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MARKETING SUPPORT FOR FACTORING AS AN ECONOMIC INSTITUTION

Abstract. *The article considers marketing support for factoring as an economic institute. The concept of marketing support for the development of the factoring institute is proposed, taken into accounts the goals of the Strategy for reforming the state regulation of non-bank financial services markets for 2015-2020. The provisions are based on the marketing strategies of the subjects of the factoring institute, previous experience of working with clients and revealing their latent needs. The subjects of factoring Institute can contribute to the goals and objectives stated in the Strategy, enabling enterprises to optimize their work with debtors and provide quality factoring services. In order to promote its services to the subjects of the factoring institute, it is necessary to apply new and progressive marketing concepts such as direct marketing, e-marketing and co-marketing. Direct marketing, as an effective way of direct advertising, can serve as a reliable means for attracting new and retaining the constant clients of factoring services, supporting the image of factoring organizations, implementing an individual approach to each client, and establishing cooperation. The new marketing tools offered to promote factoring services are common marketing tools, such as cross-marketing, dual branding and a coalitions loyalty program. The advantages of these tools are: the synergistic effect that can be obtained through the partnership of two brands, savings on advertising costs, the formation of a positive reputation through partnerships, the expansion of the client base and the target audience, exposed to marketing influence. It is shown that in the conditions of a globalization economy, a broad introduction takes on electronic factoring — “e-factoring”. E-factoring integrates all organizational structures of the factoring institute and promotes its development and operation efficiency. The development of e-factoring in Ukraine will improve the quality of factoring services and contribute to expanding the client base of banks — Factors, that, in turn, will bring additional benefits both for economic entities and for the economy of the country.*

Key words: *co-marketing; direct marketing; e-marketing; factoring; factoring market; factoring services marketing.*

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INTRODUCTION

Formulation of problem.

The development of Ukraine's economy requires further improvement of the financial mechanism, its functioning in conditions of globalization and integration of economic areas of different countries. Factoring is considered as a promising segment of the domestic financial market. Factoring transaction is a financial instrument that takes into account the interests of all entities of the commercial agreement while addressing the issues of production nature, creates conditions for the development of medium and small

businesses and formation of flexible mechanisms for managing receivables, which contributes to the development of the Ukrainian economy in a globalizing environment [7].

In order to ensure the creation and development of the factoring institution [3], it is necessary to apply marketing tools and develop strategies that would allow economic entities to function effectively, and the state — to receive revenues to the budget, reduce the level of economic and social tensions, improve its external trade balance and attract investors to the financial market.

The analysis of recent research and publications.

The research of the institutional aspects of the market for factoring services was conducted by such Ukrainian scientists as N.N. Vnukova, V.V. Golomb, I.P. Lopushinsky, S.V. Naumenkova, M.A. Rusnak, E.V. Sklepovy, I.V. Furman, G. E. Shpargalo. In their publications theoretical and practical aspects of management of accounts receivable, factoring development and improving mechanisms for the regulation of factoring services in Ukraine are revealed.

The purpose of article is to study the marketing support of factoring as an economic institution for effective factoring development in Ukraine.

RESEARCH RESULTS

Among the marketing objectives of the subjects of the institution of factoring the following should be considered as the most important [4, p.207]:

- maintaining and expanding the market;
- ensuring the timely receipt of information on changes in terms of providing factoring services;
- promotion of factoring services;
- reduction of marketing costs due to cooperation with other financial institutions;
- attracting new clients — small and medium-sized businesses to obtaining factoring services;
- improving image due to regularity and accuracy in payments to suppliers.

To address these goals, it is necessary to formulate a comprehensive marketing concept that will not be limited to traditional approaches, taking into account the features of the factoring institution and the Strategy For Reforming the State Regulation of Non-banking Financial Services Markets (Fig. 1).

The Strategy for the Reform of the State Regulation of Non-Banking Financial Services Markets (strand 4) states that its implementation will ensure the creation of favorable conditions for the strengthening and sustainable development of non-banking financial services markets capable of providing the real sector of the economy with the necessary financial resources to meet the needs of consumers in high-quality financial services, and also in the sphere of creation of new jobs [5].

It is the subjects of the factoring institution that can contribute to the goals and objectives stated in the Strategy, enabling enterprises to optimize their work with debtors and provide quality factoring services [3]. In order to promote its services to the subjects of the factoring institution, it is necessary to apply new and progressive marketing concepts such as direct marketing, e-marketing and co-marketing.

