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RESEARCH ON THE PRACTICAL ASPECTS OF THE PROVIDING EFFICIENCY OF MARKETING COMMUNICATIONS' BANK

Abstract. The marketing communications play an important role in the activities of banks, because it is one of the most important elements of the marketing activity. As an element of a banking institution's marketing activity, they must be carefully planned, organized and controlled. The need to plan marketing communications in the bank stems from the fact that today it is difficult for consumers to navigate the banking services market. The ongoing competition for each consumer in the banking market drives banks to integrate marketing communications.

Banks are in constant contact with customers of banking services, financial institutions, central banks, etc. Any bank requires interconnected communications that are constantly evolving to meet the changing external and internal environment. Thus, marketing communications play an important stage in the bank's marketing activity.

In an age of digital economy, marketing communications are a prerequisite for improving the increasing the effectiveness of banks and their profitability.

The practical aspects of ensuring the effectiveness of a bank's marketing communications are considered and explored in the article. The structure of the bank's marketing communications complex is influenced by the following factors: the level of management of the bank, the degree of purchasing power of the potential client, the strategy of promotion of banking services, the peculiarities of the complex of marketing communications of competitors and the financial capacity of the bank.

In particular, digitalization (digitization) of the bank involves the modernization of the banking structure, products and channels of interaction with its customers by applying modern technologies to increase the effectiveness of marketing communications, increase profits and its competitiveness.

Keywords: bank, marketing communications, efficiency of marketing communications, digitalization, digital banking, digital marketing

JEL Classification G21, M31

Formulas: 1; fig.: 1; tabl.: 2; bibl.: 30.

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ДОСЛІДЖЕННЯ ПРАКТИЧНИХ АСПЕКТІВ ЗАБЕЗПЕЧЕННЯ ЕФЕКТИВНОСТІ МАРКЕТИНГОВИХ КОМУНІКАЦІЙ БАНКУ

Анотація. На сьогодні маркетингові комунікації відіграють важливу роль у діяльності банків, оскільки це один з найважливіших елементів маркетингової діяльності. Як елемент маркетингової діяльності банківської установи, їх необхідно ретельно планувати, організовувати та контролювати. Необхідність забезпечення ефективності маркетингових комунікацій у банку впливає з того, що сьогодні споживачам складно орієнтуватися на ринку банківських послуг. Наявна конкуренція за кожного споживача на ринку банківських послуг спонукає банки до інтегрування маркетингових комунікацій.

Банки постійно контактують зі споживачами банківських послуг, фінансовими інститутами і центральними банками. Для будь-якого банку необхідні взаємопов'язані комунікації, які постійно удосконалюються відповідно до змін зовнішнього і внутрішнього середовища.

Зокрема, в епоху розвитку цифрової економіки маркетингові комунікації є передумовою підвищення ефективності банків і прибутковості їхньої діяльності.

Розглянуто і досліджено практичні аспекти забезпечення ефективності маркетингових комунікацій банку. На структуру комплексу маркетингових комунікацій банку впливають такі фактори: рівень менеджменту банку, ступінь купівельної спроможності потенційного клієнта, стратегія просування банківських послуг, особливості комплексу маркетингових комунікацій конкурентів і фінансові можливості банку.

Цифровізація (діджиталізація) банку передбачає модернізацію банківської структури, продуктів і каналів взаємодії з його клієнтами шляхом застосування сучасних технологій для підвищення ефективності маркетингових комунікацій, збільшення прибутку та його конкурентоспроможності. Цифровий маркетинг у банківській діяльності постійно розвивається, з'являються нові методи взаємодії з потенційними клієнтами.

Ключові слова: банк, маркетингові комунікації, ефективність маркетингових комунікацій, діджиталізація, інтернет-банкінг, цифровий маркетинг.

Формул: 1; рис.: 1; табл.: 2; бібл.: 30.

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ИССЛЕДОВАНИЕ ПРАКТИЧЕСКИХ АСПЕКТОВ ОБЕСПЕЧЕНИЯ ЭФФЕКТИВНОСТИ МАРКЕТИНГОВЫХ КОММУНИКАЦИЙ БАНКА

Аннотация. На сегодня маркетинговые коммуникации играют важную роль в деятельности банков, потому что это один из важнейших элементов маркетинговой деятельности. Этот элемент маркетинговой деятельности банка необходимо тщательно планировать, организовывать и контролировать все коммуникационные процессы.

