
PRODUCTIVE POWER DEVELOPMENT AND REGIONAL ECONOMY

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REGIONAL MARKETS OF BANKING SERVICES

Banking is a complex and multifaceted scope of economic system. It is necessary to study and apply scientific development approach that will include not only the search for solutions to the existing problems, but also it will identify many possible areas of effective development. It should be noted that the current banking market is mainly formed of regional markets.

The banking system of the region is formed by the lenders that meet certain quantitative and qualitative requirements. Thus their adequacy is measured in relation to conditions of specific areas. The main reference is the volume of the population's needs according to banking services.

Today it is very important to study and research of the regional markets role of banking services, their place for development of given region. No doubts that the banking business at regional level greatly affects to the prospects of economic development of the region. Without understanding of the essential characteristics it is no sense to hope that the banking market will go beyond traditional redistribution of funds, and will be effective subject to working on regional development.

There are various approaches to define market type associated with diverse views

of scientists. Therefore, special attention should be paid to study the issues of order and content of regional banking market. The possibility of further analysis and determination depends on their types and peculiarities of their usage and management. Consideration of possible classifications collectively conducted by various criteria and features creates a holistic, comprehensive understanding of the regional banking market.

An important task is to search the factors that have the most significant impact and contribute the establishment and functioning of regional markets, banking, targeting to develop ways of further improvement and development.

Depth study of the regional banking market nature will contribute to different items such as: the beginning of fundamentally new approach, based on the research and study in the first place, territorial characteristics, which determine the direction and development of regional markets for banking services; ensuring rational existing consumer banking services in the region, based on their need; further improvement of the regional marketing mechanism for the regional banking key development.