

Image Factors Which Determine the Choice of the Bank

Aldona Jagelavičienė, Jurgita Stravinskienė, Aušra Rūtelionė

Kauno technologijos universitetas
Laisvės al. 55, LT-44309, Kaunas

*The study of priorities of the bank image scientific researches make it possible to consider that there is the lack of the bank image scientific researches. The main reason is that there are not concrete proposals regarding factors which can be used for the bank image evaluation. The priority is allocated to researches of industry and trade enterprises image, because those enterprises are working with tangible products. Thus it is more easier to study the image of such enterprises. Also there is the lack of researches. These considerations let prepare recommendations regarding the position the competitive bank should cover. Basing on these propositions the **problem** is formulated- what are the main image factors determining the competitiveness of the bank? The objective of this article is to name factors of the competitive bank image, determining the choice of the bank. Findings will be based on survey of empirical researches of banks' image results in foreign countries and in Lithuania.*

Scientists discuss the factors which are containing the image of the bank, which of them are the main and becoming determinants in choosing the bank. There is no one opinion on this question. Determinants-components of the bank image and their weightiness are mostly based on researches that have been done in foreign countries. Thus the main problem that is arising in evaluation of the concrete bank position in the market is the factors of the bank evaluation. For example, Swedish scientists have excluded 5 factors, which are used in the bank evaluation, i.e. services quality, facilities of credit receiving, distribution system, promotion, reputation and differentiation. Canadian scientists have presented even 19 factors: reputation, recommendations of other people, interesting advertising, the convenience of the place, working hours, help of personnel, friendliness, etc. Danish scientists have looked at this problem more narrowly and have estimated factors, that are important only for business clients of the bank. According them, there are 9 main factors: connections, price policy, quality, rating, technology, the net of the subdivisions, commitment and compensation of other services. The main difference of earlier made researches is that business clients prefer the quality of services more than the bank reputation. USA scientists have presented the reduced list of factors, containing 5 search factors, 7 experience factors and 5 confidence factors that are the main for bank clients. Conclusions of accomplished research in Lithuania have identified that desirable characteristics of Lithuanian banks' image are confidentiality of clients data, respectability of the bank, technical facilities of the bank, the bank management and the bank competence in the market.

Keywords: *the bank image, factors of the bank choice.*

Introduction

The study of banks' image conception, its components and researches of bank image that are presented in marketing literature has argued the width of this field and the need of the comprehensive researches. Most of researches in the field of the bank image are directed to the importance of the image for enterprise strategical decisions and confidence of customers, but not to the importance of the bank image position that let achieve the competitive advantage. The survey of the bank image positioning empirical researches which have been carried out in USA, Canada, Denmark and Sweden, has indicated that the main attempts of scientists have been allocated to the question how to survive competitive in the market. There is no doubt that the clear bank position in the market is possible when the strong image is formatted in the eyes of customers. This indicates the obvious connection of the bank position and image in the market.

The main problem that is arising in evaluation process of the position of the current bank in the market are factors of the bank evaluation. For example, Swedish scientists have determined 5 factors of the bank evaluation, i.e. services quality, facilities of credit receiving, distribution system, promotion, reputation and differentiation. Canadian scientists have presented even 19 factors: reputation, recommendations of other people, interesting advertising, the convenience of the place, working hours, help of personnel, friendliness, etc. Danish scientists have looked at this problem more narrowly and have estimated factors, that are important only for business clients of the bank. According to them there are 9 main factors: connections, price policy, quality, rating, technology, the net of the subdivisions, commitment and compensation of other services. The main difference of earlier made researches is that business clients prefer the quality of services more than bank reputation. USA scientists have presented the reduced list of factors, containing 5 search factors, 7 experience factors and 5 confidence factors that are the main for bank clients.

Summarizing priorities of the bank image scientific researches, we are stating that there is the lack of bank image scientific researches, because there are not concrete proposals regarding factors of the bank image evaluation. The priority is allocated to researches of industry and trade enterprises image, because those enterprises are working with tangible products. Thus it is more easier to study the image of such enterprises. Also there

is the lack of researches, those results let to prepare recommendations regarding the position the competitive bank should cover. Basing on last mentioned propositions the **problem** is formulated- what are the main image factors determining the competitiveness of the bank?

The purpose of the article – to name the main factors of the competitive bank image, basing on the survey of empirical researches of banks' image results in foreign countries and results of banks' image research in Lithuania.

The object of the article- factors of the competitive bank image.

The article is prepared combining descriptive theoretical and empirical analytical **methods**.

Factors of the competitive bank image: case of foreign countries

Scientists discuss the factors which could contain the image of the bank, which of them are the main and becoming determinants in choosing the bank. Determinants-components of the bank image and their weightiness are mostly based on researches that have been done in foreign countries. Seeking to name the bank image factors, which are ensuring the competitive advantage in the market, we will present the survey of empirical researches results in some foreign countries.