Direct marketing for subjects of the institution of factoring implies purposeful and personal (in terms of personal communication) as well as individual (in terms of individual approach and personal needs of the client) work associated with attracting and retaining customers.

The concepts of “direct marketing” (DM) have the same content and are considered as advertising

activity, which creates and uses relationships between companies and their customers or potential customers, and satisfies the needs of both. Proposed by financial companies, the products of commercial banks were originally sold only as a final product, that is, buyers had to decide for themselves on the need for a product based on existing information. Direct marketing helps a financial institution understand the features of the new approach to product promotion and the company as a whole, consisting of a combination of easy-to-understand services and small costs that need to be applied in the banking, insurance and other financial sectors, that is, where they have confidence in these institutions. The use of direct marketing technologies enables subjects of the factoring institution to more purposefully work with target groups of consumers and other segments of the financial market, with potential and existing clients; to bring more new customers in short periods of time and at a lower cost in comparison with standard advertising technologies; to create an alternative communication channel that takes into account the psychological characteristics of clients; to motivate them more effectively; to individually and simultaneously communicate with a large number of respondents and also to prepare customers to meet with the company's specialists.

Classical advertising identifies the existing needs of target groups. Its main objects are markets or groups of consumers. Direct marketing is an integrated tool that identifies latent customer needs and influence the behavior of the selected target group.

The basic principle of direct marketing is as follows: financial institutions use certain tools to achieve the results expressed in the responses of target groups for recourse through re-ordering a service or signing a permanent contract, requesting the company's specialists, through positive feedback about the company, the desire to learn more about its services and products through constant consultations [4, p.210]. At the same time, direct marketing (for example, personalized direct mail) does not deny the use of classic advertising tools, since it can shift emphasis, increase the level of company identification or services offered, improve image and so on. In our opinion, in today's conditions of factoring as an economic institution, it is necessary to pay special attention to image advertising, which adds up to the popularity of a particular economic entity. 90% of financial institutions are represented by traditional image advertising on television, radio and in the press, and information about specific services is offered to those who have shown interest [3]. The advertising of certain services is presented to a much lesser extent. It is here that direct marketing tools for factoring should be involved, which is an essential and necessary addition to the image advertising.

The nature of the service contributes to setting up a relationship with the client and acts as an essential element of all marketing activity. Of great importance is the ability to perceive

the client as a person and to become an adviser to him. This behavior is a powerful tool for retaining regular customers and acquiring new ones. Therefore, the struggle for customers

is gradually moving to the sphere of service, where the effective form of work with clients is direct communication through specially trained call center operators.

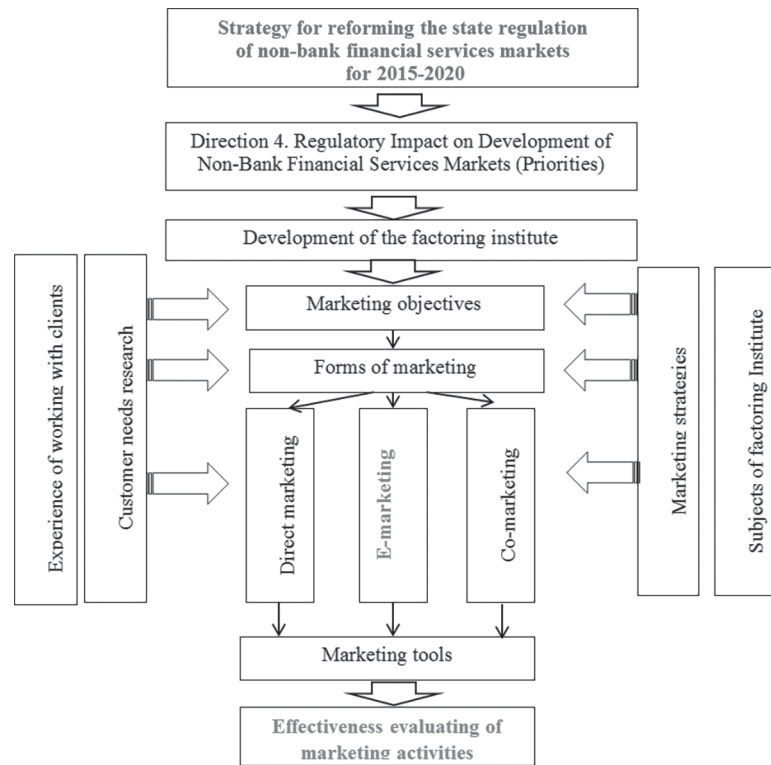


Fig. 1. Concept of marketing support for the development of the factoring institution
Source: author's.

