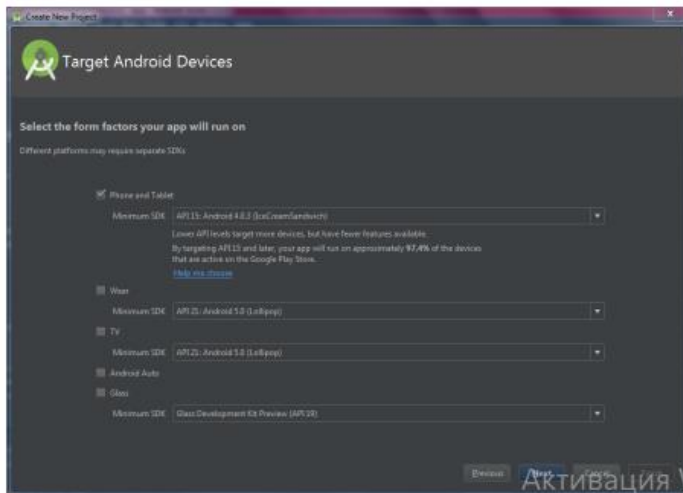
At the Configure your new project step of the Create New Project wizard, we will enter the following information:

1. Application Name: — application name.
2. Company Domain: — the domain name of the company's website. You can use the name of the creation example.com .
3. Package Name: — the name of the Java package for the application source code. Android and the Google Play store use this name as a unique identifier of the application, which should remain constant in all versions of the application that we will send to the Google Store.

The package name usually begins with the domain name of your company or institution, written in reverse order. For example, we use a domain name deitel.com. Therefore, the names of our packages begin with the prefix example.com. This is usually followed by the application name. By common conventions, only lowercase letters without spaces are used in the package name.

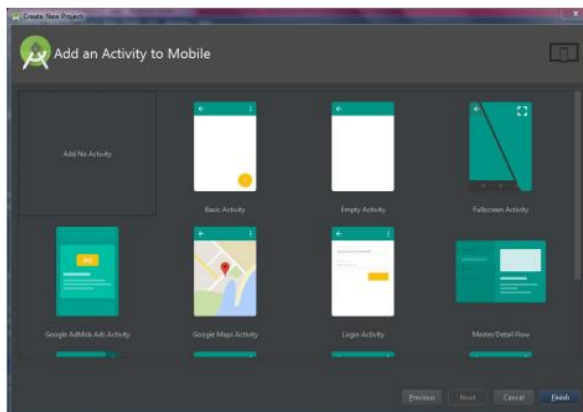
By default, the IDE selects the package name based on the text entered in the Application Name and Company Domain fields. To change the Package name, click the Edit link to the right of the generated package name.

Project Location: — the path to the folder on your computer where the project will be stored. By default, Android Studio places new project folders in the AndroidStudioProjects subfolder of the user account directory. The name of the project folder consists of the name of the project, from which spaces are removed. We can change the path to the project folder; to do this, enter the path or click on the button (...) to the right of the field and select the folder to store the project. After the folder is selected, click on the OK button, and then go to the next step with the Next button:



Picture 16. Project Location (Source: own processing)

At this step, we will be prompted to install the minimum supported version of the project. By default, the version is set Android 4.0.3, which covers almost 97% of Android devices. We can leave it by default and click on the Next button. In the next step, we need to select the Activity that will be used by default for the main screen of the application:



Picture 17. Application screen (Source: own processing)

In our application, we will not add Activity in the usual way, because there is not an efficient generation of program code. Later, a basic implementation of the parent Activity will be created for the rest of the application windows, in order to comply with the DRY principle (do not repeat yourself).

We should also consider the structure of the application project for Android OS, which is created by default. The project can include various modules. And all modules are described

by the setting.gradle file. And if we look at the structure of the project, then all the meaningful code - interface files, java classes, etc. are located in the app folder (module) by default.