Банки постоянно контактируют с потребителями банковских услуг, финансовыми институтами и центральными банками. Для любого банка маркетинговые коммуникации необходимо совершенствовать в соответствии с изменениями внешней и внутренней среды.

В эпоху развития цифровой экономики маркетинговые коммуникации являются предпосылкой повышения эффективности банков и их прибыльности. Основное внимание необходимо обратить на цифровой маркетинг, который является составляющей коммуникационной политики банка.

Рассмотрены и исследованы практические аспекты обеспечения эффективности маркетинговых коммуникаций банка.

Ключевые слова: банк, маркетинговые коммуникации, эффективность маркетинговых коммуникаций, диджитализация, интернет-банкинг, цифровой маркетинг.

Формул: 1; рис.: 1; табл.: 2; библи.: 30.

Introduction. The marketing communications play an important role in the activities of banks, because it is one of the most important elements of the marketing activity. As an element of a banking institution's marketing activity, they must be carefully planned, organized and controlled. The need to plan marketing communications in the bank stems from the fact that today it is difficult for consumers to navigate the banking services market. The ongoing competition for each consumer in the banking market drives banks to integrate marketing communications.

Banks are in constant contact with customers of banking services, financial institutions, central banks, etc. Any bank requires interconnected communications that are constantly evolving to meet the changing external and internal environment. Thus, marketing communications play an important stage in the bank's marketing activity.

Analysis of the research and the problem statement. In the conditions of development of information economy there are transformational processes of using marketing communications of the bank.

Today, there is an increase in the number of scientific works of domestic and foreign scientists devoted to banking marketing and some aspects of the use of marketing communications in the bank.

Scientists such as F. Kotler, D. Jober, D. Humphreys, T. Primak, P. Drucker, N. Maslova, M. Oklander, M. Bakhanova, M. Huz, O. Radchenko and others made significant contributions to the problems of banking marketing and marketing communications.

M. Bahanova [1] developed and substantiated methodical and practical approaches to implementing effective marketing communications by Ukrainian banking institutions. M. Huz [2] theoretically substantiated and developed methodological approaches and practical recommendations for implementation of an effective complex of marketing communications by banking institutions of Ukraine. In particular, O. Radchenko [3] developed the principles of applying a systematic approach to managing a bank's marketing communications.

N. Maslova [4] substantiates the use of modern marketing communication tools in the activities of banks. M. Oklander [5] also points out that the use of digital marketing in marketing activities by different economic entities increases their profitability and competitiveness in the conditions of development of digital economy.

Scientists analyze the theoretical and methodological principles of the bank's marketing communications. They also point out that there have been changes in the use of marketing communications in banking institutions in recent years. In particular, banks use digital marketing communications, which are an integral part of banks' marketing communications policy at the current stage of their development.

The results of a bank's marketing activities should be considered as increasing demand, attracting new customers, the level of loyalty to the bank, the degree of satisfaction of customer needs, the volume of sales of banking services and products, the degree of awareness, the relative share in the market, the income from the main activities, etc. [6]

However, despite the considerable amount of scientific work devoted to the theory and methodology of banking marketing, marketing communications, further research requires the analysis and development of practical recommendations for the use of bank marketing communications.

Research Results. In the conditions of increasing competition in the market of banking products and services, banking institutions pay considerable attention to their communication policy, which aims to attract the attention of existing and potential clients to the bank and its activities.

With regard to the costs of marketing the bank, they are often identified with the costs of marketing (advertising), but this approach is limited, since the costs of marketing also include the costs associated with the development of new banking products or services, pricing policy, various communication events and more.

Since 2015, the National Bank of Ukraine has been publishing information on the total amount of marketing and advertising expenditures by Ukrainian banks. Thus, in 2015, expenditures amount to UAH 476 million, 2016 — UAH 489 million, 2017 — UAH 587 million, and by the results of 2018 — UAH 844 million (*Fig.*).

