

FEATURES OF THE USE OF LOGISTICS IN THE FIELD OF BANKING SERVICES

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Abstract. The article discusses the main banking processes from the point of view of logistics. The bank's financial flows are defined and presented in the form of logistic flows, the stages of the mentioned flows are described. The opinions of the authors given in the paper about the indicated main shortcomings of banking logistics, among which the following are distinguished: the difficulty of finding and calculating information; the presence of a large number of adjustments related to the peculiarities of accounting; Difficulty in long-term planning; Absence of an adequate basis for comparison with analogues. It is also important that the analysis should be carried out on the information base of the balanced system of indicators, which was developed by D. Norton and R. Kaplan in the early 1990s of the 20th Century, which is a combination of non-financial indicators characteristic of the traditional financial and bank development perspective of the past period. The article presents a proposal from the authors, according to which it is appropriate to use a complex approach in the practice of logistics, thus compensating for certain shortcomings.

Keywords: *Banking logistics, logistic processes of the bank.*

Banking logistics itself is a system of planning, analysis, accounting and control of flow processes of banking activity.

The bank's logistics processes are realized on the basis of economic instruments (methods). There are a significant number of effective economic methods of bank logistics. In order to facilitate their selection, it is considered expedient to systematize the given methods

according to logistics elements, such as: planning, analysis, accounting, control (Table 1). In addition, the applicable economic methods of bank logistics depend on the operational or strategic period of the bank's activity.

In our opinion, the most important tool of logistics, which is important in any type of bank's activity, is the control of compliance of the actual indicators with the plan and the analysis of the bottlenecks related to it.

In the system of analysis of planned and actual indicators, the data about the already happened financial and economic facts, which are formed in the banking accounting system, are processed. When comparing planned and actual data, real and expected indicators are combined, not only for the past and present, but also for the future. As a result of the mentioned, the financial service of the bank has the opportunity to provide the management with relevant information for making management decisions in the interests of the bank's future development. Thus, deviations are a signal about the need to plan measures in relation to the perfection of the bank's activities.

Table 1. Classification of economic methods of bank logistics

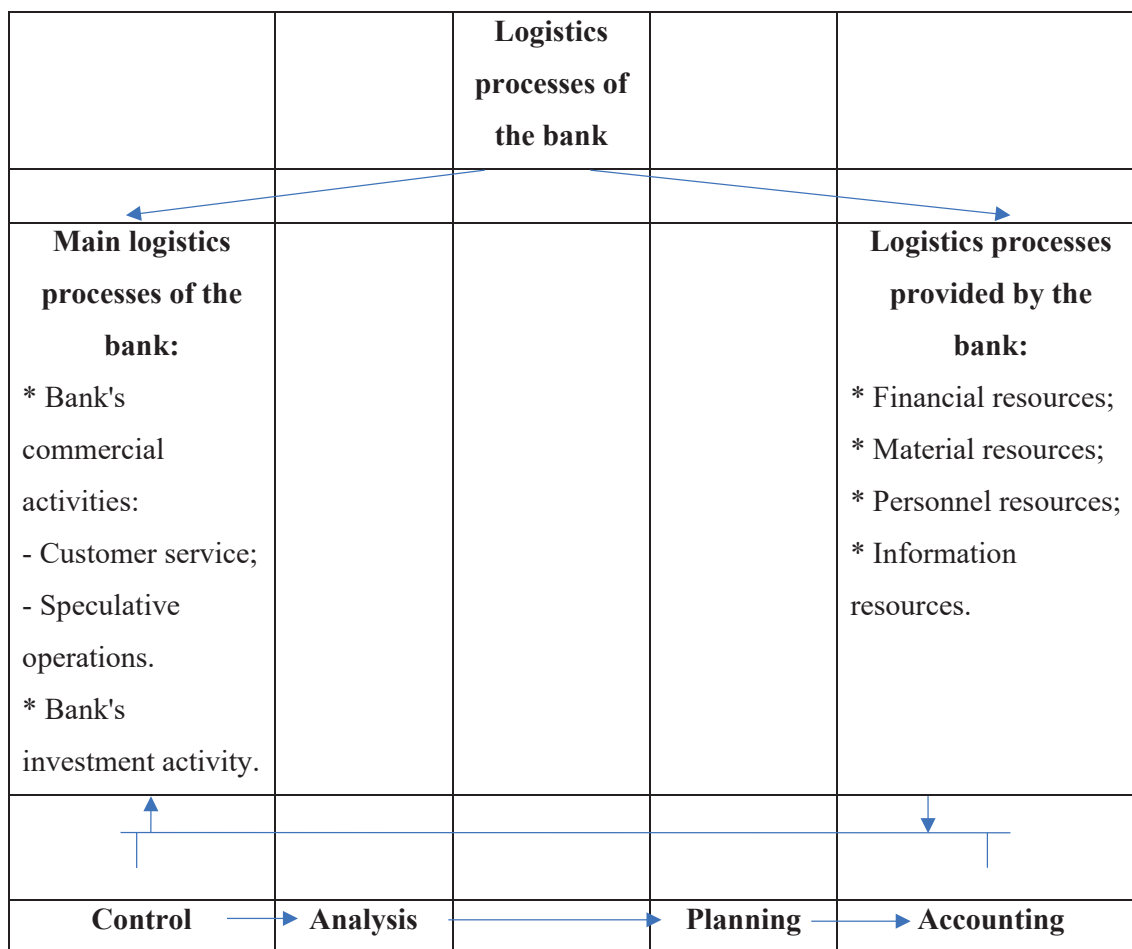
	Methods:	
Applicability of methods:	Strategic time period:	Operational time period:
Planning	- Budgeting; - Hierarchy of strategy; - Balanced indicator system (Balanced Scorecard).	- Financial planning; - Planning the results of the bank's activities; - Efficiency indicators according to the subdivisions of the bank.
Analysis	- Methods of expert assessments; - Methods of statistical analysis.	
Accounting		- Reports on the bank's economic activity; - Management reporting system; - Reporting analysis methods.
Control	- Control of conformity of actual indicators with the planned (deviation analysis); - Early warning system; - Narrow places analysis.	