The advantages of using call-centers for the clients of factoring companies are as follows:

- convenience and efficiency (receiving information and commercial offers from a bank or financial company by phone is much easier and more convenient than visiting their offices every time or searching for information in advertisements);
- professional service (the automated distribution system of the incoming calls allows the operators to select the most qualified specialist on this issue).

The advantages of using call-centers for the majority of factoring companies are the following [4, p.211]:

- optimization of specialists' work. There is a preliminary "screening" of clients and specialists are deprived of unnecessary communication with people who would never seek services;
- close integration of the operator with databases. Call centers include a communications system for operators linked with existing databases, which raises the rating of the financial structure adding to the convenience and professionalism of customer service;
- effective marketing. Unlike other types of communications (except for "live" communication), direct telephone communication immediately identifies the customer's response to a commercial offer. The work of the call-center gives financial institutions the opportunity to adapt their work

as much as possible to the needs of the clients and makes adjustments to their marketing policies;

- reduction of maintenance costs due to automation. The technology IVR (Interactive Language Interaction System) provides the ability to automate the provision of standard reference information (the client receives the necessary information using the keyboard of his phone);
- increase of efficiency of operators. Due to the availability of real-time tracking agents, detailed statistics of their work over a certain period of time (day, week, etc.), their discipline improves.

In the course of the research we came to the conclusion that for the marketing support of the factoring institution, the definition of the goals of direct marketing, their reality and adequacy in the concrete situation becomes important. Such goals can be divided into two groups [4, p. 212]:

- qualitative (those that change the structure of the business portfolio of the company and client base, contribute to achieving the recognition of the company in the market, branding, etc.);
- quantitative (those that increase the volume of services provided, ensure customer loyalty, diversify the line of services).

The subjects of factoring are interested in such sales technology that can replace clients' visits, preparation of potential clients for the agent's visit and conclusion

of the contract. Direct marketing can simultaneously send hundreds of thousands of “letter agents” and send them repeatedly for as long as necessary.

It should be noted that the first step in attracting new customers is to study their latent needs and market, which allows the company to determine the financial capabilities of the consumer, the level of competition and market segments in which it is expedient to work. It is worth knowing that the “conquest” of new clients does not yield quick results, and efficiency will initially be smaller than using the existing client base.

Experience shows that the conclusion of new contracts for providers of factoring services for new offers provided to existing customers is 2-15%, and for proposals for potential clients — 0.5-3% of their number. When conducting the DM campaign, it is necessary to constantly analyze the number of returning responses, appointments, as well as the ratio of planned and real costs, to compare target goals and results. It gives opportunity to evaluate both the effectiveness of the DM campaign and to identify the causes of its failure.

An important factor in the success of any DM-campaign is a well-formulated commercial offer. The client should see that it is designed specifically for it, including the terms of service, taking into account the specifics, profile as well as the dynamics of payments of a particular company, its problems and needs. All the required customer information must be in the financial institution database. Formation of such a database is a necessary stage of preparation for DM-campaign.

Here two phases of customer behavior during DM-events can be distinguished: the phase of active behavior; phase of passive behavior.

Phase of active behavior of the buyer. A newly arrived client will be more responsive to new service offerings than someone who has not been active for more than half a year. Therefore, such a client needs to be informed about all the new projects that may be useful to him. Proposals must be as targeted as possible.

Passive behavior of the buyer. In order not to lose customers who have not been active for a long time, it is necessary to carry out supporting DM actions. For example, to form a quarterly database of those clients whose term of contract has expired, to send information letters on the need to extend the contract or to communicate personally with them.

It should be noted that in direct marketing a weighty test is acquired. In the West, testing is an essential part of any DM campaign. Sometimes up to 30 tests are carried out — all possible variants of reaction of the target audience to one or other aspects of advertising are found out. Testing provides an opportunity not only to test the new proposal, to identify the motivation, schemes of promotion, but also to check the relevance and demand for the factoring service itself.

