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FEATURES AND MAIN STAGES OF UKRAINIAN BANKS LEAD GENERATION IN SOCIAL NETWORKS

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ОСОБЛИВОСТІ ТА ОСНОВНІ ЕТАПИ ПРОЦЕСУ ЛІДОГЕНЕРАЦІЇ УКРАЇНСЬКИХ БАНКІВ У СОЦІАЛЬНИХ МЕРЕЖАХ

The article is devoted to the Ukrainian banks which take advantage of the popular social networks, the special focus is on lead generation component, which means activities for attracting new online clients. The relevance of banks in social networks is defined in the article. Additionally, the determination of bank lead generation is formulated and perspective potential clients finding through social networks is proved. The main stages of banks lead generation are evolved. Besides, each of these stages are described in details. The analysis of major steps to transform a single social network user to a qualified lead, and subsequently to a real bank client through social networks is done as well. Moreover, attention of dealing with dissatisfied bank clients is paid, because “old” customers outflow is a major concern of many banks. Finally further prospects of Ukrainian banks lead generation in social networks to expand their client asset is described.

В статті присвячена увага роботі українських банківських установ у соціальних мережах, а особливо такій складовій, як лідогенерації, тобто робота по залученню нових клієнтів онлайн. У статті обґрунтована актуальність діяльності банків у соціальних мережах. Сформульовано визначення банківської лідогенерації, а також доведено перспективність пошуку потенційних клієнтів через соціальні мережі. Виділено основні

етапи проведення лідогенерації банківськими установами. Детально охарактеризовано кожен з цих етапів, здійснено аналіз основних кроків як трансформувати окремого користувача соціальної мережі у зацікавленого потенційного клієнта, а в подальшому в реального клієнта банку через соціальні мережі. Окремо приділено увагу також роботі з невдоволеними реальними клієнтами банку, адже відтік “старих” клієнтів також є серйозною проблемою багатьох банків. Окреслено подальші перспективи використання лідогенерації українськими банками у соціальних мережах для розширення своєї клієнтської бази.

Keywords: bank, social network, lead generation, content, potential client.

Ключові слова: банк, соціальна мережа, лідогенерація, контент, потенційний клієнт.

Problem definition and its relationship with important scientific and practical tasks. Today social networks have become an integral part of modern life. Social networks transformed from communication area in the information environment and the workplace. Through the use of social media, banks can get their messages across in a different way. They can also use social networks for other purposes. Companies presence in social networks is no longer an exception, but it's more likely the time requirement. It transforms a business if use it correctly.

Foreign banks take advantage of social networks for a long time now. On the other hand Ukrainian banks are only starting to activate in this direction. Social networking can be a powerful resource for banks of new customers inflow. Therefore, the relevant questions arise: how to use the client asset in most profitable way, how to organize the process of transforming a target audience of social networks in real bank customers effectively, how to keep the “old” clients and to maximize the client-bank cooperation return.

Analysis of recent research and publications. A growing numbers of companies and banks as well, involve themselves with social media. So the role of lead generation is gaining increasing importance, because corporate communications have radically changed. Many banks are transiting their services online and that leads to customers searching online as well. As a result of this, some attention by scientists to these issues are notable. Ushakova I.A. [1], Shapovalova T.V. [2], Orlov S.L., Minnivaliev F.M. [3], Ivanov A.V. [4, 5] studied some general issues of banks presence in social networks. Some questions concerning lead generation Maslova N.A., Caushan A.M. [6, 7], Kochuenko A. [8], Kasian S.J. [9], Shynkevych E. touched [10].

Setting objectives. The main purpose of this article is to improve the definition of the bank lead generation and to develop the successive stages of lead generation in banks.

The main material research. The presence in social networks provides banks with many advantages. One of the most important benefit is to provide lead generation. Lead generation is an important factor for banks to use social media in their work. It's new contacts formation in order to involve potential clients of banking products. Another issue is creating inflow of new clients, which means that the bank profit will go up.

Therefore, the bank lead generation in social networks should be considered as the process of finding new potential clients, forming their consumer interests and turning them into real bank clients.

In additional to this, we can propose the following stages of bank lead generation in social networks (Figure 1).

