

BUILDING AN EFFECTIVE BUSINESS MODEL IN THE MODERN ECONOMY

Y.I. Fatyanov, *Student*
Saint Petersburg State University
(Russia, Saint Petersburg)

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Abstract. *The author of the article reveals the features of the development and implementation in practice of a client-oriented business model. Special attention is paid to the problems of Russian companies on the example of Sberbank PJSC, which in recent years has done a great job in the field of product offerings for its customers. The author proposes a step-by-step mechanism necessary for the effective organization of changes within the company.*

Keywords: *customer orientation, benchmarking, management, business model, CRM-systems.*

In the era of the active functioning of the market economy and the growth of competition, the topic of the client-oriented direction of the company's development is one of the most relevant for both foreign and Russian specialists in the field of strategic management. Under the current conditions, one of the key factors in the development of any company is to build a system of long-term trusting relationships with customers and focus the company's activities on the fullest satisfaction of their needs.

The concept of customer orientation is one of the key concepts in marketing theory, firstly, as an element of the company's orientation to the market and, secondly, as an essential driver of business performance [1]. It is the client-oriented business development model that can significantly increase the efficiency of the company's activities. This topic is especially relevant for Russian companies that are forced to look for new ways of growth in conditions of increased competition in various markets, increased uncertainty of the external environment, falling real disposable incomes of the population, etc.

In this regard, the need to use a customer-oriented business development model, the main purpose of which is to create long-term value for the consumer, is explained by a number of reasons.

Firstly, this approach allows you to minimize the company's costs. For example, according to the research company Econsultancy, the cost of attracting new customers exceeds the cost of retaining old customers by about 6 times [2]. Therefore, the company

must rationally allocate its resources both to attract new customers, ensuring stable growth of the company, and to retain existing customers, allowing to reduce the cost of promotion.

Secondly, the use of a customer-oriented business development model allows you to increase the profitability of your business. For example, according to a study by Annexcloud, the average regular customer spends 33% more on purchases than a new customer. And according to research by Invespcro, a 5% increase in the customer retention rate can increase profits by more than 25%.

Thus, the use of a customer-oriented development model through the formation and development of trusting partnerships with customers allows you to gain competitive advantages in the market, as well as increase the efficiency of the company by increasing the customer retention rate, increasing the average purchase size, as well as minimizing the costs of attracting new and retaining old customers.

One of the clearest examples of the effectiveness of the customer-oriented development model in Russia is Sberbank of Russia, which 10 years ago was associated with excessive bureaucratization, technical backwardness compared to competitors, as well as the lack of customer-oriented service. However, after G. Gref assumed the post of Chairman of the Management Board, the bank's activities changed dramatically and a course towards customer orientation was proclaimed.

During this time, the company was able to successfully undergo a transformation and become one of the best high-tech financial companies not only in Russia, but also around the world. The result of the changes was an increase in the efficiency of the company. For example, the value of an ordinary share of Sberbank PJSC has increased 4 times over the past 10 years. And by the end of 2018, the shareholders' profit reached a record 833 billion rubles, while the return on equity was 23%. However, according to the author, the example of Sberbank PJSC is rather an exception to the rule for Russian business. Many companies actively declare the priority of customer interests for the company, although, in fact, they do not take any concrete steps in this direction (there is no work to assess the satisfaction of their customers, build effective feedback channels, etc.).

To increase the level of customer orientation of the company, first of all, it is necessary to assess the current state of affairs in working with clients and assess the current degree of their satisfaction in order to identify problems existing in customer relationships and make the necessary management decisions to eliminate them.

After conducting an initial analysis of the level of customer orientation and identifying the main problems, companies should assess the priority of existing problems and begin developing solutions for organizing business processes in such a way as to build trusting long-term relationships with customers, increase their loyalty and form a positive image through productive interaction experience.

According to the author, any company wishing to increase the level of its customer orientation is obliged to apply an integrated approach in the process of transformation, devoting a proper amount of time to analyze and modify the key elements presented below, which are necessary for building a customer-oriented company and interconnected with each other, as well as influencing the final result.

1. Customer feedback, used to obtain primary information, is a necessary element of building a customer-oriented company. The information received during communication (survey) with the client acts as a source

for making managerial decisions. In the course of communication with clients, it is important to assess the current value of the company's product for the client and his prospects, to find out the reasons for dissatisfaction with this or that interaction with the company.

2. Systematic analysis of information received from clients. The company should not just collect information from customers, but also constantly analyze it to make effective management decisions.

3. Working with staff is a necessary element of building a customer-oriented company. According to the research results of A. Koli and B. Jaworski, one of the factors of the development of customer orientation in the company is the acceptance of its values at the level of top management and communication to lower-level employees [7]. Staff interaction with managers can be improved by conducting master classes and trainings.

4. Creating new products and improving old ones. The information obtained in the course of customer feedback should be used to improve the characteristics of existing products that customers are dissatisfied with, as well as for the consistent development of new products that are able to meet customer needs, which can be expressed both explicitly and implicitly. To implement this element, the company must invest in the development and improvement of its products.

5. Benchmarking is a necessary element of increasing the level of customer orientation. Companies should carefully monitor the actions of competitors and apply best practices to improve their own business processes, create new products and improve existing goods and services.

6. Development of customer relations. The transition to a customer-oriented business development model implies building long-term trusting relationships with customers by using the concept of relationship marketing, the effectiveness of which in the company's activities is expressed in establishing closer relationships with loyal consumers, suppliers and personnel of the organization; raising awareness of consumers and suppliers about the company; identifying ideas about new products and services of the company.

7. Priority retention of old customers. According to the author, the efficiency of the company's activities can be significantly improved by increasing the customer retention rate.

8. Availability and efficiency of the CRM system, which represents "a business technology based on the principle of customer orientation and containing a set of tools that significantly increase the efficiency of the enterprise" [9].

To sum up, it is worth noting that the transition to a client-oriented business develop-

ment model in modern conditions is a necessary condition for building long-term trusting relationships with the client, which can significantly increase the efficiency of the entire company in a market economy and high competition. To switch to a customer-oriented development model, the company must create appropriate conditions: implement and actively use CRM systems, motivate the company's staff (link KPIs to customer-oriented indicators), organize and analyze customer feedback, offer new products and services.

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ПОСТРОЕНИЕ ЭФФЕКТИВНОЙ БИЗНЕС-МОДЕЛИ В СОВРЕМЕННОЙ ЭКОНОМИКЕ

Я.И. Фатьянов, студент

Санкт-Петербургский государственный университет
(Россия, г. Санкт-Петербург)

Аннотация. Автор статьи раскрывает особенности разработки и реализации на практике клиентоориентированной бизнес-модели. Особое внимание уделено проблемам российских компаний на примере ПАО «Сбербанк», который за последние годы совершил огромную работу в области продуктовых предложений для своих клиентов. Автором предложен поэтапный механизм, необходимый для эффективной организации изменений внутри компании.

Ключевые слова: клиентоориентированность, бенчмаркинг, менеджмент, бизнес-модель, CRM-системы.