Some researchers recommend that this analysis be carried out on the information base of the Balanced Scorecard (BSC), which was developed in the early 1990s of the 20th century by D. Norton and R. Kaplan, which is widely spread in today's world practice. The balanced system of indicators is a combination of traditional financial indicators characteristic of the past period with other indicators, including non-financial ones characteristic of the strategic perspective of the bank's development.

The bank's logistics processes can be divided into two groups (Fig. 1):

- Basic logistics processes;
- Providers of logistics processes.

Figure 1. Logistic processes of the bank



The main logistics processes of the bank are the processes that are necessary for the commercial and investment activities of the bank, related to the execution of the current work (credits, deposits, deposit operations, corporate finance, management of accounts, etc.). Control and analysis processes belong to them.

The providers of the bank's logistics processes are the processes of providing the bank with resources, and they include the distribution of financial, material, personnel and

informational resources for the implementation of banking services. These processes also include strategic planning and accounting.

Consider the bank's logistics processes on the example of financial flows, which are the central link in the bank's logistics system. The study of the literature in relation to this issue showed us that a small number of scientific papers are dedicated to the study of the financial flows of the bank. Among the researchers, there is no unified opinion regarding the essence of the bank's financial flows. In our opinion, the movement of financial resources in monetary form should be understood under the bank's financial flow.

The peculiarity of the bank's financial flow structure is related to the specifics of direct banking activity. As a whole, the bank's financial flow is a combination of cash flows related to operational, innovative and financial activities (Fig. 2).

The logistical process of cash flows through the bank consists of several continuously repeating elements (stages):

- Cash flow planning in terms of different types of bank activities;
- Bank cash flow analysis;
- Bank cash flow accounting;
- Providing effective control over the bank's cash flows.

Figure 2. Financial flows of the bank

Financial flows of the bank		
Cash flow from operating activities	Cash flow from investing activities	Cash flow from financial activities
Cash gain (loss)	Cash flows from the purchase (sale) of fixed assets, intangible assets and other long-term assets	Issue of shares, Redemption of own shares
Cash flows from changes in operating assets	Cash flows from the purchase (sale) of investment securities	Sale of previously redeemed own shares
Cash flows from changes in operating liabilities	Cash flows from acquisitions (sales) from subsidiaries and structural units	Payment of dividends

The first stage of the bank's cash flow logistics process is cash flow planning - it is predictive in nature with efforts to determine the uncertainty of a number of initial proposals. Therefore, it is carried out in the form of multivariate planning calculations and is called upon to solve a number of tasks, such as ensuring current planning, coordination of subdivision activities, substantiation of bank expenses, creation of a base for evaluation and control of banking activity plans.