The build file.gradle contains information that is used when building a project. Each module has its own build file.gradle, which defines the configuration of the project construction specific to this module. So, if we look at the contents of the app folder, then we will just find such a file in it. At the initial stage, these files are not so important, it is enough just to understand what they are needed for.

By default, each project includes one module - app. Actually, all the code that we will work with is located inside this module.

In this module, we can see several folders and files, of which the most important for us are: the libs directory is intended for storing libraries used by the application the src directory is intended for storing source code. It contains a number of subdirectories. The source codes are located in the main folder.

The main folder has a complex structure:



Picture 18. Folder structure (Source: own processing)

After considering the general issues of building the project, we can already start implementing the application itself. It's important to start by creating our own service class App responsible for initializing auxiliary components:

```
public class App extends Application {  
  
    @Override  
    public void onCreate() {  
        super.onCreate();  
  
        DataProvider.onCreate(getApplicationContext());  
    }  
}
```

Picture 19. Writing a code (Source: own processing)

8.3.7 Search and analysis of ways to increase the flow of customers using a mobile application

To make a profit using mobile applications, there is a whole arsenal of tools with which you can attract customers, encourage repeat purchases or arrange profitable promotions.

Sending Push notifications, the most useful feature. Various applications often notify us about certain events – a new message in a chat, a letter in the mail, etc. These notifications cannot be ignored – they will not disappear until you somehow react to them.

We can send the same notifications to our customers on the screen using special push functionality. At the same time – what is important – we can send a message not just to all customers, but, for example, only to residents of a certain district or city.

In our application, we can create mobile GPS coupons that are automatically activated when a customer is in close proximity to our office. Direct call from the mobile application by clicking on a special button in the application, the user can call you without having to memorize and manually dial your phone number. In addition to the usual phone number, we can embed the ability to contact us via the feedback form, by email, Skype or a message on the social network.

We can integrate many popular social networks into your application, thereby obtaining another channel of influence on customers.

We can:

1. Embed widgets of our Facebook and VKontakte groups to get new members and strengthen feedback from them.
2. Embed our company's Twitter channel.
3. Embed a social network profile of business contacts "LinkedIn".

Providing any business information and promptly updating it in the mobile application, you can change or add any information about the company or your products, and it will be

automatically updated in the client's application the next time you launch it. He will not need to update the application or take any actions to do this - the application itself will download the updated information without the participation of the client, and thus he will always have up-to-date information about our company, even if you have moved or changed contact numbers. For news and content information, you can use the RSS feed of the company's blog - then the user will see the latest articles every time they use the application.

Surveys are one of the good ways (much better is personal communication with several specific customers and monitoring their actions) to get real information about what customers really want, what they lack for full satisfaction, why they stopped buying, etc. After identification, it can be concluded that the most effective ways are:

1. Push notifications GPS coupons (Check In)
2. Direct call from the application
3. Feedback form Integration with social networks
4. Company news
5. Customer surveys

In this chapter we have found and analyzed ways to increase the flow of new quality customers and increase the profits of the enterprise.

8.4 Budget

8.4.1 Image budget maintenance

The budget of the program for maintaining the image of the company of PJSC Bank Saint Petersburg contains the costs of developing and implementing planned actions on Public Relations.

The budget of the PR program in terms of full funding amounted to 38 757,86\$.

The main costs were:

1. Development of the design of the mobile application and the introduction of new functions;
2. Ordering articles on various information portals.
3. Advertising of the bank by popular bloggers.

4. Targeted advertising on Instagram and Vkontakte.

A detailed budget plan is presented below:

Table 10. Budget. (Source: own research)

Item of expenditure	Amount
Improvement of the mobile application	7 124,77\$
Article in the journal banking (U-turn)	4 749,85\$
Article b Nbj.ru	2 194,43\$
Article and test in Medusa	4 274,86\$
Article and advertisement in Lenta.ru	1 690,95\$
Advertising bloggers	18 999,4\$
Targeted advertising in Vkontakte	284,99\$
Targeted advertising on Instagram	95\$
Total: 37,030.44\$	

8.4.2 Calculation of economic efficiency indicators

Since the free Android software is taken as a basis Studio, the cost part of creating an application includes such expenses as:

- electricity costs
- hosting costs
- programmer's salary

Also, other various expenses for office supplies and computer supplies. Such expenses as depreciation of computers and office equipment.

