

Perception of digital marketing in the clients of the Interbank Bank of the city of Ica

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Abstract: This article is aimed at knowing the perception of customers in relation to digital marketing, based on the services offered by the Interbank bank in the city of Ica, which has changed from a traditional form of service in the branch, to a banking by means of the telephone, to later innovate to an electronic banking and at this moment to financial services based on mobile devices.

It is concluded that the application of digital marketing at the Interbank bank headquarters in the city of Ica, presents some difficulties, determining that customers enter social networks to carry out banking transactions, and in a smaller percentage enter their mobile and then enter to the website, an aspect that must be improved, many times due to ignorance the service is not used from the mobile device. Also, that the use of the web page is easy and the client feels comfortable when accessing it, in addition the client values telephone consultations, but has difficulties in relation to virtual consultations, not achieving quick answers to their request.

Keywords: Digital Marketing, Innovation, Mobile Banking, Customer Service.

I. Introduction

The research aims to: Have a broad conception of the use of digital marketing in addition to the perception of customers in relation to this computer tool. Today there are great changes in the area of marketing, thanks to technological innovations that invade communication channels. which has led organizations to transform their commercial and competitive strategies in different digital media. (Muñoz and Ripollés, 2017).

Digital marketing is defined as the use of the Internet as a source of advertising and dissemination in order to increase the sales of the products offered (Lora and Segarra, 2013). Stokes (2011) argues that digital marketing drives the creation of demand through the power of the Internet and constitutes the process of marketing a brand through digital channels. This promotion technique represents a fundamental link in the proliferation of electronic commerce and in the development of e-business.

Electronic business or e-business is defined as a concept in development that describes the process of exchanging or buying and selling products, services and information through computer networks that involve the Internet (Janita and Chong, 2013). Picaso, Ramírez and Luna (2014) and Jones, Motta and Alderete (2016) define electronic commerce (CE) as the process of automating the commercialization of goods and services, through the use of a computer application to satisfy customer needs and companies.

The adoption of electronic commerce by the global business sector is continually growing, however, as organizations increase in size, electronic commerce becomes more complex and challenging (Libu, et al., 2016). Since the beginning of the 21st century, e-business studies have been an important topic worldwide, authors such as Libu, et al., 2016 and Zeng et al., 2017 highlight that the period 2010-2012 stands out for the number of publications regarding to the subject. Currently e-business is considered a significant element of study due to the great impact it has on the economic and social development of man.

In this changing and dynamic environment, social networks have become an essential factor for all people; We are frequently bombarded by abundant advertising on our social networks and emails; organizations use the mailing tool to achieve their objective. When we browse the internet, through the websites we visit, different types of advertising are appreciated such as: Images, textual ads, popups (pop-up windows) and short videos. On our mobiles when we download an App, they have advertising; aspect by which Digital marketing is always present; who will allow us to have a presence on the web; It would even give us a position in the market.

The majority of Banco Interbank customers who enter the website, social networks or the Bank's application (Interbank App) do so to learn about the various services provided, to carry out an operation, view or find out about a campaign, or simply to find out about a product of this institution, which is why the company must continually improve the presentation of its websites to attract new customers, retain current ones and allow them to continue browsing without difficulties; then this navigation must be precise, clear, attractive and simple for the client; you must interact with him, to gather information about what you want to obtain to satisfy his needs; then it is necessary to create a link with the customer in order to keep them loyal.

Consequently, if current strategies are persisted, clients would migrate to other financial institutions.

II. Methodology

The study was of the Applied type, because it is aimed at improving, perfecting and / or optimizing the normal actions of systems, procedures, standards, and technological rules considering the advances in science and technology. The level of the study was descriptive because it seeks to study some attributes of the population. The population was constituted on average by 8190 clients who were attended in a month in the main office of the Interbank Bank, being the sample of 367 clients who were surveyed, it shows that it had the following composition 260 men and 107 women. The technique used to collect information was the Survey and the instrument was the questionnaire that was structured as follows: Digital Marketing Variable: Dimension 1: Digital marketing flow, with 3 items. Dimension 2: Functionality of digital marketing, with 4 items. Dimension 3: Feedback from digital marketing, with 4 items. 3: Functionality of digital marketing, with 4 items. Using the Nominal scale and questions with Likert-type closed response alternatives.