Primarily, invoking opinions of various authors, we will summarize what is the bank image and how much it is important. Therefore, according to Kennedy (1977), Bernstein (1984), Gray and Smeltzer (1985), Abratt (1989), Barich and Kotler (1991), Norman (1991), Dowling (1993), Drūteikienė (2000), Yavas (2004) and other scientists opinion, the bank image is:

- related with people attitudes, feelings and expectations,
- the bank image relates many factors, such as material and immaterial organizational elements, communications, personal and social values,
- it is not consistent, because it is influenced by external factors,
- it has to be managed, because it can influence customers' behavior,
- is very important for the activity of every bank, because it helps to stay competitive. Incidentally, this proposition is confirmed by researches done by Boyle (1996), Nquyen and LeBlanc (1998), Tser-yieth Chen (1999), Pina, Martinez and de Chernatony (2001), research company "Harris Interactive" (2002) and Flavian'n, Guinali'n and Torres (2005) in various foreign countries (Ireland, Canada, USA, Taiwan, etc.). Their results have proved that the critical factor of the bank success is the bank image and reputation.

Organization image can be derived from many factors. According to Bernstein (1984), Worcester (1986), Barich and Kotler (1989;1991), Olins (1989), Norman (1991), Dawlig (1993), Boyle (1996), Paulienė (1999), Drūteikienė (2002) and Conlon (2003) the most important image factors are organization individuality and its identity, respectability, relates honesty, loyalty, commitment,

strengths, perfection and dependence. Research Boston Corporation excludes enterprise reputation, behavior and brand [20]. Drūteikienė (2000) illustrates image factors on base of organization's image creation levels, i.e. beginning with enterprise place in economy system and its functions (or image background), culture, identity, profile and finishing with enterprise image in the society. On other hand, the study of scientific sources let think that there is no united opinion regarding which factors are included into the image. Thus most of authors agree that factors of the image are internal and external.

The results of researches from different countries concretize bank image factors. Thereinafter we present the survey of bank image researches' results in some foreign countries.

Zineldin (1996) has analyzed the strategic positioning and factors of some Swedish banks. Author indicates that bank sector is confronting with increasing competition. There are many methods how to achieve the exclusive competitive position and sustain it. The main way to achieve that is too form clear and strong image in people' conscious.

Zineldin (1996) has questioned 216 customers of bank services and has estimated competitive positions of Swedish banks and the main factors that determine bank choice for customers. There is no united opinion regarding factors, which have to be used in the bank evaluation. Five potential factors, that can be used in the bank evaluation, have been estimated after the research in Swedish bank sector. They are services quality, facilities of credit receiving, distribution system, promotion, reputation and differentiation. Zineldin indicates that there was other research, that has been done before this (Zineldin, 1995); 300 business enterprises have been surveyed during this research in Sweden. This research let to exclude these main bank choice factors: reliability (81%), credit competitiveness (43%), decisions accepting (42%) and transactions fulfillment (36%).

Analogical research has been done in Canada by Gupta and Torkzadeh (1988). They have estimated that the main factors of the competitive bank are the careful management of bank accounts, interest, politeness and attention, transactions procedures. The main bank choice factor was the place convenience in 1980-1990. Nowadays customer can make bank operations in any time and in his convenient place (e-banking). Thus, the place is becoming only the composite part of the bank infrastructure.

Such factors as functional quality (politeness, attention), carefulness in accounts management operations, efficiency in mistakes corrections and speed of decisions acceptance and service offering are clearly named as the main bank choice factors. Results of the research have indicated that functional quality is more important than traditional marketing complex elements (place convenience, price, promotion).

Niels Peter Mols, Per Nikolaj D.Bukh, Per Blenker have tried to estimate local financial institution selection factors of European business clients in 1997. Connection factor has been indicated as the main factor. Only services quality and price policy have overtaken this factor.

Babakus, Eroglu and Yavas have questioned 262 re-

spondents in USA, 2004. Basing on this research they have grouped factors to three big groups: 5 search factors, 7 experience factors and 5 confidence factors. It has been estimated that the presentation of information is most important in search criteria. Experience criteria include personnel features, i.e. friendliness, experience, attention and etc. Confidence factors are related with customers information protecting confidence.

It is proposed that above discussed groups of factors are the main and universal while evaluating the bank image. Seeking to specify factors of Lithuanian banks' image evaluation, the research of Lithuanian banks' images has been carried out. The study of this research is presented below.

