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## **METHODOLOGY FOR ASSESSING THE IMAGE OF A COMMERCIAL BANK**

The relevance of the study is determined by the role currently assigned to the image as a tool to ensure the competitiveness of commercial banks. Geopolitical factors, the development and widespread introduction of digital technologies, customer behavior and competition factors pose the task of commercial banks to form an effective image policy in order to ensure long-term success in the market. The development and implementation of an image policy should be based on the results of an assessment of the current image and an analysis of the causes and factors that formed it. The image of a commercial bank is considered as a multidimensional and multifaceted category, in the structure of which the elements that make up the external and internal image are highlighted. The elements of the external image are the visual image, the image of the staff, the social image, the business image, the image of the banking product. The elements of the internal image are the image of the bank as an employer, the image of the head of the banking institution and the image formed by external audiences. Each component is complex in its structure and includes a number of particular indicators. The paper presents a methodology for assessing the image of a commercial bank. It is proposed to evaluate the image by calculating an integral indicator, which is obtained by aggregating the generalizing indicators of the external and internal image. The methodology is based on a qualimetric approach, which allows to obtain quantitative estimates of the qualitative aspects of the image. The system of indicators built to assess the image reflects the specific features of the commercial bank's operational activities, its strategic guidelines, and the uniqueness of the banking product. The proposed method of assessing the image of a commercial bank is easy to use, allows to study the development of the image in dynamics, identify the causes of changes, choose directions and tools of image policy, predict trends in the behavior of contact audiences.

*Keywords:* image, image policy, commercial banks, assessment, assessment methodology, qualimetry.



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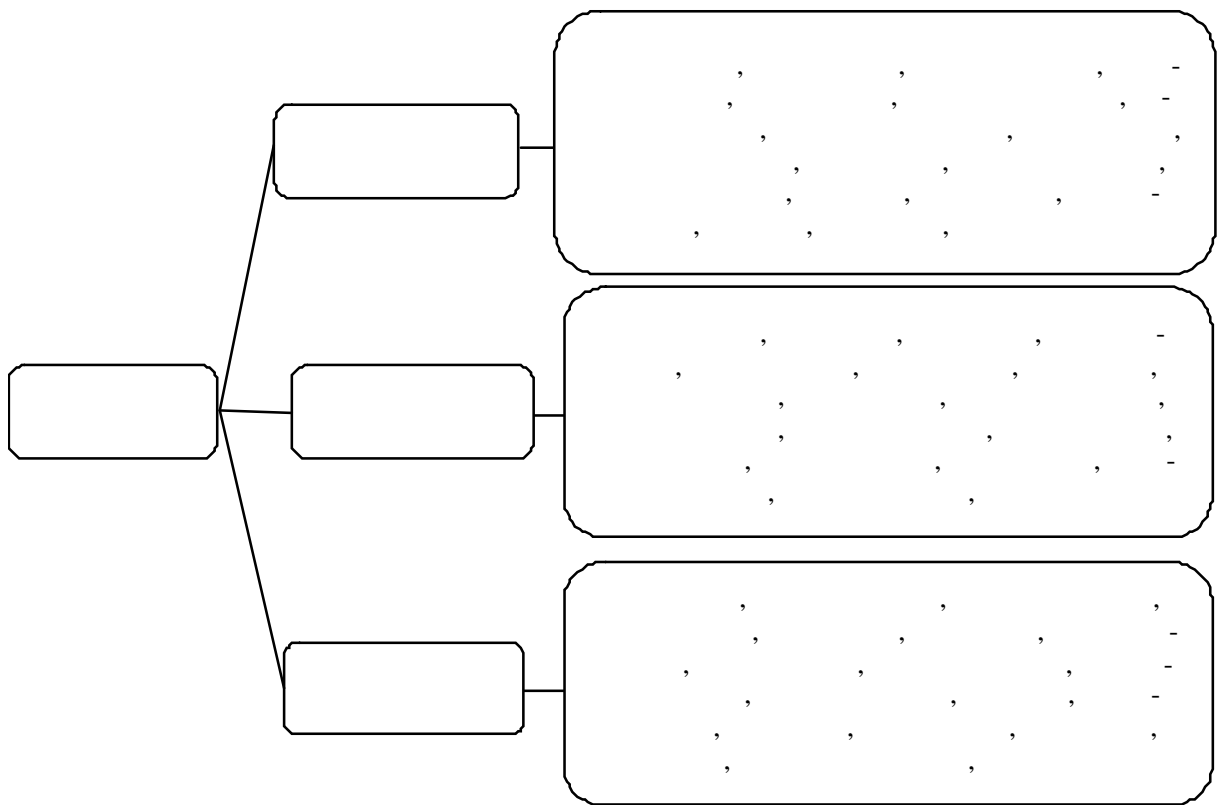
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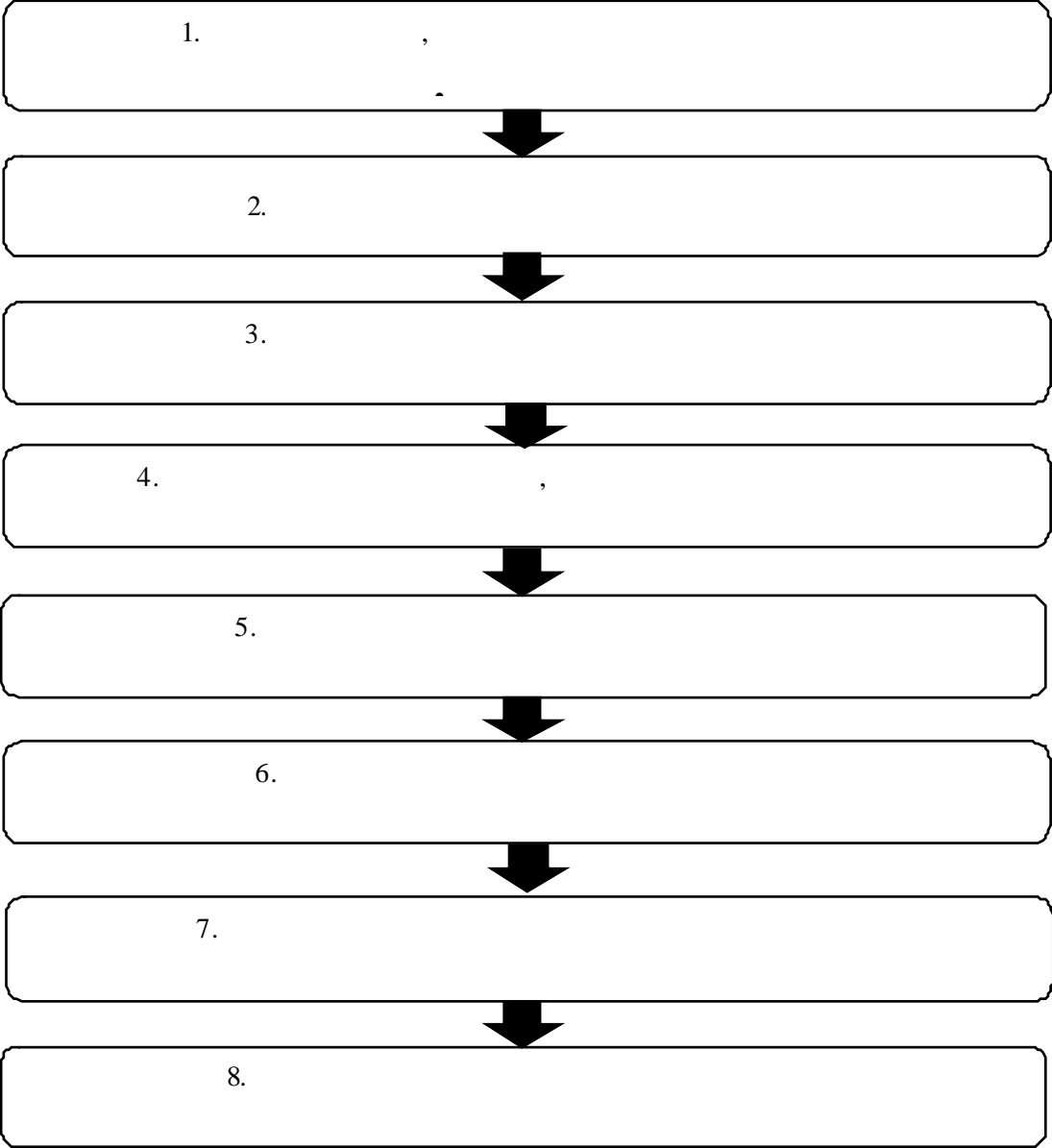
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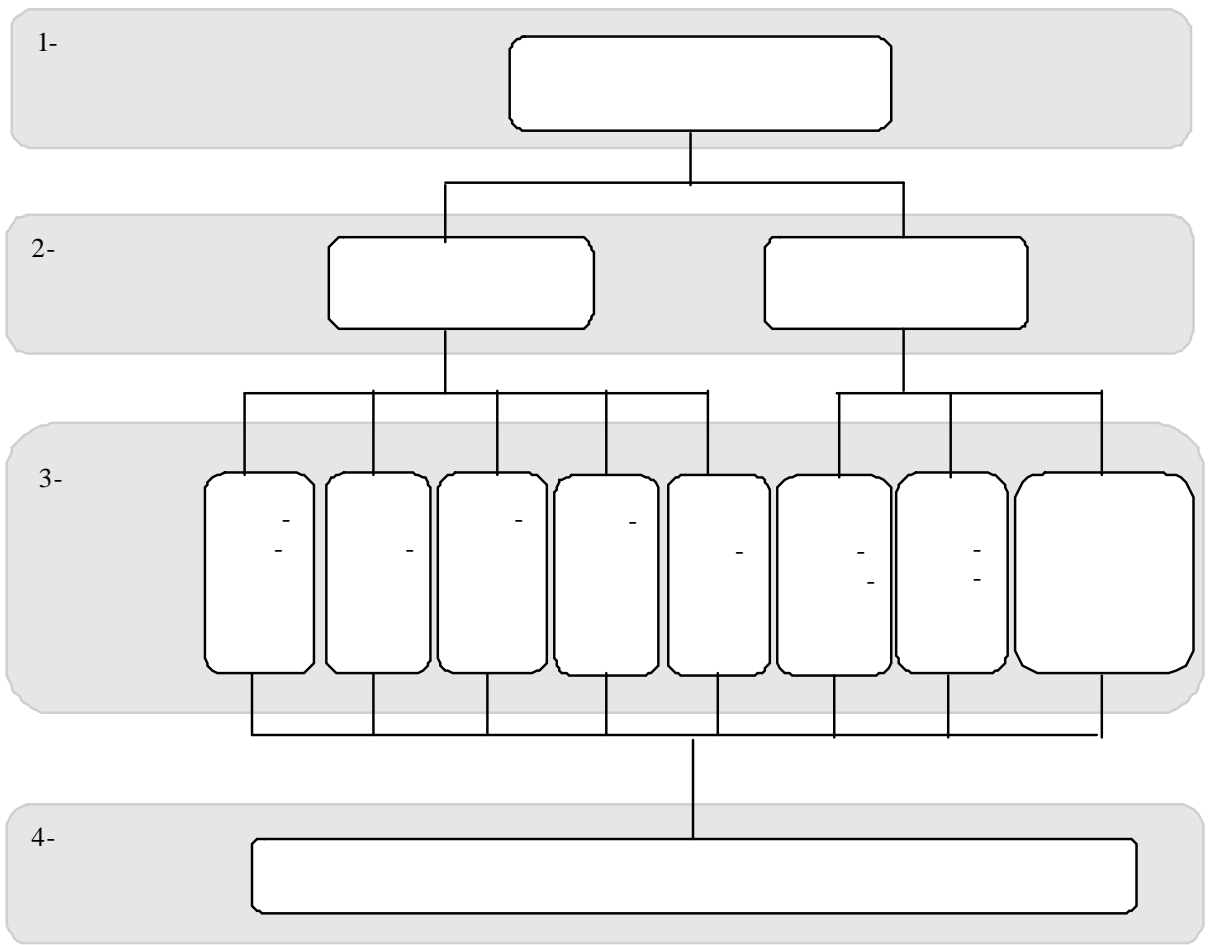
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