8.4.3 Calculation of monthly expenses

The budget calculation for the mobile app was made according to the income of the company and capability.

Table 11. Budget for creating a mobile app (Source: own research)

Name	The amount
The salary of the application programmer	1200\$
Salary of a website programmer	1600\$
Electricity	490,64\$
Hosting	280,10\$
Internet	30\$
Cookies/coffee for programmers	200\$
Total expenses	3800,74\$

8.4.4 Calculation of depreciation

The annual amount of depreciation is calculated using the formula:

$$A = \frac{\Phi * NA}{100\%}$$

Where F is the initial cost of fixed assets by type (\$)

NA is the depreciation rate by type of fixed assets, as a percentage.

Table 12. Calculation of depreciation (Source: own research)

Elements of fixed assets	Quantity	Amount	Amount	Depreciation rate %	Depreciation charges in \$
Computer and Office furniture	2	8000\$	3000%	30%	400
Room	15,5 m ²	300\$	200\$	5	270

Total: 11942\$.

Thus, the annual amount of depreciation is 11942.5\$.

Based on the fact that the complexity of creating an application is 15 days, we calculate the depreciation of equipment for this period according to the formula:

$$A_{\text{факт}} = \frac{A_{\text{год}} * T_{\text{факт}}}{365}$$

Calculate the amount of depreciation charges for the listed group of equipment, taking into account the number of calendar days for the development of the application:

$$A = 11942,5 * 15 : 365 = 490.78 \$$$

The total salary of programmers is 1600\$

Accordingly, the salary costs included in the cost of the program, taking into account work on the program for 15 days, will amount to:

$$З_{\text{Ппр}} = \frac{З_{\text{Пмес}} * T_{\text{факт}}}{Д}$$

Where $З_{\text{Ппр}}$ is the salary per month of the programmer.

$T_{\text{факт}}$ is the number of calendar days for development.

$Д$ is the number of days in the period (month).

$$З_{\text{Ппр}} = 1600 * 15 : 22 = 1090\$.$$

8.4.5 Calculation of monthly material costs

Table 13. Calculation of monthly material costs (Source: own research)

Name	Amount
Electricity	490,64
Hosting	280,10
Internet	30
Other expenses	2000
Total	1000,74

$3m = 1000,74$ per month.

Therefore, the costs for the period of software product development are calculated by the formula:

$$Z_{\text{пр}} = \frac{3\text{м} * T_{\text{факт}}}{D}$$

where 3m - monthly costs.

Tfact - the number of calendar days for development;

D is the number of days in the period (month).

$$Z_{\text{пр}} = 1000,74 * 10 : 22 = 454,89 \$$$

8.4.6 Cost calculation

Its important to calculate the cost of the software product according to the formula:

Cst - the cost of developing the program

$$C_{\text{st}} = Z_{\text{пр}} + Z_{\text{прр}} + \text{ESN} + A$$

$$S_{\text{t}} = 3934,59 + 272,72 + 1090,90 + 490,78 = 5,470\$.$$

This cost price is approximate, since it does not take into account some details that will not significantly affect the result.

$$C_{\text{st}} \approx 5,470 \$.$$

8.4.7 Calculating the price of the application

Based on a normal ROI of 20%, we can determine the price of the program developed by us:

$$Ц = \frac{C_{\text{ст}} * 2 * R}{100\%}$$

where Cct is the cost of program development, R - the planned level of profitability.

$$C = 39000 * 2 * 20 100\% = 15600\$.$$

8.5 Performance evaluation and KPIs

In the process of this work, two main problems of external communications of PJSC Bank Saint Petersburg were identified, in accordance with them, two main goals of the image maintenance program were set, which are reflected in Table below.

