

# CUSTOMER ORIENTATION OF THE BANK AS THE BASIS OF THE CUSTOMER-ORIENTED BUSINESS MODEL OF THE BANK

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**Abstract.** *The main purpose of this study is to deepen the theoretical foundations of defining the content of the concept of "customer focus" and assessing the level of customer focus, as well as to provide a practical perspective on the customer-oriented activities of the bank. The study covers a set of issues related to the allocation of customer focus as an independent object of management in the bank, characterization of the methodology for assessing the level of customer focus of the banking institution and determining the directions of improving the customer focus of the bank as an important element of the banking business, the main effect of which should be an increase in profits in the process of the bank. The methodology of the study, which reveals the topic of the article, is: analysis and synthesis of the theoretical basis for the content of the concept of "customer focus", its generalization and decomposition of approaches to defining the content of customer focus; the method of synthesis is used in the process of defining the concept. Also, in the process of research and implementation of its goals, general scientific and analytical methods of assessing the level of customer focus were used. Results.* The study of the content of customer orientation based on the decomposition of different approaches to its definition allowed to formulate the author's definition of customer orientation in the bank as a tool of partnership between the bank and consumers to meet the needs of the latter, as well as to prevent their expectations, aimed at obtaining a constant long-term income by the bank due to the key competencies of its staff and the transition to a customer-oriented model of banking institution. The author's definition differs from the existing ones in that it considers customer orientation at two levels of interaction with customers: at the level of the bank as an organizational structure and at the level of personnel who contact with customers directly and indirectly, and also focuses on the bank's orientation to the desires and needs of the customer and the ability to anticipate them. Without equating the level of customer satisfaction with the level of customer focus, it can be said that there is a logical connection between these concepts and conclude that the measurement of customer NPS can be used as an indicator of customer focus. Practical implications. In the world banking practice, the introduction of NPS calculation is widely used and influences the decision-making process regarding the bank's business model, in which customer focus plays a key role. The ways of increasing the level of customer orientation of the staff and implementing a customer-oriented business model of the bank, highlighted by the author, have a wide prospect of further implementation in the activities of financial institutions.

**Key words:** customer focus, Net Promoter Score, bank, customer-oriented business model of the bank.

**JEL Classification:** M21, M31, M14

## 1. Introduction

In the current economic environment, the consumer of banking services has the opportunity to choose from a wide range of banking institutions and services of financial partners. This creates a competitive environment in which banks fight for their share in the financial services market with the help of various competitive

advantages, taking into account consumer demand. In order to turn a potential consumer into a real and regular customer of the bank, not to give him a reason to move to competitors, it is necessary to introduce the concept of customer individualization into the bank's activities, that is, to offer him services that meet his needs, provide appropriate individual service and

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maintenance, etc. The more the bank's offer meets the expectations, preferences and desires of consumers, the more loyal they are to the financial institution, ready to use more financial products and services, which brings profit to the bank. Strengthening customer relations becomes even more important in Ukraine in the conditions of uncertainty caused by military actions, which is due to the need to maintain very close contact with customers to ensure free access to information about changes occurring at the level of the banking sector and individual bank, about the measures taken by the bank, about the possibilities of remote banking, etc.

The COVID-19 pandemic has led to an incredible transformation of the banking business, as banks have moved much of their operations and customer interactions into the digital space and have been forced to provide customers with access to their services through remote channels. To survive the crisis, banks had to quickly adapt to a new environment where digitalization creates many solutions for complex daily operations. Thus, banks have developed and improved their remote banking systems, offering consumers more convenience and security. However, replacing the human factor with a digital channel has both positive and negative consequences. Such changes have forced customers to separate from the banking institution and distance themselves. With the increase in digital solutions for consumers, the ways in which customers communicate with their usual banking staff have become more complicated. Traditional customer service channels are being curtailed, and offline service timeframes are being reduced. Old customers and large corporate business are especially sensitive to such changes. This situation should force researchers and bank management to look differently at the content and role of customer focus and personalization of customer interaction processes.