The research of Lithuanian banks images and its results

Seeking to evaluated the main factors of Lithuanian banks' image, five biggest Lithuanian banks have been chosen, i.e. Joint-Stock company SEB Vilniaus bankas (VB), Joint-Stock company bank Hansabankas (HB), Joint-Stock company bank Snoras (Snoras), Joint-Stock company Sampo bankas (Sampo) and Joint-Stock company bank Nord/LB (Nord/LB¹). The choice of these banks has determined their size according to the number of clients and employees, profitability and mission, that is correspond to customers expectations. It is supposed that practice of these successful banks activity can be the example in seeking decisions of the right image.

Research methods

Research purpose – to carry out the empirical research of Lithuanian banks' images and name the factors which form the competitive image.

Tasks of the research:

1. Carry out the empirical research of Lithuanian banks' images, analyze and interpret its results.
2. Estimate features of the most requested Lithuanian banks image.
3. Name factors of the successful bank image.
4. Estimate components and critical factors of Lithuanian banks' image.

Hypotheses:

Basing on Čeikauskienė (1997), Drūteikienė (2002), Barich and Kotler (1991) theoretical attitudes and results of empirical researches from foreign countries, these hypotheses have been raised:

H 1 – *The most requested features of Lithuania banks' image are customers data safety, confidence and bank competence in the business.*

H 2– *Critical success factor of Lithuanian banks is a good image of the bank, which is determining the excellent reputation.*

H 3 – *Lithuanian banks form and have concrete positions in the market. Clients of these banks see and evaluate these positions identically.*

H 4 – *Main components of Lithuanian banks' image are culture, identity and profile.*

H 5 – *While seeking the high image evaluation, Lithuanian banks are basing on factors, which are the main for the target audience.*

Data gathering has done on by means of the questionnaire survey method.

Measuring of the sample

Respondents are:

- Accidental bank **clients**, who will name the current positions of the bank image.
- **Employees** of banks, who will name the clear position on the market, seeking to keep the clear position in the market, i.e. how they create the image and how they are care on it.

According to Lithuanian statistics department data, there were 16.3 thousand people working in financial intermediation sector in Lithuania in 2005 [28]. According to Lithuanian Bank data, commercial banks had 86.2 thousand clients at the end of 2005 [29]. Basing on Panioto formula, it was established that 390 employees and 398 clients have to be questioned². The sample was selected by the method of the improbability selection – questionnaires have presented for accidental banks' clients and banks' employees. Questionnaires, designed for respondents, were sent by e-mail and it was asked to fill them by hand. Quantitative research has been made in the subdivisions of the five biggest banks in Kaunas city. The duration of the research – 2 weeks (May, 2006). 245 questionnaires of clients and 201 of banks' employees have been returned. 238 questionnaires of clients and 199 of banks' employees have been filled properly.

The research of Lithuanian commercial banks' image: data analysis and interpretation

The biggest part of questionnaires banks' clients were people with the average incomes (incomes are 801 – 1500 Lt/a month), i.e. 55%, the mass segment composes 21% of all respondents, silver segment – 19%, gold – 5%³.

Data that illustrate the results of the bank evaluation, are presented in Table 1.

Table 1

Distribution of results according to segments

Segment	What is your opinion about the concrete bank?				
	HB	VB	Snoras	Nord/LB	Sampo
Mass	4.26	3.38	2.91	2.69	2.82
Average	3.44	2.25	3.2	2.83	2.31
Silver	3.7	3.61	2.48	2.43	1.92
Gold	3.92	4.47	4.24	2.61	2.08
Total	3.83	3.43	3.2	2.64	2.28

Basing on Table 1 data, the biggest part of respondents are evaluating Joint-Stock company bank Hansabankas and Joint-Stock company SEB Vilniaus bankas best of all. Thus the third of the best is Joint-Stock company bank Snoras.

Since every bank is evaluated by clients according to particular factors, the analysis of Lithuanian banks choice

² 5 % error with probability of 95.

³ It was not succeed to survey VIP clients.

¹ Now DnB NORD

factors and the hypothesis H1 is verified. Clients are using Joint-Stock company bank Hansabankas (49% of all respondents) and Joint-Stock company SEB Vilniaus bankas (30%) services most of all. According to the respondents, the most important factors are confidence factors (i.e., data confidentiality, bank respectability, bank technical facilities, bank management and bank competence in business). The summarized factors of Lithuanian banks choice are presented in Table 2.

