

DEVELOPMENT OF PERSONALIZED DIGITAL MARKETING IN THE BANKING SECTOR

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The banking sector is constantly developing, looking for new ways to attract and retain customers. One of the most effective methods that is gaining more and more popularity is personalized digital marketing. By analyzing customer data, banks can create individually customized offers and recommendations, which makes their services more attractive and competitive. In this article, we will consider how personalized digital marketing affects the development of the banking sector and what opportunities it opens up for banks. Personalized digital marketing is a marketing strategy that uses customer data to create customized and relevant offers, messages and promotional materials.

1. The first step in the development of personalized digital marketing is the analysis of customer data. Information about their age, gender, income level, previous transactions and online behavior allows banks to create detailed customer portraits and understand their needs and expectations.

2. Audience segmentation. Based on the collected data, the audience is divided into groups with similar characteristics and needs.

3. Creation of personalized offers. With the help of the received data, banks can provide personalized offers to their customers.

4. Testing and optimizing. Marketing innovations can bring great results, but they must be thoroughly tested before widespread adoption. Conducting tests helps identify the most effective approaches to personalized marketing. After completing the tests, it is necessary to analyze the obtained data to understand which strategies work better and what needs optimization. Optimization includes increasing the level of personalization of marketing materials and offers. This could mean improving recommendation algorithms, using more accurate data, or expanding the range of personalized services. Given the variety of channels and devices that customers can interact with, it's important to test strategies across platforms to ensure they're effective. Personalized digital marketing helps banks increase customer loyalty and satisfaction. Customers feel more valued when they see that their individual needs are taken into account, making them more likely to stay with the bank for the long term. Personalized digital marketing opens up many opportunities for banks to improve customer acquisition and retention.

Data analysis allows you to create individually customized offers and recommendations, which makes the bank's services more attractive and competitive. A personalized approach helps increase customer loyalty and satisfaction, which makes it one of the key tools for the successful development of banking in the digital era.