III. Result

Tabla N 1. Flujo de Marketing Digital

Alternative	Questions	N	%
1. ¿Do you use social networks through your mobile?	Yes	269	73.3%
	Sometimes	40	10.9%
	Not	58	15.8%
2. ¿Do you use the company's website through a personal pc?	Yes	200	54.5%
	Sometimes	73	19.9%
	Not	94	25.6%
3. ¿Do you enter the website from your mobile without any inconvenience?	Yes	210	57.2%
	Sometimes	89	24.3%
	Not	68	18.5%

Author: Own elaboration

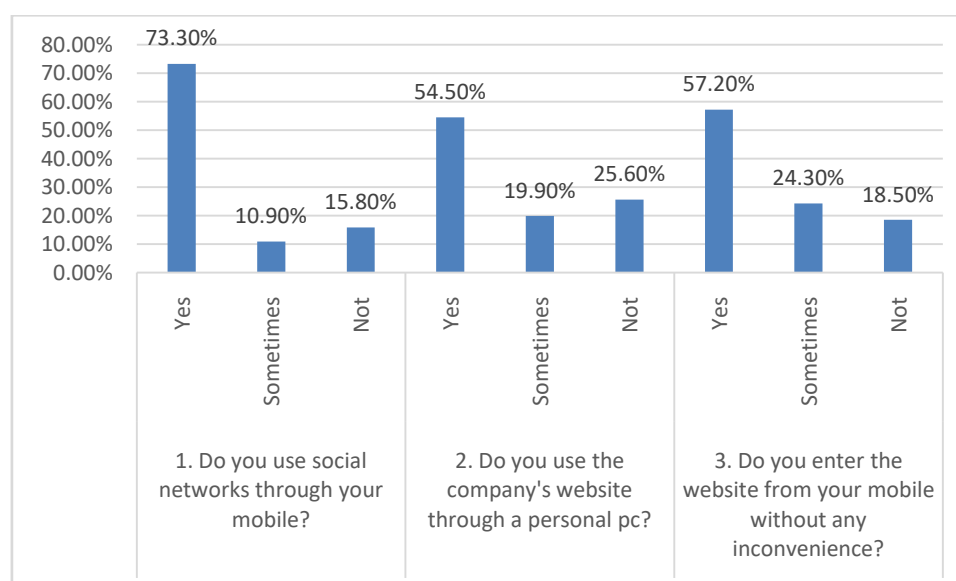


Figure N 1. Digital Marketing Flow.

Interpretation: In relation to the digital Marketing flow dimension, we observe that:

- 73.30% said yes, use social networks through their mobile.

- 54.50%, express that yes, access their mobile without any inconvenience to the website.
- 57.20% said that yes, they access the company's website through a personal computer.

Table N 2. Functionality of Digital Marketing

Alternative Questions		N°	%
4. Do you consider the website easy to use?	Yes	214	58.31%
	Sometimes	68	13.3%
	Not	85	23.16%
5. Do you feel comfortable using the website?	Yes	215	58.58%
	Sometimes	61	16.62%
	Not	91	24.79%
6. Do you think you have any preferences in the services offered?	Yes	191	52.04%
	Sometimes	114	31.06%
	Not	62	16.89%
7. Is a satisfaction survey applied to the services purchased?	Yes	170	46.32%
	Sometimes	30	8.17%
	Not	167	45.50%