## **2. Critical analysis and decomposition of approaches to the definition of "customer focus"**

Consider the theoretical foundations of the definition of "customer focus". Customer focus is a comprehensive definition. The management of the company, which strives to ensure the work of the company on the basis of customer focus,

must believe that it will be possible to achieve an individual approach to doing business and provide customers with high quality service. This is a focus on the consumer in order to identify and further satisfy his needs. At the same time, high customer orientation implies the desire to exceed customer expectations and impress them. If to consider the concept in the framework of practical application in business, customer focus consists in special actions designed to "make happy" the consumer and inspire trust.

Romanchukevych M. (2018) defines customer focus as the company's ability to generate additional customer flow, as well as additional profit, providing a deep understanding and satisfaction of the basic needs of customers. He considers customer orientation as a tool for building customer loyalty, competitive advantages aimed at obtaining sustainable profits in the long term.

In the author's opinion, it is expedient to clearly distinguish these definitions, because from the author's point of view "customer orientation of the bank" is a much broader concept than "customer orientation of the bank staff".

According to the author's vision, the bank's customer focus includes tools at the level of internal corporate culture and embedding of these principles at the level of development strategy and organization of business processes.

The researcher Larysa Mistrin (2021) in her work considers the basics of customer-oriented activities of the bank, which will ensure effective management of customer expectations, both corporate and retail, knowledge of the client and his/her needs, his/her preferences in accordance with risk aversion, his/her behavior regarding investments and savings, customization of products and services in accordance with the life cycle of the client (legal entity or individual). Another element of the bank's customer-oriented work the author calls increasing confidence in the bank by ensuring a high degree of transparency, financial education, taking into account the interests of each client at any time and at any time. Bank customers want more than just to withdraw money or earn interest on their savings, they want a more personalized relationship with their financial institution, a relationship that gives them confidence and a sense of control over that relationship. Differentiation happens at the level of trust and satisfaction.

In this study, the author agrees with the researcher's position on the need to strengthen the relationship between the client and the bank through the quality and frequency of interaction. It is important to focus on customer retention, understanding the factors that determine their satisfaction, rather than on repeating the act of consumption. Customer satisfaction throughout the life cycle of the established relationship is a prerequisite for their retention and further loyalty.

The author also notes that banks are now adopting and demonstrating a clear customer focus, which is justified by the following:

- the needs of consumers of financial and banking services are constantly growing, and banks need to adapt their products and services to meet them;
- competition in the banking market is fierce and competitors are introducing improvements to catch up and stay ahead of innovative financial institutions;
- customers quickly get used to banks' offers and have higher and higher expectations. Thus, to maintain and strengthen their market positions, banks focus on understanding and meeting the needs and expectations of current and potential customers.

Attracting new customers requires the bank to monitor the business environment in order to promptly respond to changes in the needs of existing and potential consumers of financial and banking services so that they become loyal customers of the institution (Mistrea, 2021). On the other hand, Svitlana Yegorycheva (2016) proposes to combine two approaches to the definition of customer focus. The first is a business characteristic that reflects the company's desire and ability to build mutually beneficial relationships with its customers. The second is related to the perception of customer focus as a fundamentally different aspect of marketing, compared to the classic marketing mix, when the focus is not on the product sold, but on the customer with his needs, interests, expectations. Both of these approaches are complementary, since in the first case it is the result of the company's work, and in the second – the means of achieving it (Yegorycheva, 2016). This point of view is shared by the scientist Mychailo Oklander (2019), arguing that the specifics of the customer orientation of banking institu-

tions is due to the parameters of services, and the reaction of customers to the motivating factors is an indicator of such customer orientation and is divided into: cognitive, emotional, behavioral. He considers the customer orientation of the bank through the prism of marketing.