Table 14. Problems and goals.(Source: own research)

Problem	Goal
The company's reputation on the Internet is at a very bad level, there are a lot of negative reviews and complaints.	To work with reviews on the Internet, to return the loyalty of the audience.
The youth audience of the bank uses the services of a competitor, does not see the privileges to use the bank	Inform the youth audience about the advantages of the bank

To achieve these goals, it is necessary to determine the tasks that will need to be completed during the implementation of the program. They are reflected in Table below.

Table 15. Problems and goals. (Source: own research)

Problem	Goal	Tasks
The company's reputation on the Internet is at a very bad level, there are a lot of negative reviews and complaints.	Change the reputation situation.	To work with reviews on the Internet Informing about bonus programs and the importance of the company.
The youth audience of the bank uses the services of a competitor, does not see the privileges of using the bank.	Inform the youth audience about the advantages of the bank.	Improvement of the mobile application. Development of Vkontakte stickers

Based on the results of the research, problems were identified, goals and objectives were set to solve them, and actions were developed to support the image of the organization.

You can evaluate the effectiveness of all the work done by conducting a repeated survey of customers. The most reliable indicator of efficiency will be an increase in the number of

positive reviews about the company's activities on the Internet, an increase in the rating of the mobile application and positive reviews about the work of the mobile bank.

Also, the work will be effective on the condition that the stickers become actively used by the company's customers, the information occasion that will be created by the articles will work and the company will begin to be spoken about in a positive sense.

Finally, the rating system of banks will help to show the effectiveness. If the company's ratings on the main resources improve in a year, then the above program can be considered successfully implemented.

Key performance indicators:

KPIs (Key Performance Indicators) are key performance indicators or activities. KPIs in numerical terms reflect the quality and result of actions for a certain period of time. Indicators help to evaluate the effectiveness of employees, business processes and the company as a whole.

Its important to consider the performance indicators of the mobile application will be characterized as follows:

- convenient addition to the company's work in the form of a simple mobile application. A potential buyer who uses a mobile device may be interested and order a service in the application, in an online service or visit one of the offline points.
- the application contains a list of services of interest to a potential client.
- there is a simple user authorization; there is a feedback form in the "Technical Support" section, which allows interactive communication.
- the existence of the company's own mobile application development project makes it more modern and popular, and is also an addition to the online service.
- using the application, the number of new customers is attracted.
- high amount of downloads from customers, as well as run various surveys about the quality of the app.

Indicators of the effectiveness of the external image of the company are:

- good customer reviews on social networks \ the Internet. They show that the organization is reliable and fulfills its obligations.

- promotions \ surveys. Participation in them is approved and demonstrates social responsibility.
- creative a positive image of the company with the help of the media (articles in magazines).
- recommendations from opinion leaders. Positive reviews about the company's product from famous people inspire confidence.
- personal recommendations. They help to encourage the first purchase, thanks to loyalty based on the recommendation of loved ones.
- issued guarantees. Legal registration of guarantees from the company gives a sense of security and safety.
- constant bonuses and special conditions. They give customers a sense of care and create additional value.
- more corporate events among colleagues, which will help create the impression of a presentable team in the eyes of customers.

8.6 Limits of the program

Among the limits were highlighted: lack of information and sources, unwillingness of employees to retrain, as well as refusals of cooperation with proposed partners.

Also, The Bank notifies the Participants of this no later than three calendar days before the date of entry into force of the new edition (notification period) by posting the electronic version of the new edition Rules on the Bank's Website.

The Participant undertakes to independently monitor the introduction of changes and additions to the Rules. Performing actions by the Participant aimed at Using the Card after joining the the validity of the new version of the Rules is a confirmation of the Participant's consent with the new version of the Rules.

The Participant undertakes not to abuse the opportunities provided by the Loyalty Program for artificial (in the subjective opinion of the Bank) overstatement of Miles. This requirement also applies to the holder of an additional Card. The Bank has the right to terminate the calculation of Miles without prior notice in order to investigate the circumstances of Using the Card.