Table 2

Banks' choice factors in Lithuania, average importance

Title of the criteria	Hansabankas	SEB Vilniaus bankas	Snoras	Nord/LB Lietuva	Sampo bankas	Total
Search factors:	3.2	3.33	3.24	3.26	3.6	3.33
Interests norms of deposits/credits	2.33	2.22	2.5	3.1	4.1	2.85
Possibilities of credit limit providing	2.66	3.1	1.5	2.12	2.88	2.45
Bank operations taxes	3.33	3.9	4.5	3.9	4.05	3.94
Bank working hours	4.66	4.5	4.7	4.5	4.8	4.63
New bank services	3	2.93	3	2.66	2.2	2.76
Confidence factors:	4.03	4.13	4.41	3.96	4.48	4.2
Clients data confidentiality	5	5	5	5	5	5
Bank respectability	4.5	4.45	5	4.77	4.8	4.7
Bank technical facilities	4	3.8	4	3	4.22	3.8
Bank management	3	3.33	3.55	4.05	3.5	3.47
Bank competence in business	3.67	4.05	4.5	3	4.88	4.02
Experience factors:	3.89	3.81	4.03	4.15	4.11	3.99
Complaisance of bank personnel	4.5	4.61	4.22	4.1	4.44	4.37
Well-timed rendering of services	4.5	4	4.61	4	4.5	4.32
Attention of bank personnel	4.5	4.5	4.8	4.9	3.8	4.5
Personnel ability to hear out the client	4	3.82	4.5	4.52	4	4.17
Friendliness of bank personnel	4	4	4.45	4.22	4.3	4.19
Experience of bank personnel	2.33	3.5	2	3.2	3.44	2.89
Speed of decision acceptance	3.4	2.22	3.66	4.13	4.33	2.68

Experience factors (i.e. complaisance of bank personnel, well-timed rendering of services, attention of bank personnel, personnel ability to hear out the client, friendliness of bank personnel, experience of bank personnel, speed of decision acceptance) are the most important for clients which are using services of Joint-Stock company bank Nord/LB.

Seeking to clear the general features of Lithuanian banks' image, we can affirm that the most requested features of Lithuanian banks' image are: confidentiality of clients data, bank respectability, technical facilities of the

bank, bank management and bank competition in the business. Thus the first hypothesis H1 is confirmed.

Basing on the data of the Table 3, clients see more clear positions of those banks', which are rendering services in the market formerly.

Table 3

Positions of Lithuanian banks in the market from the viewpoint of clients, %

Statement	Hansabankas	SEB Vilniaus bankas	Snoras	Nord/LB Lietuva	Sampo bankas
This bank has the excellent reputation	28.5	43.5	13.9	1.2	12.9
This bank is in the convenient place	49.2	33.2	12.2	-	5.4
Leader of the market	37	35	12.2	1.7	14.1
Proper working hours of this bank	37.8	13.4	29.8	8.4	10.6
Personnel of this bank is friendly and complaisant	42.9	38.7	4.6	2.1	11.7
I can get services of high technological level in this bank	29.8	29.4	26.5	7.9	6.4
I can get the full service in this bank	32.8	28.5	19.7	9.2	9.8
This bank is safe	67.2	29.8	2.5	2	1
Tariffs of services are less in this bank	8.4	5.5	50.4	1.3	34.4
Quick and qualitative decisions are accepted in this bank	30.2	22.3	20	13.4	14.1
I can negotiate in this bank	55.5	1.6	40.7	-	2.2
This bank guarantees confidentiality of data	42.4	39	2.8	5	10.8
Personnel of this bank react to my claims operatively	32.3	23.1	12.6	17.6	14.4
This bank has many subdivisions	58.8	13	25	1.3	1.9
Conditions of credit obtaining are acceptable in this bank	52.5	10.9	8.8	11.3	16.5

Joint-stock company bank Hansabankas and Joint-stock company SEB Vilniaus bankas have collected most of all statements. Clients are evaluating Joint-stock company bank Hansabankas next: safe (62%), has most subdivisions turinti (58.8%) and the bank, where you can to negotiate (55.5%). These positions have been attached to Joint-stock company SEB Vilniaus bankas: excellent reputation (43.5%), friendly personnel (39%) and leader of the market (35%). Joint-stock company bank Snoras is associated for clients with lesser tariffs of services (50.4%), possibility to negotiate (40.7%) and proper working hours (30%). Joint-stock company bank Nord/LB is named as the bank, where reactions to clients claims are very operative (17.6%), quick and qualitative decisions are accepted (13.4%) and acceptable conditions of credit obtaining (11.3%). Joint-stock company Sampo bankas occupies such positions as lesser tariffs of services (34.4%), acceptable conditions of credit obtaining (16.5%) and operative reaction to clients' claims (14%).

Further the analysis of *Lithuanian banks' employees*

answers data has been carried out.

The survey of 199 employees has indicated that most of respondents work from 2 to 10 years in banks (72%). The main reason for those who are working less than one year and till 10 years is possibilities of career. The reliability of the bank is the most important for those employees who work more than 10 years. Bank reputation is also important reason of choice of the bank as the employer (more then the half respondents have indicated this reason). Those who work more than 10 years (68.4%) have indicated this reason. Thus, employees, who work longer in the bank, consider not only the possibilities of the career, but also the image of the concrete bank in the society.