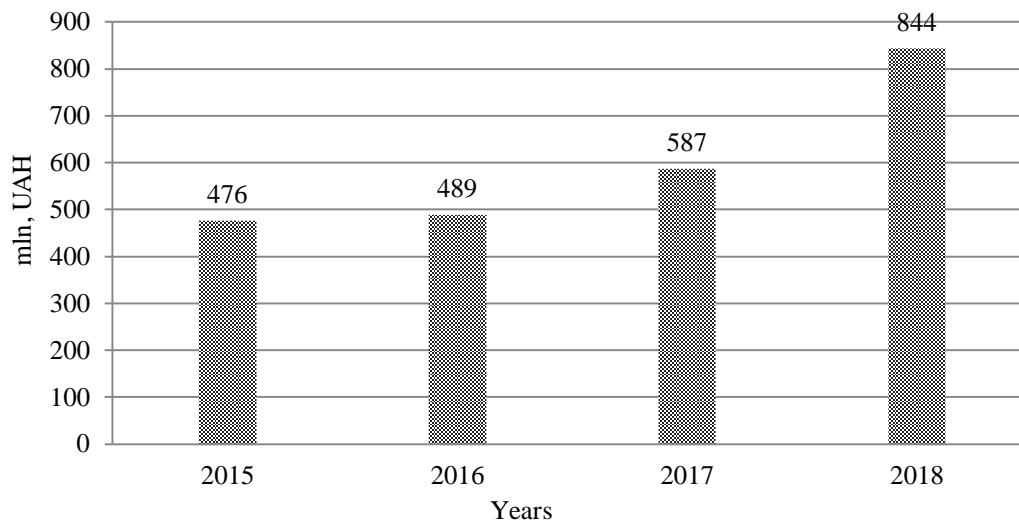


Fig. Total expenditures of banks for advertising in 2015—2018, million UAH

Source: compiled by the authors on the basis [7].

In 2018, banks spent UAH 844 million on marketing activities, which is 44% more than in 2017 and 77.3% more than in 2014. In particular, much of the expenses for the results of 2018 went to state-owned banks — UAH 126.7 million.

According to the MinFin news agency [8], in January — April 2019 the banking sector spent more than UAH 243 million on advertising and marketing. In the overall structure of marketing and advertising expenditures as of May 1, 2019, 48% are for banks with Ukrainian capital, 40% for banks with foreign capital and 12% for state-owned banks.

Analyzing the results of marketing activities of banks in 2019, we will note that the largest amount of money for advertising (UAH 41.389 million) was spent by JSC «FUIB» which is by UAH 10.44 million more than the same period in 2018. Also to the top five in terms of promotion expenses are JSC «Alfa Bank» (UAH 33.58 million), JSC «Universal Bank» (UAH 21.106 million), JSC «Raiffeisen Bank Aval» (UAH 14.369 million) and JSC «Oschadbank» (UAH 13.579 million).

In particular, JSC «FUIB» held an advertising campaign to support its deposit products. The activity of the bank was also manifested in the support of music festivals.

JSC «Alfa Bank» actively promoted card products, including affiliate programs created on their basis. The bank also sponsored the prize fund for the Student Application Development «Mobile Application — 2019» competition within the IT-Universe Olympiad. It is also possible to note the Alfa SQL Challenge, whose participants had to process open source analytics and come up with practical applications in the banking sector.

JSC «Universal Bank» was marked by a campaign with further promotion of cards and services of the monobank project. The bank also supports significant public initiatives. In particular, in May 2019, he supported Chestnut Run. The funds raised under the project were directed to purchase the necessary equipment and supplies for the Center for Pediatric Cardiology and Cardiac Surgery of the Ministry of Health of Ukraine.

It should be noted that the common feature for banks during January — April 2019 was the focus on card products, overdrafts, cash back, promotional credit terms and affiliate programs.

Also note that information on marketing and advertising costs in banks' financial statements was not ordered until 2018.

In particular, the Resolution of the Board of the National Bank of Ukraine No. 17 of February 27, 2018 «On Approval of the Rules of Accounting for Income and Expenditure of Ukrainian Banks» [9] regulates the procedure for displaying marketing and advertising expenses by Ukrainian banks.

The Resolution of the Board of the National Bank of Ukraine No. 141 of November 28, 2019 «On Approval of the Provision on Information Banking of Clients with regard to Banking and Other Financial Services» stipulates that in 2020 there will be new requirements for disclosure of information in advertising. Advertising should include essential features of the banking service [10], including full value information, terms of service, risks and more.

The structure of the bank's marketing communications complex is influenced by the following factors: the level of management of the bank, the degree of purchasing power of the potential client, the strategy of promotion of banking services, the peculiarities of the complex of marketing communications of competitors and the financial capacity of the bank.

