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FACULTY OF ECONOMICS AND BUSINESS ADMINISTRATION
MARKETING DEPARTMENT

ADMIT TO PROTECTION
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QUALIFICATION PAPER

(EXPLANATORY NOTE)

OF BACHELOR ACADEMIC DEGREE SEEKER
SPECIALTY 075 «MARKETING»
EDUCATIONAL AND PROFESSIONAL PROGRAM «MARKETING»

Topic: «Digital marketing and features of its implementation in the bank»

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NATIONAL AVIATION UNIVERSITY

Faculty of economics and business administration

Marketing Department

Specialty: 075 «Marketing»

Educational and professional program «Marketing»

APPROVED

Head of the Graduate Department

_____ Tetiana KNIAZIEVA
«____» _____ 2023

TASK

for Qualification Paper implementation

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(full name. of the seeker)

1. Topic of the Qualification Paper: «Digital marketing and features of its implementation in the bank» approved by decree of the Rector from 30.03.2023 №433/st
2. Term of the Qualification Paper performance: from 22.05.2023 to 25.06.2023
3. Initial data of the Qualification Paper: statistical data, normative-legal base, electronic information sources, materials of periodicals
4. Content of the explanatory note: introduction; theoretical foundations of digital marketing in the marketing activities of a bank; research of the banking sector of the economy and JSC "CREDI AGRICOLE BANK"; conclusions
5. List of required illustrative material: Stages of development of Internet banking, Stages of development of Internet banking, The main directions of development of digital marketing technologies in the banking services market in Ukraine, Share of digital tools in the financial segment of the Ukraine in 21-2022, Change in the share of banks budget funds for the development of e-marketing in the financial sector for 2023, how Ukrainian banks survive the war, rating of reliable banks of Ukraine in 2023, TOP Ukrainian and foreign banks, SWOT analysis of Credit Agricole Bank, marketing aspects bank to the sector of Ukraine, summary Values for website Credit Agricole Bank Ukraine, overall page performance metrics Credit Agricole Ukraine (Facebook), user statistics for Credit Agricole Ukraine (Facebook), facebook progress graphs for Credit Agricole Ukraine (Facebook), recommendations for improving the digital marketing of JSC "CREDI AGRICOLE BANK"

6. Calendar schedule

№	Task	Deadline	Signature of the Supervisor
1.	Issuance of the task	22.05.2023	
2.	Collection and processing of statistical information	23.05.2023-24.05.2023	
3.	Study of the problem state, elaboration of sources	25.05.2023-26.05.2023	
4.	Writing the theoretical part	27.05.2023-29.05.2023	
5.	Writing an analytical part	30.05.2023-02.06.2023	
6.	Writing an introduction and conclusions	03.06.2023-04.06.2023	
7.	Making an explanatory note, visual and graphic material, preparation of a report	05.06.2023	
8.	Checking for plagiarism	06.06.2023-07.06.2023	
9.	Passing normcontrol	08.06.2023-11.06.2023	
10.	Predefence, registration of documents for defense, peer review, submission of Qualification Paper to the Department	12.06.2023-14.06.2023	

7. Date of the task issue: 22.05.2023

Supervisor of Qualification Paper _____ Tetyana GIRCHENKO
(supervisor signature) (name)

Task accepted for performance _____ Timofey MOLCHANOV
(seeker signature) (name)

ANNOTATION

Explanatory note to the Qualification Paper «Marketing activity of transnational corporations» 97 pages, 26 figures, 9 tables, 45 literary sources, 2 appendices.

MARKETING, MARKETING ACTIVITIES, BANKING MARKETING; DIGITAL MARKETING; BANKING PRODUCTS AND SERVICES MARKET; DIGITALIZATION; FINANCIAL TECHNOLOGY; INTERNET BANKING

The object of study is digital marketing and its implementation peculiarities in the banking sector, and the subject The process of implementing digital marketing in the banking industry.

The purpose of the Qualification Paper is research the implementation peculiarities of digital marketing in banks, identify key success factors and challenges that banks may encounter when implementing digital marketing strategies..

Research methods: abstract-logical and system-structural analysis, inductive and deductive methods of data summarization, quantitative and qualitative analysis, economic-statistical, comparative analysis, graphic and others.

The methodological basis of the study: reviews of banks, reports and statistical data of banks, data from scientific periodicals, scientific resources of the Internet.

The scientific novelty of the obtained results: summarized theoretical foundations of digital marketing in the marketing activities of a bank and research of the banking sector of the economy and JSC «CREDI AGRICOLE BANK».