Prior to the completion of such an investigation, the use of previously calculated Miles is not allowed. In case of violation of the Rules by the Participant, including the detection of abuses specified in the previous paragraph, the Bank has the right to disconnect the Participant from the Loyalty Program without prior notice. In this case, the calculated Miles are canceled without compensation in any form.

The Participant has the right to voluntarily refuse to participate in the Loyalty Program by sending a written application to the Bank. In this case, the calculated Miles are canceled without compensation in any form.

In case of termination of the agreement on the use of a bank payment card, opened under the terms of the Tariff Plans, the Bank has the right to disconnect the Participant from the Loyalty Program without prior notice. In this case, the calculated Miles are canceled without compensation in any form.

The Participant grants the Bank the right to send informational and advertising messages to addresses (including e-mail) The Participant, in the form of SMS messages to the Participant's mobile phone numbers, as well as using other means and channels of information transmission.

The Bank has the right to set a period after which the Miles calculated for the Participant automatically canceled.

The cancellation procedure is indicated in the corresponding section on the Bank's website. The Bank has the right to suspend the Loyalty Program for any period of time with prior notification of the Participants on the Bank's Website 3 calendar days before the suspension of the Loyalty Program. During the period of suspension of the Loyalty Program, Miles to Participants are not calculated, and previously calculated miles.

CONCLUSION

Theoretical part of the thesis examines that the main objective function of advertising in marketing is aimed at generating consumer demand, increasing sales and market share. Advertising communication is a part of marketing communication that cannot exist separately from the general marketing strategy, and that, in turn, is related to the corporate strategy subordinated to the goals and mission of the organization. An advertising strategy has a structure that includes positioning, creative and impact optimization strategies, and all of them must be coordinated with each other.

Marketing communications is any activity of a firm to inform real and potential consumers about itself and its products, as well as to convince these consumers of the need to purchase the company's goods. In a saturated market, it is no longer enough to create a great product. Success can be achieved only when the seller establishes a relationship, mutual understanding with the buyer, creates an atmosphere of openness and mutually beneficial cooperation. Thus, marketing communications are carried out to strengthen the consumer's commitment to the company and to the product.

Thus, it is extremely important for the organization to independently form and create all of the above structural elements of the corporate image. If the organization ignores at least one thing, then such gaps will form spontaneously, while perhaps not for the better for the company.

Approaches to the development of the company's image as an important link in the marketing strategy can be very different. But at the same time, there are basic, key parameters that form the structure of the image and should be investigated first. It is the emphasis on the elaboration and development of these factors of the company's image that will become the basis for strategic and tactical planning of marketing activities, which will ultimately have a positive impact on the effectiveness of the organization as a whole.

Moreover, It was concluded that the image of a commercial organization is formed precisely through public relations tools and less through advertising. Special events that can attract the attention of the media and target groups of the public are a strong tool. Also, many organizations make up their own program to strengthen and develop their image, either by their own PR department, or by resorting to the help of third-party agencies.

Analytical part was set to provide a brief description of the organization, as well as its activities. In addition, the author reviewed the state of the internal and external environment of the organization, made a detailed analysis of the image of the organization based on the materials obtained when writing the theoretical chapter. Further, the author reviewed the competitors of the organization and selected one of the strongest competitors for further comparison. After these actions, a SWOT analysis was carried out, which also showed the presence of a problem. Finally, a primary study was conducted using methods such as expert and in-depth interviews, as well as online questionnaires and the case analysis method. According to the results of the study, it turned out that the company really has a problem with reputation among customers, as well as a problem with popularity among the youth audience.

In addition to that, the calculation of economic indicators of the effectiveness of creating a mobile application was analyzed and the search and analysis of ways to increase the flow of customers using a mobile application were analyzed as well.

In solving the problem, theoretical and practical methods of calculating the economic efficiency of a software project, in particular related to the field of mobile development were studied.

The main goal of the thesis was met by creating a recommended program for maintaining the image of the organization, as well as creating a budget, calendar plan and the strategy for developing a new mobile app were drawn up.