Let's estimate the costs of marketing and advertising of banks in 2014—2018 (*Table 1*).

Table 1

Marketing and advertising expenses of banks of Ukraine for the period 2014—2018, UAH million*

№	Name of bank	Years					Absolute deviation 2018 p. from 2014 p. (+/-), UAH million	Increase, 2018/2014 (%)
		2014	2015	2016	2017	2018		
1.	JSC «Raiffeisen Bank Aval»	29,8	28,9	33,6	41,2	59,3	+29,5	98,9
2.	JSC «FUIB»	57,4	40,7	53,8	68,7	134,8	+77,4	134,9
3.	JSC «Alfa Bank»	26,9	23,3	48,9	102,9	110,9	+84,0	312,3
4.	JSC «OTP Bank»	20,9	7,3	15,9	42,6	46,6	+25,7	122,9
5.	JSC «Universal Bank»	10,2	6,2	1,8	4,2	49,1	+38,9	381,4
6.	JSC «Credit Agricole Bank»	5,2	6,7	20,0	20,6	33,9	+28,7	551,9
7.	JSC CB «PrivatBank»	171,0	100,0	86,0	60,0	49,3	-121,7	-71,2
8.	JSC «UkrSibbank»	8,9	8,2	35,3	49,5	34,5	+25,6	287,7
9.	JSC «Oschadbank»	17,7	27,3	70,3	61,6	43,6	+25,9	146,3
10.	JSC «Pravex Bank»	1,5	1,1	3,4	4,1	8,1	+6,6	440,0

Thus, according to the results of 2018, the list of JSC «FUIB», which spent UAH 134.8 million, tops the list for marketing and advertising. The second place in the market was taken by JSC «Alfa Bank» in terms of marketing and advertising expenses, which amount to UAH 110.9 million. Closes the top three leaders of JSC «Raiffeisen Bank Aval» which spent UAH 59.3 million, JSC CB «Pravex Bank» spent the least over the represented period — UAH 8.1 million.

However, during 2014—2018, the largest increase in expenditures on marketing communications and marketing activities in general was held by JSC «Credit Agricole Bank» — 551.9% (or UAH 28.7 million).

JSC CB «Pravex Bank» increased the cost of marketing communications during 2014-2018 by 440% (or by UAH 6.6 million). It closes the top three leaders of JSC «Universal Bank», with an increase in marketing communications expenses of 381.4% (or UAH 38.9 million).

During the reporting period from 2014-2018, a number of Ukrainian banks also increased the costs of advertising campaigns, which included: JSC «Alfa Bank» by 312.3% (or UAH 84 million), JSC «UkrSibbank» by 287, 7% (or UAH 25.6 million), JSC «Oschadbank» — 146,3% (or UAH 25.9 million).

On the contrary, JSC CB «Pravex Bank» has a decrease in marketing and advertising expenses as of December 31, 2018, compared to December 31, 2014, which is 71.2% (or -121.7 million UAH). First of all, it is connected with the nationalization of the bank in 2016 and the

restoration of the image among the clients of the bank due to false information about its insolvency and conflict with the ex-owners of the bank.

In general, we observe that the banking sector of Ukraine does not spare money for marketing and advertising.

In order to qualitatively use marketing communications by banks, it is necessary to evaluate their effectiveness, which is carried out by the *formula* [21]:

$$E_{MK} = \frac{A_t^b}{A_{t-1}^b} * \frac{A_{t-1}^{bc}}{A_t^{bc}} * \frac{MK_{t-1}^b}{MK_t^b},$$

where E_{MK} — cost effectiveness of marketing communications;

A_t^b, A_{t-1}^b — assets of the investigated bank in the reporting and previous years, mln.UAH;

A_{t-1}^{bc}, A_t^{bc} — total assets of the banking system as a whole in the reporting and previous years, mln. UAH;

MK_{t-1}^b, MK_t^b — expenses on marketing communications in the investigated bank in the reporting and previous years, mln UAH.

Adjustment of the E_{mk} indicator is performed by comparing its calculated value for the investigated bank with the corresponding value for the bank that shows the highest E_{mk} level in the analyzed period.

