The range of financial services is expanding every year, new types of products are constantly appearing on the market. This factor exacerbates the competition between credit institutions for each client. Therefore, each bank builds its relationship with the client, relying on the principles of partnership. Thus, credit institutions not only care about preserving but also about increasing the capital of their clients, by constantly offering new products and services that contribute to the development of the business activity of the population. The evolution of banking products and services is influenced by many economic and social factors.

The market constantly imposes new requirements on the work of credit institutions, thereby forcing banks to master new operations in which the client is interested. But, despite this, the innovation policy of banks should contain an acceptable level of risks and
maximum profitability. The study of innovation is always relevant for this reason.

Basic innovations have already shaped the modern technological order of the early 21st century in the most developed countries of the world. It is based on microelectronics and informatics, which make up its core, which, in turn, formed interconnected production technologies.

In order to win the trust of customers, it is not enough for credit institutions to provide them with only a traditional range of services. It is necessary to change the forms and methods of service, expand service capabilities, and provide comprehensive banking services.

Currently, one of the main factors of successful banking activity is the policy of constant innovation. This statement follows from a number of prerequisites that characterize the current state of the economy.

First, the relationship of banks with customers is based on the principles of partnership. This, in particular, means that banks show constant concern not only about preserving but also about increasing the capital of their clients, offering them new services that contribute to the expansion of financial and economic activities, reduce costs, develop business activity and increase its profitability.

The second reason for the emergence of new types of banking services is the competition between banking institutions in market conditions. In order to survive in the market conditions poly-variability and non-standard business decisions, originality of business operations, the introduction of innovations in all areas of the bank's activity are required.

The third reason is the development of new expensive banking technologies. It is scientific and technological progress, recognized throughout the world as the most important factor of economic development, that is increasingly now associated with the concept of the innovation process.

However, innovations in the banking sector include not only technical or technological developments, but also the introduction of new forms of business, new methods of working on the market, new products and services, and new financial instruments. They are characterized by a higher technological level, higher consumer qualities of a product or service compared to the previous product. Innovation is the most important factor in the competitiveness of banks and ensures their economic growth.

The efficiency of a bank and its competitiveness in the market largely depend on the introduction of new banking products, technologies, or processes.

The concept of “innovation” first appeared in scientific research of cultural studies in the 19th century. The process of adaptation of a new form of culture or an adaptive norm of culture was called innovation. Technical innovations began to be studied only at the beginning of the 20th century.

In the work of E. Baratashvili and M. Chechelashvili, the authors in their interpretation of the concept of “banking innovation” proceeds from the fact that it is a part of financial innovation (innovations operating in the financial sphere). Banking innovation is the end result of a bank's innovative activity, implemented in the form of a new banking product or operation. [1]

In her Doctoral Dissertation “The role of innovations in the development of modern commercial banks in Georgia,” the author - M. Khaburzania, offers the following definition of banking innovations: “Technologies aimed at generating additional income in the process of creating favorable conditions for formation that help clients make a profit.” [5]

Banking innovations are new or radically modified services or products brought to customers and accepted by them, modern technologies, including information and communication technologies, introduced into the banking process, allowing to study of the economic or social effect [3]. Recently, innovations include the development and implementation of new types of organizational structures of credit institutions. Modern banks are developing in the context of the globalization of telecommunications facilities, the development of a network form of organizing various forms of business. Against this background, the central place is occupied by the issue of new forms of organization (structure).

After analyzing the above works, as well as works, we have identified a common feature that characterizes banking innovations. Namely, all authors agree that banking innovation is a product, service, or technology, the implementation of which leads to qualitative changes in banking and, as a rule, brings the bank, directly or indirectly, profit.

In our opinion, in relation to the peculiarities of the banking sector, innovation can be represented as the creation of a banking product or service that has more attractive consumer properties in comparison with the previously proposed one. Innovation can also be understood as the creation of a qualitatively new product or service capable of satisfying the previously uncovered needs of its potential buyer, or the use of more advanced technology.

Having studied the works of Piter Drucker and other authors, it can be noted that the terms “innovation” and “new” do not have a clear distinction, many scientists equate these concepts with each other. We adhere to the point of view that these concepts are similar in their definition, but still have certain differences, namely: innovation is, in essence, the practical application of innovations. Not every innovation is an innovation, as innovation implies improvement for the better. But not every innovation can be positive. That is, innovation is the result of the successful implementation and use of the innovation.[2]

Carrying out an innovation policy in a credit institution should not proceed spontaneously. Only under the condition of studying innovations can a positive effect be achieved from their introduction into the activities of a credit institution. First of all, it is necessary to distinguish between innovations and modifications in the products and services of credit institutions, technical and technological processes. In order to give a more accurate assessment of the effectiveness of the ongoing innovative
transformations in credit institutions, it is necessary to clearly delineate the types of innovations. For this, the authors give a detailed classification of banking innovations. It allows you to distinguish and delineate concepts such as “innovation” and “changes in products and services.” The variety of banking innovations in modern banking reflects their classification.

We have given a more complete, extended classification of banking innovations, which is based on the above sources. It makes it possible to structure innovation processes in a credit institution more accurately in practice, gives a clearer understanding of what exactly is being changed, what they are and what they affect, as well as what the final result will be. A detailed classification of banking innovations is necessary, since innovation processes should not proceed spontaneously, using the classification, one can more accurately calculate the effectiveness of the changes being introduced, therefore, create an innovative strategy that is necessary for a particular credit institution.