At the current stage of bank development, a single platform for interaction with customers is extremely necessary. Banks have separated from customers through remote services and contact centers. The mechanism of appeal in the usual way is extremely complicated and completely non-transparent. Banks are extremely bureaucratized and closed in communication with their customers. This significantly worsens the reputation of the banking system as a whole and each individual financial institution. Therefore, the peculiarity of innovative banking management is its organizational orientation. The researcher Red'ka S. (2013) identifies three vectors of organizational orientation: territory-oriented, product-oriented and customer-oriented.

According to the author, the focus of modern banking management should be a combination of scenario and customer-oriented approaches. Due to the rapid development of remote channels for selling banking services, the territorial location has lost its relevance and is no longer decisive when choosing a partner bank. The product-oriented approach partly reflects the needs of today due to the homogeneity of banking services and unlimited supply on the market. Therefore, from the author's point of view, the bank management in the process of choosing the vector of organizational orientation should be more focused on the scenario approach, when the buyer chooses different partner banks under different scenarios and circumstances. Thus, for transactions, customers choose a banking institution with a lower fee for transferring funds, for placing temporarily free funds on a deposit account – a bank with the best rates, for making online payments and using pos-terminals – a bank with the best functionality of the application, etc. In the chosen scenario, the client prefers a customer-oriented bank – a bank that focuses on customer satisfaction and constantly improves the service process. In order to improve the customer-oriented model, the bank should use information on the level of customer loyalty NPS (net promoter score), constantly improve the level of customer

orientation of the staff, conduct research on customer expectations and support the innovative development of its products.

The etymology of this concept indicates customer orientation from the English "customer-oriented". Table 1 provides a decomposition of the most well-known definitions of this concept according to the emphasis laid in the content: on corporate culture and principles of behavior at the staff level or at the level of business processes and value creation. At the same time, the economic concept of "value" means customer satisfaction as a result of receiving a product or service created by the bank. It is the value created by the bank for customers that ensures the process of consumption of banking products and services by customers and allows the bank to perform the emission function by redistributing monetary resources.

During the historical development of economic science, the theoretical development of the

problem of value was realized in the cost theory of value by A. Smith (in particular, it was deeply developed in the works of K. Marx); in the theory of factors of production by J-B. For example, in the marginal theory of representatives of marginalism. However, in the early twentieth century, the prominent economist M. Tugan-Baranovsky combined these theories by separating the concepts of product cost and value. According to him, the cost is the cost of the organization, and the value is the customer's satisfaction (Goncharuck, 2013).

Most definitions focus primarily on customer satisfaction, which should potentially lead to repeat sales. However, given the fact that the primary purpose of a business is to make a profit, some authors aim to generate sustainable profits in the long term through an organization's ability to deeply understand and effectively meet customer needs.

Table 1

**Decomposition of the definition of "customer focus" by the chosen emphasis**

At the level of values and business processes		At the level of corporate culture and personnel	
Loshkov, V. (2019)	The ability of the organization to generate additional profit through a deep understanding and effective satisfaction of customer needs	Mann, I. (2013)	Initiation of positive emotions in potential and existing customers, which leads to the choice of goods and services of the company among many competitors, to repeated purchases and attracting new customers through the recommendations of existing customers
Narver, J. and Slater, S. (1990)	Understanding target customers, meeting their needs, full understanding of the value chain and its development in the future, understanding the needs of not only own customers, but also all participants of the distribution channel	Busarkina, V. (2007)	An instrument of partnership between the organization and the client to meet its needs, aimed at obtaining sustainable profit in the long term, using the relevant core competencies of the organization
Rusanova, A. (2018)	A process aimed at increasing the life cycle of the company's interaction with the client	Deshpande, R., Farley, J., and Webster, F. (1993)	Part of the corporate culture, a set of beliefs that puts the interests of the client in the first place before the interests of managers, shareholders, employees. Focus not only on understanding the needs of existing and potential customers, but also on understanding their values and beliefs
Kokran, K. (2009)	One of the core values of a business that strives for survival and prosperity		
Mistrean, L. (2021)	Measures that will ensure effective management of customer expectations, both corporate and retail		

Source: compiled by the author

### 3. Determination of the bank's customer orientation taking into account the level of interaction with customers

Establishing long-term positive relationships with customers and retaining existing customers provides stable income for the bank, which is the most important factor in ensuring competitive advantages. Additional profit arises from the sale of additional goods and services to customers. The consequences of the transition to customer orientation are high appreciation by the client of the bank's policies and tactics and the formation of a positive, customer-oriented image.