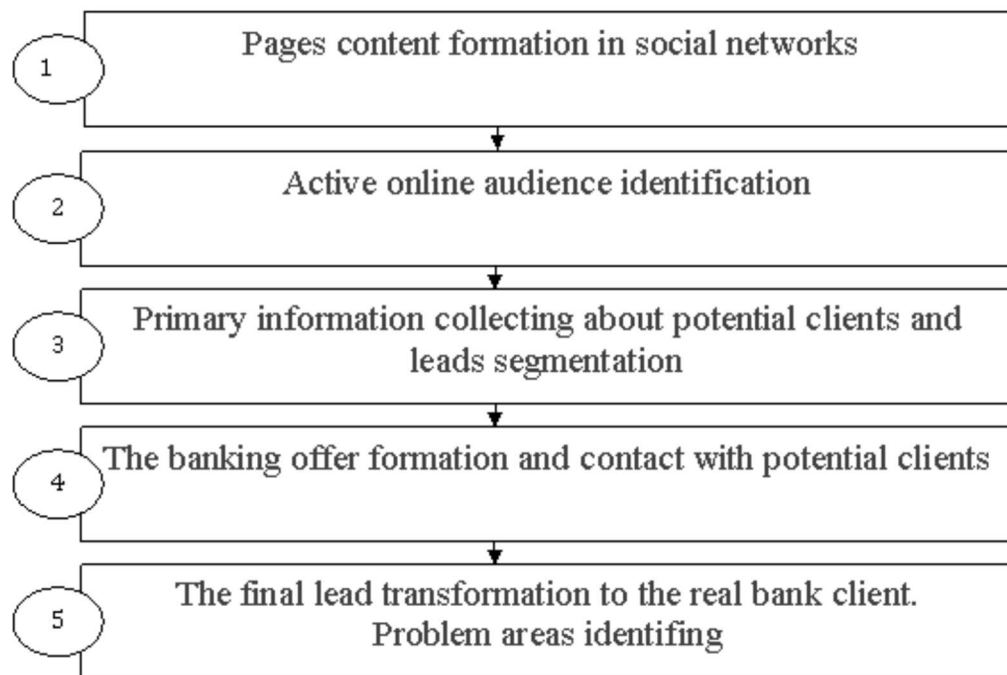


Fig. 1. Stages of bank lead generation in social networks*

* Note: *authoring*

Stage 1. Pages content formation in social networks.

This phase involves providing full information of the bank activities and its products in social networks. Since there is a certain percentage of target audience who are already interested in a particular bank products and are looking for information. So it's necessary that the bank page in the social network contains all the information that can help potential client generate his interest, keeps his attention, and then to become a real bank client.

However, an important part of this phase is to provide frequent updates of the page content, using not only formal serious information but also various contests, loyalty programs, social programs and entertaining posts. Yet there is a need for keeping a balance between the number of serious information and entertainment content. The frequency of content updating also plays an important role. If the information updates at least once a week it will be not interesting for banks followers. If the frequency is over one a day, it could overfeed the audience and tire them. It's necessary to keep optimum balance of the information updates.

Stage 2. Active online audience identification.

At this stage, the very thing is to support and direct the interest of followers, which was formed in social network. As a result of this, providing effective feedback is on the first place. It's valuable to understand that the social network is a place of open dialogue between the bank and its real or potential clients. Therefore, the bank reaction should always be present, especially if users' information is negative. Moreover, followers' active promoting is also extremely important. It could be motivation and encouraging comments, experience exchanging, advices, discussions, information disseminating. Bank followers should become "carriers" of the information.

The next step is to identify the active users of the page and to divide audience into potential clients (leads) and real bank clients.

On the other hand, the information that has been left by real bank clients has to be processed separately. Bank should detect dissatisfied customers, then attempting to contact them to make amends. Because outflow of dissatisfied "old" clients is also can be a serious problem for the bank. They can be called "balancing" clients. These are the real bank clients who have specific concerns or dissatisfaction, especially for banking quality. These clients tend to leave the bank if the reasons for their dissatisfaction will not be eliminated. Very often, these clients express their discontent online. Therefore, bankers have to detect these customers and do everything possible to eliminate problem spots, and to solve conflict between a client and a bank.

Stage 3. Primary information collecting about potential clients and leads segmentation.

At this stage, banks should do the primary data collection on leads. The information structures according to the user's interests and activities on the bank page, and according to the information that is provided on the user page in social network as well. Although, using public information from the social networks is ordinarily not only for banks. Banks can also use social networks as an

additional factor for creditworthiness of borrowers confirmation.

Furthermore, based on the gathered information bank social media team does segmentation of leads. Segmentation can be done by age, social status, indicative income or other segment classifications. Consequently, this helps to select best banking products to potential clients, because this products will focus on the specific needs of the individual.

Stage 4. The banking offer formation and contact with potential clients.

This stage involves formation of products package for each lead, based on the identified interests and general information about the bank's follower. If bank's offer is generated correctly and affects the interests of potential client, then interest in banking service will increase. Therefore, it's important to provide comprehensive information to the client and in the course of conversation to identify other his unsecured needs. Besides, it's necessary to use client approach, to seek individual customer solutions and create a positive consumer experience.

This is where lead turns into qualified potential client. Moreover, very often potential clients want information from the bank without having to visit the office to get answers to their questions. As a result, contact with the client online has more advantages for the first, because it saves time. Most problems arise when bank managers insist on products that are profitable for the bank, but not very interesting for the potential client. Consequently, the main objective of this phase is to identify the lead unmet needs and offer best solution for him. A client who feels that he has been listened and understood become a loyal regular client.

Stage 5. The final lead transformation to the real bank client. Problem areas identifying.

This is the final stage of lead generation, and it sums up and characterizes overall efficiency of the whole process, because it's shows how lead become a real bank client. Moreover, at this stage bank social media team have to summarize and detect problem areas in the lead generation process. They form a list of "difficult spots" for further solving and leveling in future lead generation processes. Most leads flunk out at the first contact with them. However, the bank is interested in those who show interest, but for some reason didn't become a real clients. Identifying these causes and working with them are main objectives of this phase.

The results of this study and further research in this area. As a conclusion, using social networks by banks for the purpose of additional lead generation is a promising and effective tool and it could also increas banks profitability. Using social networks is an extremely powerful advantage in the battle for new clients and market position for banks. Banks engagement in social networks will become even more deep, and therefore, further research in this area is very necessary. As a result, it's wise to pay more attention to the improvement of banking lead generation management and methods that can increase the number of clients through online services.

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