After the analysis of reasons of the bank as an employer choice, critical Lithuanian banks' success factors are analyzed (4 Table).

Table 4

Critical success factors of Lithuanian banks, average importance

Critical success factor	Till 1 year	1-10 years	Up to 10 years
Bank reputation and good image	5	5	5
Bank place	4.55	3.59	3.42
Number of bank subdivisions	2.67	4.18	2.35
Bank working hours	5	3.45	2.1
Quantity of services	4.33	4.02	4.33
Interest and taxes	4.95	4.66	5
Bank safety	4.42	4.85	5
Personnel compliance	4.3	4.24	4.64
Service speed	3.9	3.4	3.93
Personnel prof. knowledge	4.83	4.43	4.58
Management of the bank administrator	4.78	4.9	4.32
Possibility to use computerized services	4.58	4.4	4.63
Indraft of deposits	4.57	4.11	3.38
Activity in new business area	4.52	3.61	3.78

The analysis of banks' employees opinion has indicated that the bank reputation and good image is the most important for bank clients. All analyzed groups of banks' employees have evaluated this criteria as being very important aspect. Employees have attached the second important place for interest and taxes, the third for the bank safety. Those employees, who work more then 10 years, have evaluated above-mentioned factors on the highest score.

Consequently, we can confirm H2 hypothesis, which states that critical factors of Lithuanian banks' success is the good bank image, conditioning the excellent reputation.

87% of Joint-Stock company bank Hansabankas employees think that their bank forms the image of the trustworthy and safe bank. 94% of Joint-Stock company SEB Vilniaus bankas employees think that their bank forms the image of prestige and respectable bank. All employees-respondents of Joint-Stock company bank Snoras have indicated that their bank forms a close bank

image. Joint-Stock company bank Nord/LB forms friendly and warm bank image, Joint-Stock company Sampo bankas – the image of the professional bank.

It has been noticed that Joint-Stock company bank Hansabankas forms the image of trustworthy and safe bank, because the biggest part of surveyed clients of this bank see the same image. Joint-Stock company SEB Vilniaus bankas forms the image of prestige and respectable bank. Namely the biggest part of surveyed clients view this bank in the same way. Joint-Stock company bank Snoras forms the image of the close bank. Clients of Joint-Stock company bank Snoras associated this bank with lesser tariffs of services. Joint-Stock company bank Nord/LB forms the image of a friendly and warm bank. Clients of banks see this bank as the bank where reaction to the claims of clients is very operative and decisions are quick and qualitative. These statements are close to the image of professional and high quality services rendering bank, but not to a friendly bank. Almost the same number of this bank clients think that there is bank a both friendly and high quality services bank. Thus, the image of Joint-Stock company bank Nord/LB is not clear, so this bank should define its position in the market more clearly.

Joint-Stock company bank Sampo bankas forms the image of the professional bank. Clients see this bank as the bank where tariffs of services are lesser, conditions of credit obtaining are acceptable and the reaction to clients' claims is operative. Thus, Joint-Stock company Sampo bankas does not form the image of lesser tariffs. Joint-Stock company Sampo bankas should form its position in the market more clearly too.

The hypothesis H3, which declare that *Lithuanian banks have concrete positions in the market, which clients see and evaluate adequately, has to be denied.*

The study of the main factors which form Lithuanian banks' image let exclude the most important banks' image factors which are related with the bank identity, i.e. bank name, brand name, colors, bank employees, services and social responsibility. Bank culture is the second most important factor, the bank profile and the background-the third. Such distribution of components dominateS in all banks, except Joint-Stock company bank Sampo bankas, where the bank culture and the bank identity are both important.

As all components of the bank image should be important, we can affirm that *Lithuanian banks are evaluating image components differently, but their importance is very big in forming the image.* Thus, H4 hypothesis, which states that *components of Lithuanian banks' image are culture, identity and profile,* is confirmed.

Research dealing with customers' opinion is carried out more than once a year in Lithuanian banks (39%). Its purpose is to estimate clients' opinion about the bank and evaluate the bank. Joint-Stock company bank Hansabankas and Joint-Stock company SEB Vilniaus bankas carry out the research of customers opinion more than once a year (67 and 30%). Though a big number of Joint-Stock company SEB Vilniaus bankas (34%) and Joint-Stock company bank Nord/LB employees (56%) don't know if such kind of researches are carried out in their banks. The biggest part of Joint-Stock company bank Snoras (68%) and Joint-Stock company bank Sampo

bankas employees (50%) think, that such researches are carried out once in five years.

Consequently, *researches of customers opinion are not carried out in all Lithuanian banks or employees are not informed about that.* So the hypothesis H5 (while seeking the high image evaluation Lithuanian banks are basing on factors, which are the main for the target audience), is denied.