The role of direct marketing increases in situations where the company for some reason or other is forced to change the bank or insurance company. Therefore it is desirable to conduct non-one-time DM events, and to organize systematic periodic information about the activities of factoring organizations, in particular, about new services. The decision to send regular direct mail should be based on the receipt of new data about potential customers. Frequency of DM-actions should be clearly planned. The sharp increase in the volume of direct advertising, especially that of the bank, in contrast to the advertising of other factoring companies, can be perceived by customers as evidence of the deterioration of affairs, that is, shortages of depositors. Therefore, DM-measures need to be planned periodically (not more than once every 1.5-2 months).

Before starting to develop any customer loyalty program, you need to find out how satisfied customers are with the company. We emphasize that loyalty is based on a sense of satisfaction. Therefore, it is very important to determine how to measure the degree of customer satisfaction by a particular factoring service, and what influence it has on their loyalty. The assessment of customer satisfaction can be most fully carried out on the basis of customer surveys. Direct marketing provides opportunities for conducting confidential customer surveys (direct mail, telemarketing, testing, etc.).

The competitiveness of the factoring company achieving its strategic and current goals depends to a large extent on relationships with existing and potential priority clients, and, to a lesser extent, on the diversity of services [7]. Today, a significant number of Factors offer a standard set of services of approximately the same quality and level of management, which is personalized in the process of servicing a priority client in accordance with his or her needs. The difference in the activities of the Factors consists in offering the client more attractive terms of service (interest rates, tariffs, discounts, insurance policies, provision of a loan, etc.); operational solution of important issues for him; the ability to assure the client to use one or another service; willingness to help him in business.

That is why it is important to fulfill the following conditions in order to create competitive advantages for factoring companies: to develop relationships with each of the priority clients; maintain constant communication with the client; take part in the client's business through their services; develop tailor-made customer service schemes; to keep a constant correspondence with the client; to make commercial offers that take into account the specifics of the client's business; to form demand for services, demonstrating to the client the benefit of the offered service; to develop with the client long-term, trustful partnership relations.

It should be noted that only 10% of factoring companies in Ukraine are working with new

clients. At the turn of the 2014–2015 biennium, few of the participants in the non-banking factoring market worked with suppliers and debtors “from outside”: out of 20 Ukrainian factoring companies only two were found in the open access service [1]. So, based on the above, it is much cheaper to keep a customer than to attract a new one. Therefore, the main task of factoring companies, who aspire to save the client, is to ensure their needs.

Thus direct marketing, as an effective way of direct advertising, can serve as a reliable means of attracting new and retaining the regular customer factoring services. DM supports the image of factoring organizations, implements an individual approach to each client, establishes a fruitful dialogue with them and effective cooperation that facilitates implementation of the main factoring institutions.

Today, new marketing tools that provide the possibility of implementing advertising effectively and cost-effectively and promoting factoring services are co-marketing. It suggests that companies independently produce their goods (services), then combine their marketing systems for joint sale and / or under the general brand and for the joint expenses of partners. Integrated marketing is based on the study of the lateral needs of clients, the knowledge of their behavior and motives before making a decision, allows them to move on to long-term partnerships and increase the level of customer confidence.

Effective co-marketing tools are cross-partnership and cross-marketing. Cross-partnership in the financial services market is realized through the joint promotion of its services, for example, by a bank and by an insurance company (in one proposal: signing a factoring agreement — insuring the risks of non-payment). When using such an instrument, it is necessary to conduct a mini-survey in order to clarify the interest in the services of the company, to identify the opinion that is not satisfied and / or incomprehensible, the needs and wishes of different enterprises, etc.

The main cross-marketing tools are, for example, joint discount clubs for clients who receive discounts from cross-marketing partner companies; general promotion actions; general exhibition stands and advertising media; various joint cultural, public, cognitive, educational projects and events.

A new common marketing tool is dual branding, when two or more companies combine their efforts to promote services. Such an alliance enables them to use the positive reputation of a partner to increase the loyalty of your potential and existing customers, build a powerful advertising budget, show customers and partners that you are a trusted company cooperating with well-known firms.

It is important to note for application in the field of financial services is the development of a coalition loyalty program, the essence of which is to develop a “marketing pool” — for example, the cooperation of a

factoring company and an insurance firm or a bank with the gas station (e.g., by refueling the car at the gas station you receive services with reduced commission or some part of the services as a gift, and vice versa) or with the mobile operator. The peculiarity of such partnership relations is that the coalition operates in the same format — in promotion, in advertising, in the philosophy of business and thus allows to replenish the client base.

