

Increasing the Efficiency of the Bank's Work with Customers

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Abstract: This article is about corporate clients in recent times in connection with the provision of services arose in the conditions of commercial banks see changes. The purpose of the study is to get more benefits doing business with corporate clients of banks in current conditions it consists in finding ways to change their approach.

Keywords: corporate bank; efficiency; digital competitors; Treasury Department; risks; capital value.

Economic crisis to the financial position of companies in many industries has a heavy impact, which is also reflected in the financial position of banks. They are reduced the chances of earning, they are possible on loans forced to create additional reserves for the (expected) losses. Central banks consider the work of banks to be the level of capital adequacy, providers create and regulate more strictly on the "pillow" of mandatory liquidity began, this led to a decrease in the profitability of banking operations in general comes. In the field of banking operations, there are "digital" players who customers are offered more convenient, cheaper and personalized offers. Corporate clients use banks to solve their business problems, in terms of cash, currency, interest rates and Commodity Risk Management development of services that significantly facilitate the work of the Treasury and offer they expect to be more closely involved in the making, which more to solve problems to the financial departments of companies gives time. financial development of product development and services support and competitive positions in their networks reinforcement.

Corporate banking is a huge market, and banking around the world the total \$5 trillion from its industry is about 30% of revenue makes. Banks provide the following services to manufacturing and commercial companies will present:

- providing debt resources such as loans and liquidity lines;
- transaction services: payment processing, cash management and trade financing;
- company risk management products: exchange interest rates, hedge foreign exchange or commodity transactions;
- corporate finance services, such as mediation in raising equity debt securities that are sold when making and joining and buying placement.

Business model of corporate banking activities for many years banks lend their balances to corporate clients and liquidity (mostly almost non-personal goods available in each bank) to provide it was to use and develop in parallel with this. of the companies. high-income products designed to meet other needs the relationship of sales to such customers is based on the commission. In the context of the lending and mutual trade approach, the role of the bank is clear and obviously it was: balance capacity and the ability to connect customers with products are the main sources of competitive advantage of banks and potential to market served as a barrier against new entrants. However, banking activities new trends in regulation, especially the 2008-2009 economic after the crisis escalated, several very large banks collapsed, causing threatened customers' confidence in the reliability of the entire banking industry, as well as the development of the banking sector. development of digital technology significantly complicated the work of banks. Raising capital from banks, known by the balance sheet structure

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compliance with restrictions, storage of liquidity reserves, as well as its client as part of the fight against awareness and the legalization of criminal income, the client requiring strict requirements for the documents provided by regulatory initiatives; increase costs and profitability of banks reduce. Digital competitors have been featured in Amazon founder Jeff Bezos "book" your margin – my opportunity" follows the business approach, gradually becoming more traditional to transactions carried out exclusively by banking institutions passing and working in several directions. Newly formed N 26, Atom, Subsidiaries of Monzo, Starling, Tinkoff Bank and traditional banks (e.g. Markus from Goldman Sachs and Hello from BNP Paribas) like the Internet- banks are represented by technological innovation (artificial intelligence emphasizes customer experience, Big Data, Analytics, Cloud, etc.) and give up bank branches. Major technology companies, including Google, Apple, Facebook, Amazon, Baidu, Alibaba, Tencent and Square, Stripe, PayPal, Non-bank payment organizations such as TransferWise, Gemalto, Ingenico bank works without a license or is usually licensed. with a traditional bank in comparison, mainly certain payments to individuals or small businesses ensure, reduce the role of traditional banks to cash shops. Despite the aggressive approach of digital competitors, corporations their share in the provision of banking services for is still very low: 2-3% in the management of the company's accounts, 1-9 in the provision of loans%, 6-12% in payments. and in mediation in financial markets 2-4% 1. Thus together, for large companies, their share is lower than the specified ranges inclined to the value, it is in many ways such companies, as a rule, with the largest banking structures that have taken the company seriously related to their collaboration. modern technologies convenient for business introduction. In addition, the companies themselves can make digital competitors requires complex products and end-to-end services. Shu in relation, it should be noted that the traditional of digital competitors the importance of its threat to banks is the market for banking services that they take away not in the share, but they provide maximum comfort when using banking services provided. Speed and conditions for its provision day and night, also document and adapt the service to the needs of the customer the requirements of banks are closely linked to Customers bank value chain looking for opportunities to break. and investors, and most of the income of banks aimed at an attractive (because risk - free) part-banking commissions. And this the consequences of the implementation of the threat are already visible: banks the commission's revenue is declining. In particular, if in 2004 the US interest-free income of its banks accounts for almost 46% of operating income having reached, in 2019 it fell by just over 30 percent.