On this basis, it is proposed to consider customer focus in the bank as a tool of partnership between the bank and target customers to meet the needs of the latter and anticipate their expectations, which is aimed at obtaining a constant income by the bank due to the key competencies of the banking institution and its employees. In fact, this means focusing on the desires and needs of the client, the ability to anticipate them and differs from the existing ones in that it is considered at two levels of interaction with customers: at the level of organization of business processes in the bank, as an organizational structure and at the level

of personnel who directly and indirectly contact with customers (Figure 1).

In the modern scientific environment there is no unified approach to the definition of the concept of "customer focus" and a clear separation of the content of the concept of "customer focus of the bank". Most often in the scientific literature it is possible to find narrowing of the concept of customer orientation to the customer orientation of the staff.

Customer orientation should also be an important goal not only for the bank's management, but also for each employee. Research carried out by Heskett et al (1997, 2000) shows that satisfied, loyal and committed employees are more enthusiastic about the institution's customers, which ultimately leads to more satisfied, loyal and committed customers. These relationships are part of the profit value chain. Roughly speaking: the more enthusiastic the employees, the more loyal the customer and the higher the profit (Barends, 2019).

Today, customers are becoming more demanding, critical and sensitive to service. They put forward high demands not only to the quality of facilities, but also to the quality of service.