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LIST OF ABBREVIATIONS

B2B - Business-to-Business

B2C - Business-to-Consumer

CEO - Chief Executive Officer

CMS - (Content Management System)

CRM - Customer Relationship Management

HTML - Hypertext Markup Language

HTML5 - HyperText Markup Language Version 5

IP Address - Internet Protocol Address

ISP - Internet Service Provider

KPI - Key Performance Indicator

LTV - Lifetime Value

PR - Public Relations

PTO - Paid Time Off

SWOT - Strengths, Weaknesses, Opportunities, Threats

USD - United States Dollar

URL - Uniform Resource Locator

UX - User Experience

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APPENDIX A. IN-DEPTH INTERVIEW

The interview was taken from Anna Zakharova, PR Manager of Bank Saint Petersburg.

Good afternoon, Anna! How can you assess the bank's position on the market today?

Good afternoon. I can say that our situation is stable. The stability of the bank in the past year is confirmed by the preservation of high credit ratings of independent rating agencies. According to the results of 2018, we were on the 16th place in terms of assets and on the 15th place in terms of the number of deposits of the population. In the future, the Bank will continue to actively develop in all customer segments, a development strategy for 2018-2020 has already been drawn up.

You are engaged in the development of the company and its promotion, including on the Internet. Please tell us how negative reviews are handled?

We have a person who works specifically with reviews. We always try to respond to the client and offer solutions to the conflict situation.

I was engaged in the analysis of reviews on the Internet. As of today, the bank has low ratings on major review services, for example, on banki.ru . How can you comment on this situation?

It seems to me that this is due to the specifics of the banking sector itself. If you look at the ratings of other major banks and read reviews about their activities, you will see exactly the same situation. There is no escape from the negativity – we only try to minimize the consequences.

I have read a lot of reviews that people are not satisfied with the bank's service. Many people talk about rudeness and incompetence of employees. Is there any work being done in this direction?

Conflict situations often occur in our field, in order to eliminate them, we hold meetings, introduce new standards of service and simply train staff in etiquette. Incompetent and unethical employees have to be fired for the good of business. But in general, we always try to understand the situation and find a solution that would be favorable for all parties.

In one of the recent reviews, your client writes that he applied for the purpose of issuing a credit card. The client was not satisfied with the terms of the contract and decided not to sign it. An employee of the bank refused him this, and the next day the contract was canceled by the hotline of the bank, by phone. Why are your employees providing incorrect information?

Most likely, this employee started working with us recently, cases of inattention are usually not tolerated here – in the near future, the employee should be reprimanded at least. And in general, big business always has pitfalls, you know.

Yes, you're right. I would like to discuss how the bank interacts with the youth audience

In 2020, we launched the loyalty program "Better". This program is designed specifically for the youth segment. The card is cumulative and it is possible to accumulate bonuses for each purchase. BETTER became the winner in the nomination "Start of the Year" of the prestigious LOYALTY AWARDS RUSSIA 2020. Also, we have the opportunity to issue a children's card to pay for children's products in specialized stores.

Tell us more about the loyalty program. What is its purpose?

As I have already said, the program is designed specifically for a youth audience. If our client is between 16 and 25 years old and he has a card of our bank, the online banking becomes available to the client - many purchases can become free for him thanks to the bonus system. The initial goal of the program was to create a convenient system for young people.

What new trends in the promotion of banking services can you highlight?

I think the main trend can be identified as project activities to increase consumer loyalty. In addition, it is important to develop information technology. Now many large banks are betting on this, and this is also spelled out in our overall development strategy.

Why should the consumer choose the Bank Saint Petersburg?

It will sound trite, but because it is a bank of high culture. We can boast of such fundamental factors for the banking sector as stability and reliability. We value and respect the vision of our clients, especially those who have been with us for many years, and we try to do everything possible for long-term cooperation.

And who is the main competitor of your company and how does your bank differ from a competitor?