So far, corporate banks are the main corporate bank for the real economy remains the main provider of its services. However, calmness there should be no basis for. Maintaining relevance and viability for corporate banks " to ensure high quality across the entire value chain should-maintain profitability in the short term and own in the medium term to protect their positions from new types of competitors". The other side of the competitive environment is for the customer between traditional banks it is competition. Increase in the volume of transactions, their complexity and geographical with the diversification of companies they are working with the scope of banks they tend to expand. From the point of view of the transaction bank, the most in the world 34% of large companies work with banks and more, while 40% work with 150 has more than one bank account. Even the smallest companies usually have works with several banks, and only 16% of respondents have one bank works with.

Refinancing costs, operating costs and risk a look at the economic benefit of banks calculated taking into account their reserves throwing is a complete indicator of the financial health of banks, as well as, it serves as a useful indicator for determining the current financial impact. regulatory pressure, digital and direct on banking competitors, then the situation is also not very attractive, because since 2014 this figure is from 15 base points for the banking industry all over the world in 2018 Reduced to 6.

As we can see, the increase in bank capital and the real sector against the background of a significant increase in lending, even before the 2020 pandemic the situation with profitability in the banking industry has become more complicated. bank nominal growth of capital, which gives them the opportunity to loan the economy the expansion allowed and brought by many central banks in connection with the ongoing "easy money" policy of debt funds cheaper. As a result, according to Standard & Poor's, the last ten the anniversary saw an extraordinary increase in financial impact (debt burden), which the average debt ratio in developing countries is only 80% of EBITDA (interest, pre-



tax income) raised. and depreciation), t.e. In 2008 less than the funds available to companies, in 2019 debt is twice the amount of funds available to companies there were many. The transition of the world economy to the stage of crisis has made the loan portfolio increased pressure on reservation banks on the increase, and the bank further complicated the situation with profitability.

In addition to the product in the corporate bank, there are several additional factors including pricing, simplified processes, operational excellence, plays the role of relationship management and international participation. Fierce competition at the product level, the corporate bank along with increasing leveling of the playing field, banks do not compete for commercialized products only by price for customers have to differentiate themselves through experience and excellence. Investments in this development to win the competition requires serious strengthening of the capital base of banks, above as shown, this is not easy. Especially the implementation of such investments stand out against the background of major competitors without the possibility or otherwise standing is difficult for small banks. As a result, such small banks own ceases to function or merges with larger ones, resulting in worldwide the number of banks is decreasing: the number of commercial banks, for example, Russia Along with the well-known trend in the Federation. , 2009 In The United States the period from year to year 2019 decreased. By 33.3% (up to 4,653), Europe In the union, however, it decreased by 34.5% (up to 11,948). For the remaining small banks business volume is declining: in the Russian Federation from 2013 to 2020. The share of regional credit organizations in lending to legal entities is about 3 times, from 7.3% of the total debt of corporate clients to banks Reduced to 2.7 percent.

In the first group of problems, these finance directors are recurrent while seeking to manage transactions completely digitally and continuously, the second group companies if their problems are difficult to solve without qualified business partners want to get advice and cooperate with them. financial a wide range of issues. It turns out that current operations are at the level required by the company it can be done by many banks, and the advice is from the point of view from the point of view, it is convenient and timely to their corporate clients of different banks there are significant differences in the ability to offer advice and services. But it is these abilities that are most appreciated by companies. Ernst & Young in a global survey conducted by the CFO, 67% of key value-added tips from their banks are value-added they noted that they are tips, and 50% of respondents are new ideas and stressed the importance of deep banking knowledge. related industry.

Corporate clients experience only on a specific financial issue they are not looking for, they are interested in:

- by looking at the problem from the other side, which belongs to its field innovative ideas that allow you to solve specific business situations;
- company financial activities to develop a holistic approach all different industries including banks, suppliers, buyers, integrated that connects transactions with partners and others final solutions;

Companies are commercial organizations that both banks and banks strive to make money they fully understand that.

Financial for companies of the non-financial sector of the economy management is important, but not the main task, it is a highly competitive product or the service is to take its place in the competition in the production and related market. From this point of view, financial management costs to cut worthless non-core costs (Major in the 2018 HSBC global Survey 60% of the financial directors of companies have added in recent years reported not receiving resources or funding cuts. In addition, the financial part of the activity of the enterprise is the production of the enterprise must ensure the implementation of the release plans.

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