Since not all research hypotheses have been confirmed, we can affirm that not all Lithuanian commercial banks accept the right image formation decisions. Firstly, not all banks have concrete image positions in the market, which are conditioning clients' disorientation. Also there is no united image in the society. Secondly, researches of customers' opinion are not carried out in all Lithuanian banks and employees are not informed about that. This problem is related with the first one, because it is not possible to form the right image position, if it is not clear which image attributes are most important for clients.

Conclusions

The survey of empirical researches of bank' image results in foreign countries allowed to draw these conclusions:

- The analysis of the bank image interpretations, presented by different scientists, let us state that the image is very important for every bank activity and makes it possible to remain competitive. The image of the bank is related with people attitudes, feelings and expectations; the image is derived from many factors and it is not consistent, because it is influenced by many factors. The bank image has to be managed, because it can influence customers' behavior. The analysis of various scientists opinions about image components allow to notice that there is no united opinion regarding which factors should be included into the image and determine the bank choice.
- Most of the researches in the field of bank image are directed to the importance of the image for enterprise strategical decisions and confidence of customers, but not to the importance of the bank image position that let achieve the competitive advantage. All cross-purposes arise because the image is a very wide and unlimited conception. Subjective attitudes of people are very frequent in the process of research or evaluation of the image.
- Scientists have tried to distribute bank choice factors differently. But the best distribution has been offered by USA scientists. They have distributed these factors according to the importance for bank clients, i.e. 5 confidence factors, 7 experience factors and 5 search factors.

Results of Lithuanian banks image research:

- Lithuanian banks' clients have the best opinion about Joint-Stock company bank Hansabankas and Joint-Stock company SEB Vilniaus bankas. We recommend to save this good image in the society.
- The most requested features of Lithuanian banks' image are: confidentiality of clients data, bank re-

spectability, technical facilities of the bank, bank management and bank competition in the business. The most important factors are confidence factors for clients of all banks, except Joint-Stock company bank Nord/LB, so we recommend to strengthen these features of the image. Employees of Joint-Stock company bank Nord/LB should improve experience factors, i.e. complaisance of personnel, attention, speed of decisions acceptance, etc.

- Bank reputation and good image are the most important for Lithuanian banks' clients. Thus seeking to attract more clients, banks need to strengthen their image in the society, i.e. prepare specific management plan, its activity profile corresponding image.
- Joint-Stock company bank Hansabankas and Joint-Stock company SEB Vilniaus bankas form the image, which clients see adequately. Meanwhile images of Joint-Stock company bank Sampo bankas, Joint-Stock company bank Nord/LB and Joint-Stock company bank Snoras are not adequate to those clients see and value. They should form a concrete image of their banks.
- Lithuanian banks are evaluating image components differently, but the importance of them in the image formation is very high. Seeking that components of the image should be valued equally, Lithuanian banks must inform every employee of the bank about the most important components of the image, their sense and influence for success of the bank in the market.
- Researches of customers' opinion are not carried out in all Lithuanian banks, and employees are not informed about that. This conclusion confirms that some banks don't have clear defined position in the market. The reason is the lack of the research of customers' opinion. We offer to carry out customer opinion research regularly and identify which factors are most important for their target audience.

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Aldona Jagelavičienė, Jurgita Stravinskienė, Aušra Rūtelionė

Įvaizdžio veiksniai, lemiantys bankų pasirinkimą

Santrauka

Mokslinėje marketingo literatūroje pateiktų bankų įvaizdžio sampratos, jo sudedamųjų ir banko įvaizdžio tyrimų studija byloja apie šios srities platumą ir išsamesnių tyrimų reikmę. Daugelis atliktų tyrimų banko įvaizdžio srityje nukreipti ne į tai, kokią poziciją banko įvaizdis turėtų užimti siekiant įgyti konkurencinį pranašumą, bet į tai, koks įvaizdis svarbus įmonės strateginiams sprendimams bei vartotojų pasitikėjimui. Apžvelgus JAV, Kanados, Danijos ir Švedijos šalyse atliktų empirinių tyrimų bankų įvaizdžio pozicionavimo tema studijas, pastebėta, kad pagrindinės mokslininkų pastangos buvo nukreiptos į tai, kaip konkrečiam bankui išlikti konkurencingam rinkoje. Nekyla abejonių, jog aiški banko pozicija rinkoje yra galima tik suformavus stiprų įvaizdį vartotojų akyse. Tai įrodo akivaizdų banko pozicijos ir įvaizdžio rinkoje ryšį.