Author: Own elaboration

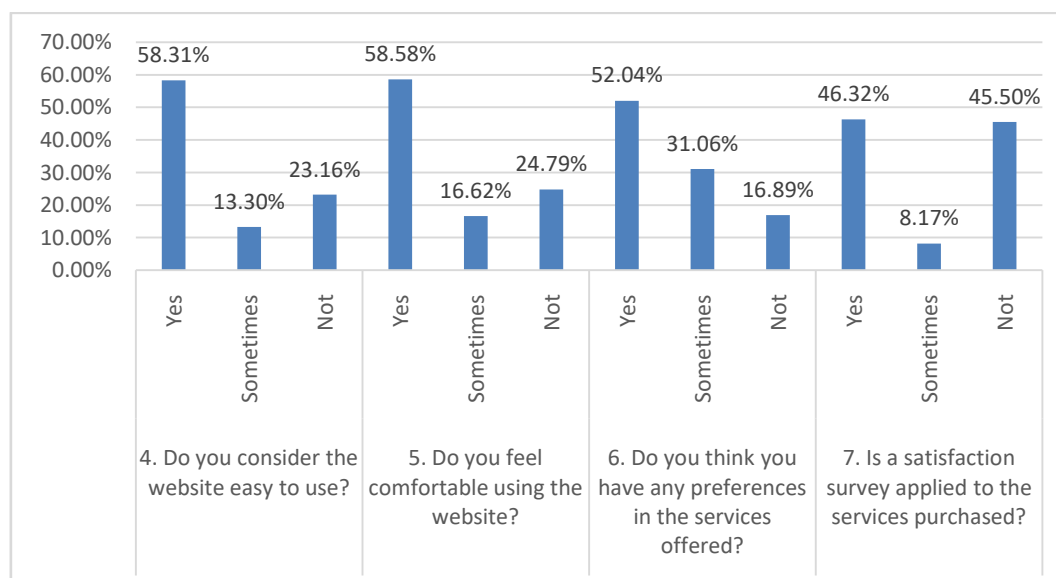


Figure N 2. Functionality of Digital Marketing

Interpretation: In relation to the functionality of digital marketing, we appreciate that:

- 58.31% said yes, it is easy to use the website

- 58.58% said that yes, they feel comfortable using the website
- 52.04%, express that yes, have preference in the services provided
- 46.32% answered that yes, the institution knows of their satisfaction with the services acquired.

Table N 3. Feedback from Digital Marketing

Alternative Questions		N°	%
8. Are your virtual consultations attended in the established time?	Yes	120	32.70%
	Sometimes	105	27.0%
	Not	142	39.2%
9. Are your inquiries by phone answered kindly?	Yes	290	80.4%
	Sometimes	36	7.1%
	Not	41	12.5%
10. Do virtual services inspire confidence?	Yes	265	73.0%
	Sometimes	54	14.2%
	Not	48	12.8%
11. Is bidirectional communication perceived?	Yes	201	56.1%
	Sometimes	68	17.2%
	Not	98	26.7%

Author: Own elaboration

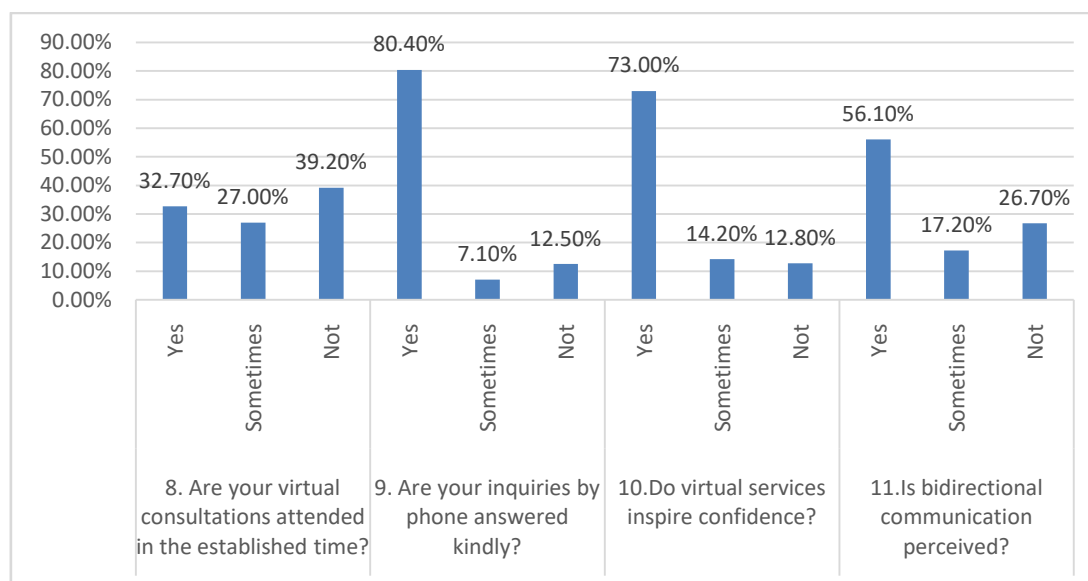


Figure N 3. Feedback from Digital Marketing

Interpretation: In relation to the feedback dimension:

- 80.4% said yes, inquiries via telephone are kindly attended.
- 73.0% say yes, virtual services inspire confidence.
- 56.1% said that yes, they perceive a two-way communication.
- 39.2% established that their virtual consultations are not attended to in a timely manner.