### Table. Classification of Banking Innovations

<table>
<thead>
<tr>
<th>Classification attribute</th>
<th>Name</th>
</tr>
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<tbody>
<tr>
<td>1. By the time aspect</td>
<td>A) supernovae and new; B) operational (current, short-term); B) promising (long-term);</td>
</tr>
<tr>
<td>2. For reasons of origin</td>
<td>A) strategic; B) reactive;</td>
</tr>
<tr>
<td>3. According to the volume of impact</td>
<td>A) point; B) systemic;</td>
</tr>
<tr>
<td>4. Depending on the scope of innovation in the bank</td>
<td>A) info-technological; B) grocery; C) organizational;</td>
</tr>
<tr>
<td>5. By the impact of a new product on consumer behavior</td>
<td>A) Adaptive; B) Functional; C) Fundamental;</td>
</tr>
<tr>
<td>6. Scope</td>
<td>A) Management; B) Organizational; C) Social;</td>
</tr>
<tr>
<td>7. The result of research and development</td>
<td>A) Scientific; B) Technical; C) Technological; D) Informational;</td>
</tr>
<tr>
<td>8. Rate of implementation</td>
<td>A) Fast; B) Slow down; C) Increasing; D) Damped; E) Uniform; F) Intermittent</td>
</tr>
<tr>
<td>9. Effectiveness</td>
<td>A) High; B) Low; C) Stable</td>
</tr>
<tr>
<td>10. Efficiency</td>
<td>A) Economic; B) Social;</td>
</tr>
<tr>
<td>11. By the depth of the changes</td>
<td>A) Radical (basic); B) Improving; C) Modification (private).</td>
</tr>
</tbody>
</table>

In addition, the above classification of banking innovations makes it possible to identify some patterns in the emergence and passage of innovation processes in credit institutions. The fact is that the predominance of one or another type of innovation determines the type and direction of the bank’s innovation strategy (ie, it is possible to “link” certain types of innovations to certain types of innovative strategies). The typology of banking innovations makes it possible to develop appropriate economic and management mechanisms, since they are determined precisely by the type and strategy of the innovations being introduced. At the same time, any bank in the process of implementing a systematic approach to defining its innovative strategy, taking into account its own innovative activities, and gets the opportunity to more clearly position itself in the market, to determine the forms of promotion and sale of its developments and products.

The classification of banking innovations is narrower in contrast to innovations in the production sphere, since in the second case it will depend on many factors, for example: on the industry and organizational and legal specifics, on regional affiliation, on the place of the new development in the enterprise system. With regard to the innovation policy of credit institutions, it can also be noted that it is difficult to create a completely new product or service in the banking sector, most often innovations are borrowed from another area or existing offers are modernized based on the requirements of the client and the constantly evolving market. In addition, lending institutions face another challenge when innovating. The point is that banking services cannot be patented, you can only create a trademark. Therefore, innovative products and services implemented in the work of a credit institution are quickly copied by competitors.
This means that a product or service is no longer innovative and unique.

**Conclusion.** In addition to all that has been said, the limitation of the Central Bank of Georgia is a limiting factor in the implementation of innovations in the activities of a credit institution. This is due to the fact that the National Bank strives for a stable, maximally secure functioning of the banking system. Also, the activities of financial and credit organizations affect the rights of clients (both individuals and legal entities), in connection with which the National Bank carefully monitors their observance, and as a result, the innovation policy of credit organizations must fully comply with regulatory requirements.

The introduction of innovative processes into the activities of a credit institution is a complex and contradictory process. Nevertheless, the competitiveness of a credit institution largely depends on the introduction of innovations into its activities, since they contribute to the acceleration, improvement of the quality of customer service, and debug the internal work of a commercial bank.

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УДК 33.331.102.1  
ГРНТИ 06.77.71  
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**Аннотация.** В данной статье рассмотрен оптимизационный процесс в производственном предприятии, на основе применения видов передачи предметов труда в процессе производства. Данный анализ позволяет сократить производственный цикл изготовления продукта и соответственно снизить издержки связанные с изготовлением продукта.

**Abstract.** This article discusses the optimization process in a manufacturing enterprise, based on the use of types of transfer of labor items in the production process. This analysis allows you to reduce the production cycle of the product and, accordingly, reduce the costs associated with the production of the product.

**Ключевые слова:** оптимизация, логистика, производство, анализ, параллельно-последовательный вид.

**Keywords:** optimization, logistics, production, analysis, parallel-sequential view.

В настоящее время приоритетной задачей любого предприятия иметь организационную устойчивость. Показателем организационной устойчивости предприятия является стабильное увеличение своих показателей, пусть и не феноменальными темпами возможно даже очень скромными показателями, но темпами выше, чем уровень инфляции[5]. Именно логистика своей организационной структурой, может обеспечить стабильность и устойчивость предприятия.

Грамотно организованная логистика производства является основой организационно-экономической устойчивости предприятия. Участвуя в сферах снабжения, производства, транспортировки, хранения и сбыта предприятия, она обеспечивает эффективное руководство всеми процессами в данных сферах[8]. Логистика производства это управление всеми материальными потоками в ходе их перемещения в рамках производственного процесса.

Логистика производства - это практическое управление производством, развитие производственных процессов и систем, оптимизация и интеграция потоков производства. Логистика производства налаживает связи на предприятии выявляя и устраняя внутрисистемные и между системные несоответствия[7,9], преобразуя их во взаимовыгодные связи.