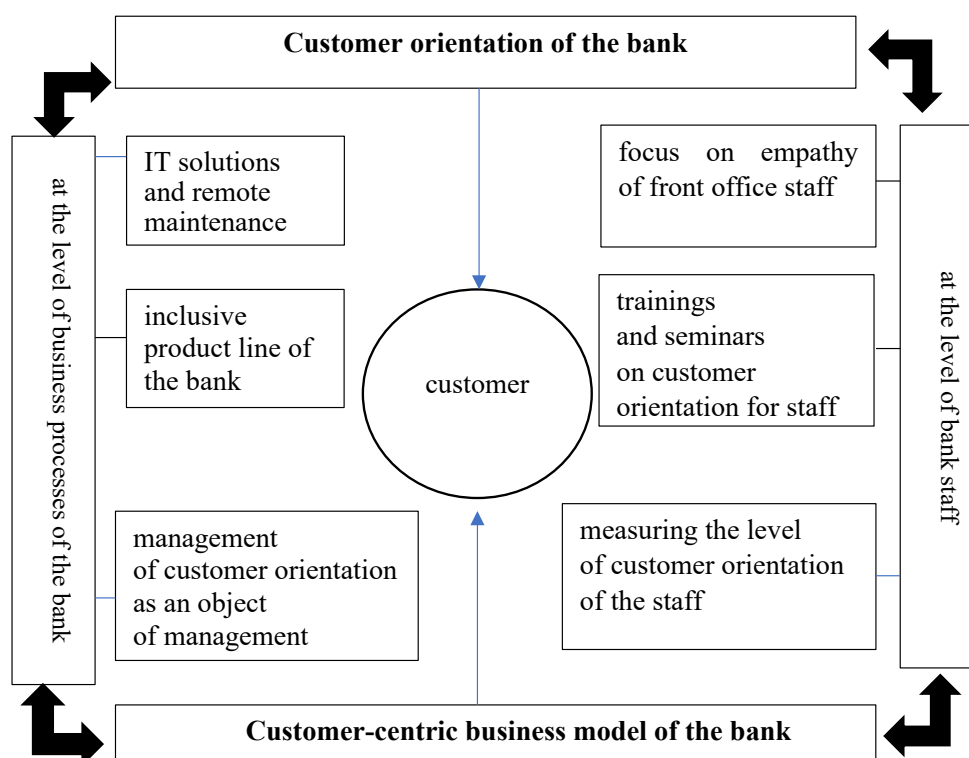


Figure 1. Two-level structure of the bank's customer orientation

Source: author's own development

Demanding customers should stimulate the desire of employees to comply with the rules of corporate culture; development of skills to mobilize their internal resources, personal development in the workplace, reducing conflict and the number of stressful situations for the employee. Therefore, it is very important to find and implement ways to increase the level of customer focus of staff.

Increasing customer loyalty to the bank requires strengthening the customer focus of all departments of the financial institution, which will ensure the most effective identification of customer needs and their satisfaction. Ways to increase the level of customer orientation of the bank's staff can be presented as follows:

- Directing business processes in such a way that the bank can provide an individual approach to each individual client, as well as provide high quality service;
- to improve the bank's services in such a way that customers have the impression that the quality of the banking product is improving at the same time. Implementation of service culture standards and regulation of work of all bank employees help to move in this direction;
- training of employees in basic technologies of customer service and sale of banking products. The bank's profit depends on the constant improvement of the professional level of its employees;
- introduction into the corporate culture of the understanding of "internal client" in the bank, i.e., different departments should help each other, and not try to stand out among all the others, to work in a coordinated manner for the overall result;

It is worth noting a number of advantages provided by the customer orientation of the bank's staff:

- The most satisfied customer stays with the bank and recommends it to his partners and friends, which is a powerful channel for the banking business to attract new customers.
- Satisfied with the customer experience, the consumer will subsequently buy more often and order additional services.
- The most satisfied customer is willing to pay more over time, but one should be careful here as there are reasonable limits.
- Loyal customers begin to share useful information about their expectations, provide assistance in improving the offered product or service, which contributes to the optimization of

business processes. Thus, the value of the offered product increases.

#### **4. Measuring the level of customer focus as an independent object of management**

For banks, as for most organizations, customers are crucial to the existence of the business. In particular, in the current market environment characterized by intense competition and price erosion, the emphasis must be on attracting and retaining loyal customers. Therefore, understanding customer expectations becomes critical for every organization, and especially for banks, given the service nature of the banking business.

Measuring the level of customer focus is a separate area of scientific research, which does not yet have sufficient depth of development and unity of opinion. The most common among the indicators of measuring the customer orientation of the bank is the NPS (net promoter score). American writer Fred Reichheld (2011) created the concept of NPS, which he presented in his book *The Ultimate Question*. Fred has been researching how to measure customer satisfaction and customer retention and see how it relates to how successful and profitable a company is and can be. Reichheld and Markey (2011) found that one question (Net Promoter Score question: "On a scale of 0 to 10, how likely are you to recommend this company to a friend or colleague?") was the ultimate test of customer loyalty. Customers who scored 6 and below are called haters, those who scored 7 and 8 are called passive, and those who scored 9 and 10 are called promoters.

If the customer falls into the high (promoter) range of scores, then he gets real value for the company, because he will recommend it.

Customers at the bottom of the scale, the so-called "haters", can leave the company at any time or speak badly of it. In addition, such customers are much more expensive to serve and are unlikely to buy other products of the company. Passive customers should be listened to carefully and their problems should be solved in order to transfer them to the group of "promoters".

The method of calculating the level of customer loyalty by the formula:

$$\text{NPS} = \% \text{ promoters} - \% \text{ haters} \quad (1)$$

In the banking industry, Net Promoter Score (NPS) has never received much attention.