Pagrindinė problema, kylanti vertinant konkretaus banko poziciją rinkoje, yra banko vertinimo veiksniai. Pavyzdžiui, Švedijos mokslininkai išskyrė 5 veiksniai, kuriais galima vertinti banką – tai paslaugų kokybė, kredito gavimo galimybės, paskirstymo sistema, rėmimas, reputacija ir diferenciacija. Kanados mokslininkai pateikė net 19 veiksmų sąrašą: reputacija, kitų žmonių rekomendacijos, įdomi reklama, patogi vieta, darbo laikas, personalo pagalba ir draugiškumas ir kt. Danijos mokslininkai pažvelgė į šią problemą siauriau ir

nustatė veiksmus, svarbiausius ne visiems banko vartotojams, o verslo klientų segmentui. Atliktais tyrimais išskirti 9 pagrindiniai veiksniai: ryšiai, kainodara, kokybė, reitingas, technologija, padalinių tinklas, reputacija, įsipareigojimas, kitų paslaugų kompensavimas. Nuo ankstesnių šie tyrimai labiausiai skiriasi tuo, kad verslo klientams paslaugų kokybė yra svarbesnė už banko reputaciją. JAV mokslininkai pateikė sumažintą veiksmų sąrašą, siejantį 5 paieškos veiksmus, 7 patirties veiksmus ir banko klientams svarbiausius 5 pasitikėjimo veiksmus.

Apibendrinę bankų įvaizdžio mokslinių tyrimų prioritetus, teigiame, kad stokojama bankų įvaizdžio mokslinių tyrimų, nes nėra konkrečių siūlymų, kokiais veiksniais vertinti banko įvaizdį. Prioritetas skiriamas gamybos ir prekybos įmonių įvaizdžio tyrimams, kadangi šios įmonės dirba su apčiuopiamomis prekėmis ir tokių įmonių įvaizdį tirti lengviau. Be to, stokojama tyrimų, kurių rezultatai leistų parengti rekomendacijas, kokią poziciją turi užimti konkurencingas bankas. Pastarieji teiginiai leidžia formuluoti problemą – kokie svarbiausi įvaizdžio veiksniai lemia bankų konkurencingumą.

Straipsnio **tikslas** – įvardyti pagrindinius konkurencingo banko įvaizdžio veiksmus, pagrįstus bankų įvaizdžio užsienio šalyse empirinių tyrimų rezultatų apžvalga bei atlikto Lietuvos bankų įvaizdžio tyrimo rezultatais.

Straipsnio **objektas** – konkurencingo banko įvaizdžio veiksniai.

Straipsnis parengtas derinant aprašomąjį teorinį ir empirinį analitinį metodus.

Moksliniuose šaltiniuose diskutuojama, kokie veiksniai sudaro banko įvaizdį, kurie jų yra pagrindiniai ar tampa lemiančiais, renkant banką. Banko įvaizdžio veiksmus-komponentes ir jų svarumą autoriai grindžia užsienio šalyse atliktais tyrimais. Siekiant įvardyti banko įvaizdžio veiksmus, suteikiančius konkurencinį pranašumą rinkoje, pateiksime kai kuriose užsienio šalyse atliktų empirinių tyrimų rezultatų apžvalgą.

Pirmiausia, pasitelkę įvairių autorių nuomones, apibendrinsime, kas yra banko įvaizdis ir kiek jis svarbus. Taigi, Kennedy (1977), Bernstein (1984), Gray ir Smeltzer (1985), Abratt (1989), Barich ir Kotler (1991), Norman (1991), Dowling (1993), Drūteikienės (2000), Yavas (2004) bei kitų mokslininkų nuomone, banko įvaizdis:

- yra susijęs su žmonių nuostatomis, jausmais, lūkesčiais,
- banko įvaizdis sieja daugelį veiksmų, tokių kaip materialių ir nematerialių organizacinių elementų, komunikacijos, asmeninių ir socialinių vertybių,
- nėra pastovus, nes yra veikiamas išorinių veiksmų,
- turi būti valdomas, nes juo galima daryti įtaką vartotojų elgsenai,
- yra itin svarbus kiekvieno banko veiklai, nes padeda bankui išlikti konkurencingam. Beje, ši teiginį patvirtina ir Boyle (1996), Nguyen ir LeBlanc (1998), Tser-yieth Chen (1999), Pina, Martinez ir de Chernatony (2001), tyrimų kompanijos "Harris Interactive" (2002) ir Flavian'n, Guinal'i'n bei Torres (2005) atlikti tyrimai įvairiose šalyse (Airijoje, Kanadoje, JAV, Taivanyje ir kt.). Jų rezultatai įrodė, kad kritinis banko sėkmės veiksnys yra geras banko įvaizdis ir reputacija.

Organizacijos įvaizdis gali būti kildinamas iš daugybės veiksmų. Vis dėlto, mokslinių šaltinių studija leidžia manyti, kad nėra bendros nuomonės apie tai, kurie veiksniai turi sudaryti įvaizdį. Tačiau sutinkama, kad įvaizdį sudarantys veiksniai yra vidiniai ir išoriniai.