All of these common marketing tools differ from each other by the depth of marketing impact on customers and the degree of integration of partners.

Another modern kind of factoring is an electronic one [6]. It should be emphasized that “electronic business” is essentially one of the traditional business tools. “Electronic business” is a type of business in which “all forms of business relationships, including sales, marketing, financial analysis, payments, employee search, customer and partner support, are conducted on the Internet” [6]. E-business is a qualitatively new technology of work that allows the company to achieve competitive advantage by improving its customer service and optimizing business relationships with its partners.

E-business, like a traditional one, needs an integrated approach that includes planning and management supported by technology, processes and structure. In the case of e-business, the basic complexity of support depends on secure and reliable software and technology provision, networks, communication channels and the Internet. Most experts distinguish three components of e-business: Business to Customer (B2C) — a sector oriented to work with users of goods or services; Business to Business (B2B) — a sector focused on organizing work with partners in the production process; Customer to Customer (C2C) is the communication of users united to visit one website.

The global world is characterized by changes associated with the explosive development of information technology and telecommunications, and as a consequence — the globalization of business and the change in the nature of the interaction between the participants in the business process. We are approaching a “single information space” in which both information and delivery facilities will become personalized and accessible at any time from any point. An unprecedentedly high level of service, simple tools for communicating with a business partner or a client, the full “integration” of the business partner in all production cycles is what is needed today to build long-term and mutually beneficial relationships. If a few years ago, the main purpose of information technology (IT) was to facilitate business processes within the company, today, thanks to the Internet, IT is becoming more and more focused on the company’s customer, and various activities involve electronic data processing through the Internet as the main communication network.

The electronic business technology enables companies of the factoring to receive additional profits by increasing the speed and volume of sales as well as expanding geographical boundaries; lower the cost of sales by reducing spending on rent, handling telephone calls and advertising; improve customer service — ensure availability 24 hours a day, 7 days a week. At the same time, e-business requires: rapid adaptation of technologies in line with rapidly changing market requirements; ensuring compliance with data rates, which sometimes vary in order of magnitude; reducing the cost of programming in the Internet environment and administering servers. According to experts, the transition to an electronic way of doing business is one of the leading and powerful trends in modern banking [6].

In a globalized economy, e-factoring becomes a widespread undertaking. Electronic factoring is a system that allows you to translate the document flow between a client and a factoring company into an electronic form. The “Electronic Factoring” being the unique product enables the client to receive any factoring services, including financing and protection against credit risks, based on electronic copies of primary documents containing the necessary electronic-digital signatures [2].

All participants in the electronic exchange of documents receive equal opportunities regardless of their distance from each other. One of the key points contributing to the introduction and use of electronic factoring operations is the efficiency of obtaining such services ensured by the use of modern information technologies. Many foreign factoring companies, with the aim of simplifying and accelerating the provision of factoring services, serve their clients through an electronic office.

The main advantage of e-factoring is the efficiency and the ability to access information on any computer using the usual browser. Security is guaranteed by the use of SSL protocol for data transmission. The e-office provides a detailed description of the company’s factoring services. The clients of the company have an opportunity to send an electronic application form for the purchase of the necessary factoring services package and to sign the electronic document. In its e-office, the company can also host an archive of Internet conferences with leading specialists and executives of the financial corporation. The experience of the first international factoring association International Factors Group (IFG) can serve as an example of the successful use of information technology in providing factoring services in the international market.

Within the framework of this association, a unique electronic information transfer system between factoring companies (IFEX change) was developed. It is used to quickly assess the creditworthiness of debtors worldwide, to establish credit limits and monitor the state of supply and payment discipline of customers. This system allows factoring companies to make decisions

on providing factoring services in a short time, while accurately calculating and assessing the risks and benefits of both the supplier and the Factor itself.

A positive example of using e-factoring in developing countries is the Mexican Development Bank Nafin (Nacional Financiera). A factoring program is integrated into the e-government model adopted by the Mexican authorities to improve the efficiency of government agencies. This bank is working on a program called “Manufacturing Chains”, creating “chains” between “big buyers” and small suppliers. “Big buyers” are large companies with low credit risk. Suppliers are the small, more risky firms that have limited access to bank financing. The result of the program implementation was the growth of the bank’s share in the Mexican factoring market from 2% in 2001 to 60% in 2004.