Recommendations for using:Liabilities by groups of banks, Profit/losses and return on equity, how Ukrainian banks survive the war, rating of reliable banks of Ukraine in 2023, TOP Ukrainian and foreign banks, SWOT analysis of Credit Agricole Bank, Marketing aspects bank to the sector of Ukraine, , summary Values for website Credit Agricole Bank Ukraine, overall page performance metrics Credit Agricole Ukraine (Facebook), user statistics for Credit Agricole Ukraine (Facebook), Facebook progress graphs for Credit Agricole Ukraine (Facebook), recommendations for improving the digital marketing of JSC "CREDI AGRICOLE BANK.

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INTRODUCTION

In modern economic conditions and dynamic and often contradictory changes of the modern market of banking services in our country, every private or state bank strives to achieve maximum satisfaction of the demands of existing and potential clients on mutually beneficial terms for all stakeholders.

To achieve this goal, the use of a complex of marketing tools is necessary, which objectively requires comprehensive research of all theoretical and practical aspects of banking marketing and the banking sector of the economy.

Thus, in modern highly competitive market conditions, it is not enough for a bank to develop a new quality product or service, set an optimal price for it, and choose effective distribution channels. Due to the development of internet banking and changes in mobile phone usage paradigms, more attention is being paid to the marketing communication policy in enterprise management. In this case, the company's marketing communication system aims to inform, persuade, remind consumers about its product, support its sales, and create a positive image of the bank.

Once, the real economy sector and the banking sector worked almost separately from each other. Now, with the development of economic and social processes, the market of banking services is characterized by a closer combination and interpenetration. This results in an increased influence on the economic and social parameters of society by the banking sector. A clear confirmation of this situation is the statistics of the increase in the number of banking groups.

Despite the reduction in the number of banks, the market of banking services is considered one of the most dynamically developing sectors of the Ukrainian economy, which is increasingly becoming digital according to the latest trends. The study of the problems of the development of the banking sector of Ukraine represents significant scientific and practical interest, taking into account the increasing importance of the banking sphere for the country's economy, business processes, and increasing competition among enterprises in this market.

The main factor and internal lever for increasing the dynamic influence of banks on socio-economic processes have become the transition of banking activities from operational orientation to marketing orientation, which have fundamental differences between them. For example, while operational orientation of banking business focuses on technological, organizational, and accounting procedures of business, marketing orientation is customer-oriented at its core, which implies concentrating the company's marketing activities on identifying the existing and potential demands of economic entities in the banking market and developing strategies and tactics for their best satisfaction on mutually beneficial terms, taking into account resource, personnel, organizational, technological, normative, and other constraints.

This means that a bank should strive to satisfy the specific goals of an existing or potential client in the most rational way from the client's point of view.

The acceleration of digitization and digitalization is taking place not only in Ukrainian banks but also worldwide. Competition between banks has shifted to an online mode. And now they compete not so much with indicators and banking products but with the convenience (usability and user-friendly) of mobile access to the bank through mobile applications and their evaluations by clients.

The COVID-19 pandemic, the economic crisis of 2020, and the full-scale war with Russia in 2022 have led to changes in the market of banking services and have influenced macroeconomic and market factors such as a decrease in people's incomes, a decline in the car loan system, and a reduction in the number of bank branches. However, with the easing of quarantine measures, positive shifts are now observed, which are associated with the stabilization of the economic situation in the country.

Almost all banks have accelerated the implementation of digital technologies, but caution in new investments has become a key aspect. The pandemic has shown an even greater gap between leaders in the banking sector and other players. The banks that were more prepared have emerged as winners in this situation. The pandemic has accelerated not only digitalization processes in the banking system but also the

digitization of society as a whole. Even people who used to calmly go to branches and.

The purpose of the Qualification Paper is research digital marketing and features of its implementation in the bank. To achieve this goal, the number of tasks were formed and solved:

- identify the peculiarities of marketing and marketing activities of the enterprise;
- identify the peculiarities of bank marketing and its influence on the development of the banking sector of the economy;
- determine the specifics of digital marketing in the banking sector
- conduct an analysis of the international and Ukrainian banking sector;
- provide organizational and economic characteristics of JSC "CREDI AGRICOLE BANK";
- conduct an analysis of the marketing activity of JSC "CREDI AGRICOLE BANK";
- develop recommendations for improving the digital marketing of CREDIT AGRICOLE BANK JSC.

There were used such research methods as abstract-logical and system-structural analysis, inductive and deductive methods of data summarization, quantitative and qualitative analysis, economic-statistical, comparative analysis, graphic and others.

The methodological basis of the study is made up by reviews of banks, reports and statistical data of banks, data from scientific periodicals, scientific resources of the Internet.

The scientific novelty of the obtained results: summarized theoretical foundations of digital marketing in the marketing activities of a bank and research of the banking sector of the economy and JSC «CREDI AGRICOLE BANK».

Recommendations for using: can be used during training sessions, in the process of scientific developments, in the direct activity of banks.

CONCLUSIONS

After conducting the analysis in our graduation paper, it was found that electronic marketing has a positive impact on the banking sector and the banking system of Ukraine. In recent years, there has been an increase in the share of banks with foreign capital, indicating the penetration of foreign investments and increased competition in this field.