Table N 4. Loyalty of Digital Marketing

Alternative Questions		N	%
12. Were you personally attended to in the virtual service?	Yes	235	64.03%
	Sometimes	61	16.62%
	Not	71	19.35%
13. Is virtual advice provided on the services you want to purchase?	Yes	214	58.31%
	Sometimes	76	20.71%
	Not	77	20.98%
14. Would you use the virtual service again?	Yes	261	71.12%
	Sometimes	48	13.08%
	Not	58	15.80%
15. Are the services acquired of good quality?	Yes	319	86.92%
	Sometimes	10	2.73%
	Not	38	10.35%

Author: Own elaboration

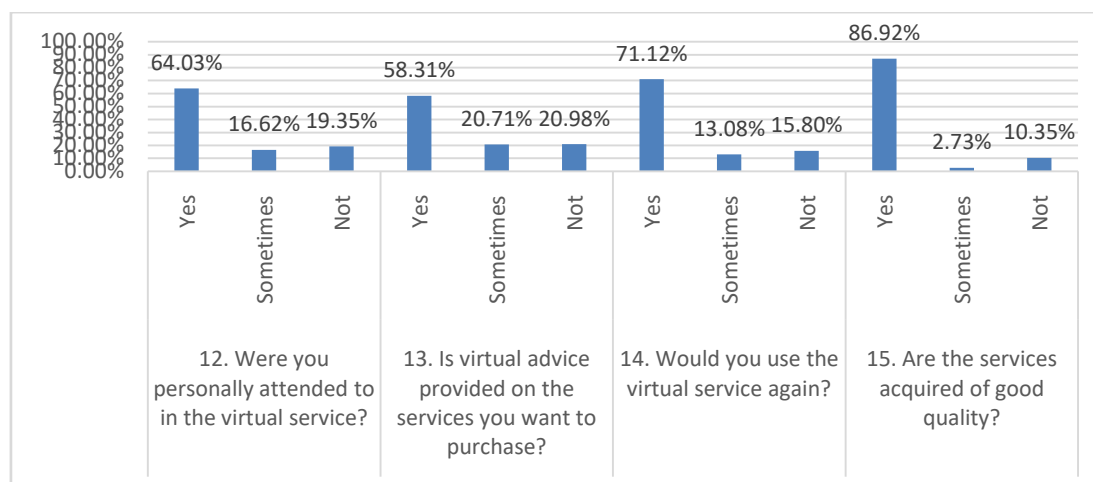


Figure N 4. Loyalty of Digital Marketing

Interpretation: In the last dimension of loyalty in digital marketing:

- 86.92% said yes, the services are of good quality.
- 73% said yes, they would use the virtual service again.
- 66.8% stated that they have been personally attended to in the virtual service.
- 61.0% answered that yes, there is virtual advice on the services they wish to purchase.

IV. Conclusions

It is concluded that:

The banking system plays a very important role in updating the Cuban economic model, due to its financial intermediation functions, support for transactions between economic actors, and its impact on economic efficiency, preservation of the environment, and social equity.

Regarding the flow of digital marketing, the added value offered by the bank's website to the user is fundamentally based in order to attract their attention, finding that 73.3% use social networks through their mobile phone, also that 54.5% enter the web page through personal pc and 57.2% do so from their mobile device.

In relation to the functionality of digital marketing, it has had a rapid evolution in recent years, which has caused the bank to invest time and money to be competitive and meet the requirements of its customers, improving the functionality of its website and of digital marketing, establishing that 24.79% said that they do not feel comfortable using the website, 31.06% stated that sometimes they have preferences in the services provided.

In relation to the feedback of digital marketing, difficulties are appreciated: 32.7% said that sometimes their virtual consultations are attended to in the established time, the same not happening with telephone consultations, where 80.4% express that they are kindly attended, then the response that a receiver transmits to the sender, based on the received message, is not adequate, what is sought is after browsing the web portal, the user communicates with the company and receives a personalized and optimal response about their question.

Regarding the loyalty of digital marketing, it can be seen that 20.98% said that they are not given adequate virtual advice on the services they wish to acquire, in addition to 19.35% express that they are not given personalized attention in the virtual service. What is required is that a result of a portal flow state be achieved that is characterized by its usability and where all customer doubts are resolved efficiently.

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