Let us consider the technology of the Bank’s department of factoring operations in electronic mode [4, p.221]:

1. On the fact of supplying the goods by the supplier and receiving the invoice by the buyer, the latter places on the Bank’s website a “transferable monetary document” for an amount equal to the amount of claims that are deductible, for example, 100% of the amount of delivery.

2. After that, the supplier enters the page of the buyer on the Bank’s website and chooses the delivery, the claims that are set aside.

3. After selecting the supply, a list of lenders is provided who are in relationship with the supplier and buyer and are ready to purchase the right claim. Their commissions are indicated next to them.

4. For the redemption of the claim right, the vendor shall select the Factor from the list and the amount of claim right deducted, minus the commission, shall be transferred to the supplier’s account.

5. On the date of payment of the invoice, the supplier pays for the Factor directly.

Thus, not only the customer relationship with one Factor is set up — the client is given access to the full list of Factors, with an instant review of the commission they charge for the services. With this technology, all transactions in the bank system can be carried out within 3 hours, and money will be paid to the account of the supplier by the end of the working day, providing them with instant liquidity.

In the process of research, we identified the following advantages of electronic systems for factoring in the management of accounts [4, p.221]:

- replacement of physical document circulation by electronic;
- reducing the processing time of documents / transactions;
- reduction of administrative expenses;
- security, guaranteed by electronic signature;
- management of finances and movement of funds on accounts, without leaving the office;

- request for a limit on clients and checking the balance of the limit in the on-line mode;
- independent review of balances on accounts, information on payment of invoiced invoices, collection of accounts receivable — without the need to contact the bank and invite extracts. Access from anywhere in the world via the Internet is guaranteed;
- the availability for printing of any forms required for factoring operations;
- independent formation of extracts from the movement of money on the account;
- access to the statistics of transactions at any time and for any period.

In Ukraine, for today, electronic factoring is in the early stages of development. Among the main reasons that hinder the development of e-factoring are: imperfect legislative regulation; lack of funds from banks for the implementation of modern technologies of factoring services; lack of a unified information system on solvency of Ukrainian enterprises and their interaction with credit organizations, etc. The development of e-factoring in Ukraine will allow both to improve the quality of factoring services delivery, and will contribute to expanding the client base of banks — Factors, which, in turn, will bring additional benefits both for economic entities and for the economy of the country as a whole. In addition, e-factoring is able to integrate all organizational structures of the factoring institute and promote its development and efficiency of operation.

CONCLUSIONS AND PERSPECTIVES OF FURTHER RESEARCH

We propose the concept of marketing support for the development of the factoring institution, the goals

of which are derived from the Strategy for Reforming the State Regulation of Non-banking Financial Services Markets for 2015–2020. The provisions are based on the marketing strategies of the subjects of the factoring institution, on previous experience with clients and the identification of their latent needs.

It has been shown that the main modern marketing concepts that promote the implementation of the main factoring institutions are direct marketing, e-marketing and co-marketing.

Direct marketing, as an effective way of direct advertising, has been proven to be a reliable means of attracting new and retaining the regular clients of factoring services, supporting the image of factoring organizations, implementing an individual approach to each client, and establishing cooperation with it.

The new marketing tools, offered to promote factoring services are the synergy of common marketing tools, such as cross-marketing, dual branding and a coalition loyalty program. The advantages of these tools are: the synergistic effect obtained through the partnership of two brands, savings on advertising costs, the formation of a positive reputation through partnerships, expansion of the client base and target audience exposed to marketing influence.

To further promising areas of research in the conditions of globalization of the economy, it is expedient to include the study of such a problem as organizational conditions for the development of e-marketing. As an element of e-marketing, there is a new type of service — electronic factoring, which allows to improve the quality of factoring services, to expand the client base as well as to promote the unification of all organizational structures of the institution of factoring, development and efficiency of its functioning.

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МАРКЕТИНГОВА ПІДТРИМКА ФАКТОРИНГУ ЯК ЕКОНОМІЧНОГО ІНСТИТУТУ

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Анотація. У статті розглянуто маркетингову підтримку факторингу як економічного інституту. Запропоновано концепцію маркетингової підтримки розвитку інституту факторингу, цілі якої випливають із Стратегії реформування державного регулювання ринків небанківських фінансових послуг на 2015-2020 рр., а положення спираються на маркетингові стратегії суб'єктів інституту факторингу, попередній досвід роботи із клієнтами та виявлення їх латентних потреб.