This is a rather difficult question. There are always a lot of competitors in our field, especially in recent years. And as for the advantages - our bank is famous for its stability and reliability. These are the fundamental factors in this market, as practice has shown. We make sure that our customers are as satisfied with the service as possible and always focus

on the long term. I don't think this distinguishes our bank from competitors, but it is definitely a feature.

Thank you for the honest answers, all the best!

Thank you. It was nice to talk, goodbye!

APPENDIX B. QUESTIONNAIRE, SURVEY RESULTS

Image of the bank "Saint Petersburg"

Good day! Thank you for taking the time to do my research. Please answer a few questions about Bank Saint Petersburg.

1) Choose your gender *

a. female

b. male

2) Specify your age *

a. 16-20

b. 21-24

q. 25-28

c. 29-35

e. 35-45

k: Other:

3) Which bank services are most important to you? *

a. credit or debit card

b. mobile bank

c. credit services

d. Other:

4) What features of the bank attract you? *

a. Ease of use of the mobile application

b. Visual appearance and modern design

c. Feedback availability

d. Flexible interest rate

d. Other:

5) How informed are you about the bank's existing shares? *

I don't know

1

2

3

4

5

I participate in every action

6) How often do you read reviews on the Internet about the bank's service? *

a. Constantly

b. Quite often

c. Sometimes

G. Rarely

D. Never

7) Do negative reviews affect your impression of banking services? *

A. Yes

B. No

8) How likely are you to report a negative service experience? *

I won't tell

1

2

3

4

5

I'll tell everyone

9) How do you assess the bank's image? *

Not modern

1

2

3

4

5

Very modern

10) What conditions would force you to change the bank? *

A. The presence of privileges in social networks

B. A simple and affordable system of registration of services

B. A more convenient mobile bank

G. The presence of bonuses

A separate question

Which sticker design layout do you like the most?



APPENDIX C. QUESTIONS FOR EXPERT INTERVIEWS

Interview 1. Interview with an expert in the field of finance

1. Irina, hello. Please tell us about your experience of servicing the bank "Saint Petersburg".
2. How many years have you been cooperating with the company?
3. What can you say about the quality of the bank's service?
4. Can you say that the partnership with the bank was positive?
5. Can you describe the conflict situation that occurred with the bank?

Interview 2. Interview with an information technology expert

1. Tell us about how you can evaluate the functioning of the bank's application?
2. Do you find the app convenient?
3. What can you tell us about the Mir payment system?
4. What would you improve in the application and operation of the card?
5. What recommendations could you give to the Bank "Saint Petersburg"?

Interview 3.

1. Tell us what advertising channels the bank "Saint Petersburg" uses?
2. What can you say about the quality of the bank's advertising?
3. Tell us what major advertising campaigns of the bank you can highlight?
4. How would you rate this advertising campaign?

APPENDIX D. STICKER LAYOUTS



APPENDIX E. CALENDAR PLAN

Project stages	Beginning	End
Organizational meeting (planning, team meeting)	10.09.2022	31.09.2023
Documentation development	27.09.2022	31.09.2023
Creating calculators on a banking website	02.10.2022	02.11.2023
Developing a new mobile app	08.10.2022	08.11.2022
Implementing a new strategy of a card for youth generation	14.10.2022	14.11.2022
Implementing a new loyalty program	20.10.2022	20.11.2023
Magazine's cooperation: Article in the journal Banking	28.10.2022	30.11.2023
Article NBJ.ru	02.11.2022	01.04.2023
Article on the portal Lenta.ru	02.11.2022	01.04.2023
Article The Village	15.11.2022	15.01.2023
Article and test in Meduza.io	01.01.2023	01.03.2023
Advertising contract for partners	01.11.2022	01.02.2023
Advertising contract with Media Markt	01.11.2022	01.02.2023
Advertising on Instagram	01.01.2023	01.05.2023
Implementing new positioning for internal and external corporate image	01.01.2023	01.03.2023
Changing tone of voice	01.02.2023	28.02.2023
Employee and staff training	01.03.2023	31.03.2023
Getting feedback and evaluating effectiveness	01.04.2023	10.04.2023