The accuracy of assessing the effectiveness of a bank's marketing communications depends on the proper consideration of the relevant marketing costs and the associated financial results. In terms of short-term results, the effectiveness of marketing communications is measured by revenue-related metrics. From a long-term perspective, the effectiveness of marketing communications is measured by brand and consumer-related indicators. Researchers also identify the effectiveness of marketing communications [22] with the marketing activity of banks.

We calculate the effectiveness of the use of marketing communications for Ukrainian banks according to the formula 1, using the information in the statements of financial results of banks and total assets of the banking system in 2014—2018 (*Table 2*).

Table 2

Effectiveness of implementation of marketing communications in banks of Ukraine in 2014—2018

№	Name of bank	Efficiency					Increase, 2018 / 2014 (%)
		Years					
		2015/2014	2016/2015	2017/2016	2018/2017	2018/2014	
1.	JSC «Raiffeisen Bank Aval»	1,08	1,25	1,45	1,62	3,18	295,5
2.	JSC «FUIB»	0,70	1,58	1,35	2,16	3,23	461,7
3.	JSC «Alfa Bank»	1,02	1,94	2,71	1,35	7,28	712,8
4.	JSC «OTP Bank»	0,35	2,58	3,27	0,94	2,75	791,4
5.	JSC «Universal Bank»	0,54	0,26	2,87	16,16	6,45	1203,5
6.	JSC «Credit Agricole Bank»	1,38	3,95	1,03	1,86	10,37	751,3
7.	JSC CB «PrivatBank»	0,70	0,69	0,88	0,92	0,39	55,8
8.	JSC «UkrSibbank»	1,49	4,47	1,45	0,81	7,89	530,4
9.	JSC «Oschadbank»	1,93	3,43	0,99	0,68	4,45	230,0
10.	JSC «Pravex Bank»	0,78	2,77	1,45	1,75	5,47	706,0

As the data in table 2 taking into account the costs of marketing communications, the total assets of each bank and the banking system of Ukraine as a whole, we can conclude that during 2014—2018 the most effective implementation of marketing communications are:

- JSC «Credit Agricole Bank — 10.37 (751.3%);
- JSC «Ukrsibbank — 7.89 (530.4%);
- JSC «Alfa Bank» — 7.28 (712.8%);
- JSC «Universal Bank» — 6.45 (1203.5%);
- JSC «Pravex Bank»— 5.47 (706.0%).

At the same time, JSC «Pravex Bank» has the least efficiency in the implementation of marketing communications — 0.39 (or 55.8%).

In our opinion, the effectiveness of spending on marketing communications of banks is influenced by the assessment of key performance indicators in the context of business lines.

In particular, success in accomplishing these tasks is evaluated in the following areas:

- Number of clients involved, number of accounts.
- Volume of deposits.
- Volume of banking operations and services provided.
- Customer satisfaction with the services provided.

Thus, the above approach allows you to analyze the effectiveness of marketing communications in comparison with previous periods.

Today, the marketing departments are located in the large banks of Ukraine (JSC «Raiffeisen Bank Aval», JSC «Alfa Bank», JSC «Oschadbank» etc.). In medium-sized and small banks, marketing and advertising is often only done by one specialist because, on the one hand, these banks cannot afford the staff of several specialists in particular areas, and on the other hand, not all bank executives are convinced of the importance of creating marketing services, marketing information system, and therefore marketing is reduced to advertising or marketing services.

It should be noted that the world is digitizing all sectors of the economy. In particular, digitalization (digitization) of the bank involves the modernization of the banking structure, products and channels of interaction with its customers by applying modern technologies to increase the effectiveness of marketing communications, increase profits and its competitiveness.

In our opinion, the digital communications (digital communications) of the bank are marketing interactive communications with the clients of the bank, which are carried out using modern Internet technologies. In particular, marketing digital activity can be an effective tool of modern marketing communication policy of banks in Ukraine. For Ukrainian banks [23, p. 47], this is a significant source of cheap and highly efficient communications.

Digital marketing in the banking sector using all modern means of promotion, such as content marketing, social media marketing (SMM), search engine optimization (SEO), traffic management (traffic management), E-mail marketing, CRM (management of relations with consumers), contextual advertising and more.