Banko įvaizdžio veiksmus konkretizuoja kiekvienoje šalyje atlikti tyrimų rezultatai. Pavyzdžiui, Švedijos mokslininkai išskyrė 5 veiksmus, kuriais galima vertinti banką, t.y. paslaugų kokybė, kredito gavimo galimybės, paskirstymo sistema, rėmimas, reputacija ir diferenciacija. Kanados mokslininkai pateikė net 19 veiksmų sąrašą: reputacija, kitų žmonių rekomendacijos, įdomi reklama, vietos patogumas, darbo laikas, personalo pagalba ir draugiškumas ir kt. Danijos mokslininkai pažvelgė į šią problemą siauriau ir nustatė veiksmus, svarbiausius ne visiems banko vartotojams, o verslo klientų segmentui. Atliktais tyrimais išskirti 9 pagrindiniai veiksniai: ryšiai, kainodara, kokybė, reitingas, technologija, padalinių tinklas, reputacija, įsipareigojimas, kitų paslaugų kompensavimas. Verslo klientams paslaugų kokybė yra svarbesnė už banko reputaciją. JAV mokslininkai pateikė sumažintą veiksmų sąrašą, siejantį 5 paieškos veiksmus, 7 patirties veiksmus ir banko klientams svarbiausius 5 pasitikėjimo veiksmus.

Siekiant patikslinti Lietuvos bankų įvaizdžio vertinimo veiksmus, buvo atliktas Lietuvos bankų įvaizdžio tyrimas, kuriuo nustatyta, kad labiausiai pageidautinos Lietuvos bankų įvaizdžio savybės yra klientų duomenų konfidencialumas, banko garbingumas,

banko techninės galimybės, banko valdymas ir banko kompetencija versle.

Taigi straipsnyje pateiktą empirinių tyrimų rezultatų studiją ir Lietuvoje atlikto bankų įvaizdžio tyrimo rezultatus apibendrina šios išvados:

- Išanalizavus skirtingų mokslininkų pateiktas banko įvaizdžio interpretacijas, konstatuota, kad įvaizdis yra itin svarbus kiekvieno banko veiklai – tai padeda bankui išlikti konkurencingam. Banko įvaizdis yra susijęs su žmonių nuostatomis, jausmais, lūkesčiais; yra kildinamas iš daugelio veiksnių ir nėra pastovus, nes yra veikiamas išorinių veiksnių.
- Mokslininkai mėgino įvairiai skirstyti bankų atrankos veiksnius, tačiau tiksliausiai juos suskirstė JAV mokslininkai, išskyrę banko klientams svarbos tvarka 5 pasitikėjimo veiksnius, 7 patirties veiksnius ir 5 paieškos veiksnius.
- Labiausiai pageidautinos Lietuvos bankų įvaizdžio savybės yra klientų duomenų konfidencialumas, banko garbingumas, banko techninės galimybės, banko valdymas ir banko kompetencija versle. Kadangi visų bankų, išskyrus AB bankas Nord/LB, klientams svarbiausi yra pasitikėjimo veiksniai, todėl rekomenduojama stiprinti šias įvaizdžio savybes, o AB

banko Nord/LB darbuotojams vertėtų išigilinti į patirties veiksnys, t.y. darbuotojų paslaugumą, dėmesingumą, sprendimų priėmimo greitį ir pan.

- Lietuvos bankų klientams svarbiausia yra bankų reputacija ir geras įvaizdis. Todėl, siekdami pritraukti kuo daugiau klientų, bankai turi stiprinti savo įvaizdį visuomenėje, t.y. parengti specifinį, jo veiklos profilį geriausiai atitinkantį įvaizdžio vadybos planą.
- Lietuvos bankai skirtingai vertina įvaizdžio komponentus, tačiau jų svarbumas formuojant įvaizdį yra didelis. Siekiant, kad įvaizdžio komponentai būtų vertinami vienodai reikšmingai, siūloma Lietuvos bankams informuoti kiekvieną banko darbuotoją apie svarbiausius įvaizdžio komponentus, jų prasmę bei įtaką banko sėkmei rinkoje.
- Ne visuose Lietuvos bankuose atliekami vartotojų nuomonės tyrimai arba ne visi bankų darbuotojai yra apie tai informuojami. Ši išvada patvirtina, tai, kad kai kurie bankai neturi tiksliai apibrėžtos pozicijos rinkoje. To priežastis – vartotojų nuomonės tyrimų stoka. Siūloma bankams reguliariai vykdyti vartotojų nuomonės tyrimus ir identifikuoti, kurie vertinimo veiksniai yra svarbiausi jų tikslinei auditorijai.

Raktažodžiai: *bankų įvaizdis, bankų pasirinkimo veiksniai.*

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