Суб'єкти інституту факторингу здатні сприяти зазначеним в Стратегії цілям та завданням, дозволяючи підприємствам оптимізувати свою роботу із дебіторами та надавати якісні факторингові послуги. Саме для просування своїх послуг суб'єктам інституту факторингу необхідно застосовувати нові та прогресивні концепції маркетингу, такі як прямий маркетинг (директ-маркетинг), е-маркетинг та со-маркетинг. Директ-маркетинг, як ефективний спосіб прямої реклами, може слугувати надійним засобом для залучення нових та утримання постійних клієнтів факторингових послуг, підтримки іміджу факторингових організацій, здійснення індивідуального підходу до кожного клієнта, встановлення з ним співробітництва.

Новими маркетинговими інструментами, які пропонується застосовувати для просування факторингових послуг, є інструменти спільного маркетингу, а саме: крос-маркетинг, подвійний брендинг та коаліційна програма лояльності. Перевагами даних інструментів є: синергетичний ефект, який можна отримати за рахунок партнерства двох брендів, економія на рекламних витратах, формування позитивної репутації через партнерські відносини, розширення клієнтської бази та цільової аудиторії, що піддається маркетинговому впливу. Показано, що в умовах глобалізаційної економіки широкого впровадження набуває електронний факторинг — «е-факторинг». Розвиток е-факторингу в Україні дозволить як підвищити якість надання факторингових послуг, так і буде сприяти розширенню клієнтської бази у банків — Факторів, що, в свою чергу, принесе додаткові вигоди як для суб'єктів господарювання, так і для економіки країни в цілому. Крім того е-факторинг здатний об'єднати всі організаційні структури інституту факторингу і сприяти його розвитку й ефективності функціонування.

Ключові слова: факторинг, маркетинг, прямий маркетинг, е-маркетинг, со-маркетинг, ринок факторингу, факторингові послуги.

МАРКЕТИНГОВАЯ ПОДДЕРЖКА ФАКТОРИНГА КАК ЭКОНОМИЧЕСКОГО ИНСТИТУТА

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Аннотация. В статье рассматривается маркетинговая поддержка факторинга как экономического института. Предложена концепция маркетинговой поддержки развития института факторинга, цели которой определяются Стратегией реформирования государственного регулирования рынков небанковских финансовых услуг на 2015-2020 гг., а положения оперируются на маркетинговые стратегии субъектов института факторинга, предыдущий опыт работы с клиентами и определения латентных потребностей. Субъекты института факторинга могут выполнять определенные в этой Стратегии цели и задачи, позволяя предприятиям оптимизировать свою работу с дебиторами и предоставлять качественные факторинговые услуги. Поэтому для продвижения своих услуг субъектам института факторинга необходимо

применять новые и прогрессивные концепции маркетинга, таких как прямой маркетинг, e-маркетинг та со-маркетинг. Директ-маркетинг, как эффективный способ прямой рекламы, может служить надежным средством для привлечения новых и удержания постоянных клиентов факторинговых услуг, поддержки имиджу факторинговых организаций, осуществления индивидуального подхода к каждому клиенту, сотрудничества с ним.

Новыми маркетинговыми инструментами, которые предлагаются к использованию для продвижения факторинговых услуг, являются инструменты совместного маркетинга, а именно: кросс-маркетинг, двойной брендинг и коалиционная программа лояльности. Преимуществами данных инструментов являются: синергетический эффект, который можно получить за счёт партнёрства двух брендов, экономия на рекламных затратах, формирование позитивной репутации через партнёрские отношения, расширение клиентской базы и целевой аудитории, которая поддаётся маркетинговому влиянию. Показано, что в условиях глобальной экономики широкого внедрения требует электронный факторинг. Развитие электронного факторинга в Украине позволит не только повысить качество факторинговых услуг, но и расширить клиентскую базу банков-Факторов, что, в свою очередь, принесёт дополнительные выгоды как для субъектов хозяйствования, так и для экономики страны в целом. Кроме этого, электронный факторинг способен объединить все организационные структуры института факторинга, обеспечить его развитие и эффективность функционирования.

Ключевый слова: факторинг; маркетинг; прямой маркетинг; e-маркетинг; со-маркетинг; рынок факторинга; факторинговые услуги.