For example, First Ukrainian International Bank (JSC «FUIB») 2017 actively uses digital tools (digital marketing) and tools of performance-marketing (marketing, focused on results, measured in increased leads or sales) to communicate brand value of the existing audience and potential customers. According to information of JSC «FUIB» [24], was increased efficiency of advertising campaigns in digital marketing channels, built a strong sales funnel, three times increased sales of loan products, CTR (a measure of CTR, that is an indicator of how often they click on a banner for a certain period of time) and display advertising, and conversion rate — 2.5 times. The bank conducts an independent integrated advertising company in Digital with a big focus on video content that boosts Brand Awareness, Brand Perceptions and Intention to Buy. First Ukrainian International Bank focused on marketing 2.0 (social networks, SMM). The marketing Department the Bank is building a social banking, the Bank's representation in social networks to inform, promotes sales and service.

Customers are increasingly served in online banking. This is facilitated by the penetration of the Internet, the introduction of 4G and the popularization of smart phones. Development of remote

banking services contributes to the evolution in Ukraine related technologies that provide exciting opportunities in both the banking and FINTECH solution. Among them: «block chain», biometrics, ban contact, remote authentication, p2p transfers, and others.

According to a study by KPMG «The Future of Digital Banking» [25], banks are personalizing their services to each client by 2030. To this end, financial institutions will collect more and more information about each person's life and analyze it using artificial intelligence. In the near future, mobile payments will be replaced with voice commands and biometrics. Thanks to the Internet of Things, any device can become a digital channel for paying for goods and services.

In our opinion, the digital bank according to 2019 is, first and foremost, a bank without branches, which are replaced by employees of the banking or outsourcing call center, as well as by courier service or affiliate offline network. The concept of non-branch banks may imply the existence of several branches that perform information, education, transformation and credit-investment functions. Secondly, the bank uses chat bots, mobile and internet banking.

In September 2019, experts of the world-renowned Global Finance magazine published the rating of «Best digital banks in the world» [26]. The banks that won this rating were selected by the following criteria: the success of customers using digital offers from banks, the growth of digital clients, the digital strategy for attracting and serving customers, the range of banking products, the benefits of using digital channels and the functionality of the official website of the bank.

In particular, the new app from Thailand's United Overseas Bank (TMRW) the winner in the nomination «The most innovative digital bank for consumers». TMRW has developed a game application that allows customers to build their own virtual city. He also reminds them of important payments and reflects their patterns of spending, encouraging customers to save.

Emirates NBD Bank [27] in his application Liv highlights the role that banks can play in the daily lives of the clients It offers services, designed around the lifestyle of the client, education, Finance, mental and physical well-being, of existence. Liv mobile application allows you to open an account with their smart phones. After that they can immediately put funds into their account using any Bank debit cards they have.

Turkish Akbank [28] among the 300 banks in the world, which were presented in the above ranking, is also developing digital banking and digital channels of communication with customers. So, with the help of the platform smart services «FIZ — Financial intelligence», the bank provides bank products to customers through the use of advanced analytical techniques using machine learning model. For the integration of Turkish youth in the financial life of the country subsidiary Aköde, which is the first fintech in Turkey based Bank Akbank, uses the application Tosla. Application Tosla through the use of social platforms, the Bank allows young people to make daily financial transactions, not being an Akbank customer or any other Bank.

In 2018 in Stockholm (Sweden) [29] was based digital Bank Doconomy. The main advantage of the mobile application Doconomy is possible to carry out the assessment of environmental impact for a customer purchase. In 2017 the world's first Bank has developed a credit card that allows users to track their impact on carbon and to offset the cost of investing in projects with a positive impact on the environment.

According to other experts, one of the leading digital banks in Canada, Tangerine Bank [30] offers clients the following services, namely: credit card money back, business bank account, a mortgage and a tax-free savings account.

Conclusion. In an age of digital economy, marketing communications are a prerequisite for improving the increasing the effectiveness of banks and their profitability.

Digital banking, based on the use of the basic elements of digital marketing, gives the modern bank the opportunity to compete successfully in the digital economy.

The prerequisite for the launch of new banking services in modern conditions is the integration of all tools and channels of marketing communications in a single system that provides for their use in synergistic interaction. In the framework of the above, its marketing communication policy plays an important role in the bank's activities. In this regard, in the era of digital economy development, digital marketing is now part of the bank's communication policy.

From our point of view, prospects for further research on this topic are in the development of theoretical and practical recommendations to ensure the effectiveness of marketing communications of banks and their impact on the profitability of banks, as well as to increase their competitiveness.

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Стаття рекомендована до друку 10.02.2020

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