The main goal of the second stage of the bank's cash flow logistics process is cash flow analysis - it represents the balance of cash flows passing through the bank. Therefore, one of the main problems that need to be constantly solved in the process of banking activity is the problem of liquidity.

Analysis of cash flows is one of the most important stages of the bank's cash flow logistics process, as a result of which the main directions and methods of ensuring the balance of the bank's cash flows are determined, and the reserves for increasing the efficiency of management considered in financial planning are revealed.

In the process of implementation of the third stage, coordination of the functions and tasks of the bank's accounting, financial and operational management services is carried out. Its main purpose is the organization of accounting and the formation of appropriate reporting, which provides bank managers with the necessary information for their comprehensive analysis, planning and control.

The object of the fourth stage - control of the bank's cash flows is the detection of the formation of the proportionality of cash flows and liquidity. In case of deviations from the planned indicators, it will be necessary to identify their reasons, evaluate them from the point of view of objectivity and take them into account when forming the plan for the next period. It should be noted that at any stage of the logistical process of cash flows, the bank should focus on optimizing cash turnover and finding ways to increase its effectiveness.

Analytical papers may use expert evaluation methods and statistical analysis methods. Among them, the first one is implemented on the basis of mediated matrices of expert preferences, and the second one is as a regression and dispersion analysis method, an exponential accumulation method, a multivariate statistical analysis method.

Based on the above, it is possible to make the following short conclusion:

1. It is indicated that the main shortcomings of the indicated methods of banking logistics, in the opinion of the authors, are: The difficulty of finding information and the difficulty of calculation; The presence of a large number of adjustments related to the peculiarities of accounting; Difficulty in long-term planning; Absence of an adequate basis for comparison with analogues.

2. It is noted that this type of analysis should be carried out on the information base of the Balanced Scorecard (BSC), which was developed in the early 1990s. by D. Norton and R. Kaplan. The balanced system of indicators is a combination of traditional financial indicators characteristic of the past period and non-financial indicators characteristic of the strategic perspective of the bank's development.
3. The author's proposal is proposed that in the practice of banking logistics, a complex approach is appropriate, that is, complex tools of logistics should be used. The complex use of the above methods will be the basis for compensating each other's shortcomings.

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ლოგისტიკის გამოყენების თავისებურებები საბანკო მომსახურეობების

სფეროში

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წარდგენილია ცხუმ-აფხაზეთის მეცნიერებათა აკადემიის I საერთაშორისო კონფერენციის სამეცნიერო კომიტეტისა და ეკონომიკისა და ბიზნესის ინსტიტუტის მიერ

აბსტრაქტი. სტატიაში განხილულია ძირითადი საბანკო პროცესები ლოგისტიკის თვალსაზრისით. ბანკის ფინანსური ნაკადები განისაზღვრება და წარმოდგენილია ლოგისტიკური ნაკადების ფორმითა და აღწერილია აღნიშნული ნაკადების ეტაპები. ნაშრომში მოცემულია ავტორების მოსაზრებები საბანკო ლოგისტიკის მითითებულ ძირითად ნაკლოვანებებზე, რომელთა შორის გამოირჩევა: ინფორმაციის მოძიებისა და გამოთვლის სირთულე; ბუღალტრული აღრიცხვის თავისებურებებთან დაკავშირებული კორექტირების დიდი რაოდენობით არსებობა; გრძელვადიანი დაგეგმვის სირთულე; ანალოგებთან შედარების ადეკვატური საფუძვლის არარსებობა. ასევე მნიშვნელოვანია, რომ ანალიზი განხორციელდეს ინდიკატორების დაბალანსებული სისტემის საინფორმაციო ბაზაზე, რომელიც შეიმუშავა დ.ნორტონმა და რ.კაპლანმა მე-20 საუკუნის 90-იანი წლების დასაწყისში, რომელიც წარმოადგენს გასული პერიოდის ტრადიციული ფინანსური და საბანკო განვითარების პერსპექტივისათვის დამახასიათებელი არაფინანსური მაჩვენებლების ერთობლიობას. სტატიაში

წარმოდგენილია ავტორების წინადადება, რომლის მიხედვითაც მიზანშეწონილია ლოჯის ტიკის პრაქტიკაში კომპლექსური მიდგომის გამოყენება, რითაც ანაზღაურდება გარკვეული ხარვეზები.

საკვანძო სიტყვები: საბანკო ლოგისტიკა, ბანკის ლოგისტიკური პროცესები.