However, as customers become more tech-savvy and expect a more personalized banking experience, financial institutions can no longer afford to ignore this metric. This is a performance metric that is widely used (by thousands of companies, including two-thirds of the Fortune 1000) to determine how likely a customer is to recommend the company to a friend or colleague. Without equating the level of customer satisfaction with the level of customer orientation of the company, it can be argued that there is a logical connection between these concepts. And the level of customer satisfaction can be used as an indicator of customer focus of the company. Foreign banks have long introduced the practice of calculating NPS in their activities. Among them are such leading financial institutions as Commerce Bank, JPMorgan Chase&Co, Macquarie Bank, TD Bank, Banco Galicia, Citigroup, Lloyds, Swedbank, Bank of Melbourne, YSBC, ING, Metro Bank. A number of represented banks indicate a wide geography of NPS penetration in the processes of customer experience assessment in the world.

Consider examples of the use of NPS by banks and financial services companies. According to a study by Bain & Company (2022), including American Express, USAA, ABN AMRO and HSBC. This analysis will allow to compare the NPS tactics and best practices.

USAA received a 75 NPS score for banking and 76 for insurance – one of the highest in the industry. The ease of doing business with the company, coupled with a sense of fair treatment of customers, helped USAA to receive an impressive NPS score of 75.

The bank has been carefully investing in initiatives that reduce customer effort and promote active promoters. One such initiative was enabling customers to check their bank balance via text messages. The brand now also offers technology for customers involved in car accidents, allowing them to instantly add photos and voice recordings to their insurance claims, which can be initiated remotely. These investments in customer experience have helped USAA stay at the top of the financial services NPS rankings and become the epitome of customer centricity.

American Express is one of the leading banks in the United States, leading the NPS rating in financial services with an NPS of 32. Positive

direct interaction and customer service, as well as a generous financial rewards program, have helped American Express create an environment where cardholders feel valued and cared for. In turn, this has resulted in the prevention of account switching in order to take advantage of introductory offers.

A great example is the recent initiatives of the Royal Bank of Scotland (RBS). To better understand, analyze and respond to customer expectations, RBS has appointed dedicated teams of "customer experience managers" who are empowered to analyze the entire customer journey from start to finish and order specific functional changes at any problematic touch-point. Thanks to this investment in personalisation, RBS has achieved an NPS score of 50.

The role and importance of customer focus in global banking is evidenced by the fact that in 2021, 75% of banks invested in a customer-centric business model. And a survey of the financial sector showed that 47% of companies have set themselves real goals to improve the customer experience (something that is key to actually improving interest rates according to the study).

## 5. Conclusions

The latest technologies and innovations have become crucial for customer loyalty in the face of social and economic upheavals due to pandemics and military actions that limit access to goods and services in a traditional way. Customers change partner banks in favor of more innovative ones and the issue of maintaining and expanding the customer base as a source of income for a banking institution is a requirement of the time. Therefore, each bank in the competition must take into account the expectations of customers and constantly collect information about the level of their satisfaction with their financial partner.

The study of the concept of "customer focus" provided an opportunity to formulate the author's view on customer focus and define the content of customer focus in the bank. The author's definition differs from the existing ones in that it considers customer orientation at two levels of interaction with customers: at the level of the bank as an organizational structure and at the level of personnel who contact with customers directly and indirectly, and also

focuses on the bank's orientation to the desires and needs of the customer and the ability to anticipate them. The issue of assessing the level of customer focus remains open for many practitioners and researchers. Without equating the level of customer satisfaction with the level of customer focus, it can be argued that there is a logical connection between these concepts and conclude that the measurement of customer NPS can be used as an indicator of customer focus. In the world banking practice, the

introduction of NPS calculation is widely used and influences the decision-making process regarding the bank's business model, in which customer focus plays a key role. Solving the task of optimizing processes, banks should improve the customer-oriented approach in their activities and strive to increase the level of customer focus. The formation of a comprehensive system for managing the bank's interaction with customers is still far from being completed.

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Received on: 4th of November, 2022

Accepted on: 12th of December, 2022

Published on: 30th of December, 2022