

Creating Value for Leasing Service Customers on the Example of VB Leasing In the Market of Bosnia And Herzegovina

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Abstract: *The paper is aimed at analyzing the process of creating the customer value added in the area of leasing services, as well as at determining what the value added implies for leasing product customers. The leasing company's goal is to develop and maintain its client relations through creating the leasing service customer value added, and thus achieve increased business efficiency and an increase in its market share. The paper will analyze advantages and disadvantages of the leasing package, both from economic and from financial aspect of leasing. Leasing package development is based on the mutual economic interest of both lessor and lessee. The financial basis of leasing is financing, i.e. acquisition of given goods without engaging one's own capital and without entering a classic loan-based relationship. The paper will also discuss types of leasing that are the most frequent in Bosnia and Herzegovina market. In order to determine what represents the total value for the leasing service customer, for the paper purposes, we will conduct primary research pertaining to the importance of individual elements in dealing with a leasing company, and study the present customer satisfaction in dealing with leasing companies. Data will be collected through survey questionnaires with close ended questions based on the Likert scale from one to five. Survey questionnaire will comprise two parts: the importance of individual elements dealing with a leasing company and the present customer satisfactions in dealing with a leasing company. Each part will comprise five elements. The respondents will be requested to rank each element according to importance in dealing with a leasing company. The questionnaire surveys will be distributed among leasing customers, legal and private persons in Bosnia and Herzegovina. 500 questionnaire surveys will be distributed. Besides the described primary data, the analysis will also use the secondary data of international and local organizations involved in analyzing the leasing market. The research will provide an insight into what affects the creation of the leasing service customer value added, and how it is reflected on the company's market share.*

Keywords: *operational leasing, financial leasing, service, customer value added, marketing.*