In Ukraine, there is a tendency to increase the share of banks with foreign capital. Therefore, foreign banks are gradually taking leading positions in the banking sector of Ukraine.

The concept of banking marketing is encountered in many academic publications and has a multifaceted nature. Effective banking marketing not only ensures the long-term development of a bank but also shapes and utilizes competitive advantages to achieve other strategic goals.

Understanding the marketing aspects of the banking sector and developing a strategy are essential components of successful development for Credit Agricole Bank.

The research focused on theoretical aspects of marketing activities, its types and functions, as well as the peculiarities of service marketing and banking marketing. The global banking sector and trends in its current state, the activities of foreign banks, the structure, and volumes of their capital were analyzed. The regulatory framework for banking activities was examined, as well as the implementation of financial strategies by foreign banks in Ukraine.

A comprehensive study of marketing aspects in the banking sector of Ukraine led to the following conclusions: banking capital performs functions of protection, regulation, and ensuring operational activities. Analyzing the data indicates that the share of foreign capital in the Ukrainian banking system has been steadily increasing. This suggests that foreign banks have become more resilient than domestic banks during the crisis. The research focused on Credit Agricole Bank, analyzing and evaluating its performance.

At the current stage of its functioning, Credit Agricole Bank utilizes a strategy of expanding its credit portfolio, increasing its customer base, and exploring new areas of lending, particularly in the agricultural sector.

Financial indicators of the bank were analyzed, such as key performance indicators, analysis of the bank's statement of assets and liabilities, as well as capital adequacy and liquidity ratios. The compliance with the minimum regulatory capital size and adequacy of regulatory capital are monitored by the National Bank of Ukraine based on the normative values.

The modern economic environment of Ukraine undergoes changes from both external and internal factors, while competition among banks increases.

A controlling system is implemented to achieve strategic and operational goals, focusing on analyzing the results of the institution's economic activities and ensuring its further development.

The study analyzed the marketing complex, identified the main characteristics of the bank and the products it offers to its clients. Bank clients were segmented, and the primary segment was determined. The bank's communication policy was examined.

A SWOT analysis of the bank's strengths and weaknesses was conducted, indicating positive performance and results of the bank as a whole.

All aspects revealed during our research contribute to marketing in the banking sector of Ukraine and its further development.

Therefore, based on the research results, the following conclusions can be drawn: all elements, principles, and methods of competitive strategy should be aligned with the bank's development stages and the market for its core services. They should also be complemented with innovative techniques and adapted to the conditions of the market economy.

Despite the pandemic and war, the banking sector is experiencing positive trends in the market.

Firstly, the COVID-19 pandemic has accelerated the process of digital transformation in the banking industry. Many banks have expedited the

implementation of electronic and mobile services to ensure customer safety and maintain uninterrupted service. This has led to increased usage of online banking, contactless payments, and other digital solutions, which have proven convenient for customers and reduced reliance on physical visits to bank branches.

Secondly, the role of financial technology (FinTech) in the banking sector is growing. Banks are collaborating with startups and innovative companies to develop new digital solutions and leverage advanced technologies such as artificial intelligence, blockchain, and data analytics. This enables banks to improve operational efficiency, expedite decision-making processes, and offer innovative products and services to their customers.

Thirdly, there is a growing awareness of the need for cybersecurity in the banking sector. Banks are enhancing their security systems to protect against cyberattacks and fraud, implementing more sophisticated methods of authentication, data encryption, and monitoring of suspicious activities. This helps maintain customer trust and ensure the security of their financial transactions.

Despite the unusual challenges posed by the pandemic and war, there are positive trends supporting the resilience and growth of banks in these circumstances.

Electronic marketing opens up new opportunities for banks to promote their services and attract clients. It allows banks to effectively communicate with their potential and existing customers through various electronic channels such as websites, social media, email, and mobile applications. This enables banks to reach a wide audience, maintain real-time interaction with customers, and provide personalized service.

Electronic marketing also contributes to the efficiency of banking operations and cost reduction. It enables the automation of many processes, such as processing and storing customer information, sending notifications and payment reminders, as well as providing online consultations and support. This enhances the speed and accuracy of transaction processing, reduces errors, and improves customer satisfaction.

Furthermore, electronic marketing enables banks to gather and analyze large volumes of customer data, providing valuable insights for improving their services and developing growth strategies. The application of analytical tools allows banks to identify and forecast market trends, adapt their offerings to evolving customer needs, and create personalized propositions.

Therefore, electronic marketing is a powerful tool for banks that contributes to their successful development. It allows banks to maintain competitiveness in the modern economic environment, improve service quality, and attract new clients. When applied correctly, electronic marketing enables banks to ensure their financial security and achieve success in the market.

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