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COMPREHENSIVE APPROACH TO THE DEVELOPMENT OF A BANKING PRODUCT

The article discusses the main theoretical and practical issues (aspects) of the development of a banking product that underlie an integrated approach to the development of this product. First, the definition of a banking product is formulated and its characteristics are highlighted. Second, the process approach to the development of a banking product is disclosed and a list of stages of such development is proposed, indicating the appropriate procedures. Finally, the system of restrictions arising in the development of a banking product is considered, the problems associated with its development are identified, ways of solving these problems are presented, and recommendations for their implementation are formulated.

Following an integrated approach will allow the bank to create high-quality banking products, with the help of which it is possible not only to retain existing customers and attract new ones, but also to increase the efficiency of functioning, improve its image and reputation.

The relevance of studying the theory and practice of developing banking products is due to the regular nature of the development of banking products (as opposed to banking services), as well as an increase in banks' need to replenish their list with demanded and profitable banking products, which is caused by the growing instability of the economy, tightening regulation and increased competition.

The methods of analysis, synthesis, comparison and generalization allowed us to highlight the theoretical and practical issues (aspects) of banking product development.

Keywords: banking product, banking product development, banking service.

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