

INTEGRATED MARKETING STRATEGIES IN BOOSTING THE CUSTOMER EXPERIENCE: AN APPROACH TO THE SERVICES INDUSTRY

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Abstract

This article aims to explore the influence of Integrated Marketing Strategy (IMS) in improving customer experience in the context of the financial services industry. It involves a review of the literature on integrated marketing strategies and customer experience, in the financial service industry context, which can lead to an in-depth understanding of the impact of IMS on enhancing customer experience. IMS helps deliver brand messages consistently across different channels, encourages higher customer engagement, and creates more personal and relevant interactions with customers. Moreover, in the context of financial services, IMS can also help build customer confidence, which is critical in this industry. However, the study also emphasizes that the success of IMS in improving customer experience requires a deep understanding of customers and technology investments to analyze customer data.

Keyword: Strategy, Integrated Marketing, Customer, Financial Services Industry.

Introduction

Corporate finance is the financial field that deals with financing decisions, capital structure, and investment decisions taken by corporate organizations. This field focuses on increasing the value of a company by making strategic management decisions. (Sitinjak et al., 2023).

Corporate finance covers various aspects, including; Financial Planning, Investment, Working Capital Management, Risk Management and Capital Structure and Financing. All of these aspects help companies evaluate both financial opportunities and threats as well as develop effective strategies to maximize value for shareholders. (Sitinjak et al., 2023). In the context of the financial services industry, a strong understanding of these principles is essential, given that companies in this sector often

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act as providers of funds, investors, or facilitators of financial transactions for individuals or other companies (Krämer-Eis, H., & Croce, A. 2023).

In a highly competitive financial services industry, companies must constantly look for innovative ways to differentiate themselves from competitors and retain customers. (Benedict, N. 2023). The financial services industry is a sector that manages money and covers a wide range of dealing with money management. These sectors include banks, insurance, credit and loans, trust funds, and companies that deal with money transactions and investment. The financial service industry is the backbone of the economy, helping in the creation of wealth and economic growth. In addition, the industry also plays an important role in protecting assets and contributing to the well-being of individuals and companies (Krämer-Eis, H., & Croce, A. 2023). One of the key elements for achieving such a goal is through marketing strategies.

Marketing strategies are comprehensive approaches used by to reach customers, promote their products or services, and increase sales (Aripin et al., 2024). These strategies include identifying target markets, defining unique value propositions, and implementing effective marketing campaigns. Every business should develop a unique marketing strategy that is tailored to its products, target customers, and long-term goals. It's important because a competitive market requires smart and effective communication to attract and retain customers. (Nasution et al., 2024).

A marketing strategy is a plan designed by a company or individual to their specific marketing goals. It is a comprehensive plan that includes market research, target market identification, the development of unique value propositions, and tactical planning to implement strategies. (Nasution et al., 2024).

Marketing strategies not only help companies reach the right customers and sales goals, but also help in understanding the strengths and weaknesses of various approaches. This analysis is then used to design and implement the necessary changes in marketing strategies and tactics (Zaki et al., 2024). Marketing strategies also involve a number of tactics and tools, ranging from determining the product or service to be offered, pricing, the place of sale and distribution, to the way to promote a product or a service. (Zaki et al., 2024). Choosing the right marketing strategy is the key to success for any business. The strategy must be flexible enough to adapt to market changes, but also consistent enough to direct all marketing efforts towards the same goal. That's why it's important for any business to understand the basic concepts of marketing strategies and how to use them effectively. (Arce et al., 2024).

So with that, an effective integrated marketing strategy, which not only supports the acquisition of new customers but also promotes customer retention through improved customer experience. Given that positive customer experiences are often correlated with increased loyalty and trust, companies in the financial sector are increasingly aware of the importance of embracing a holistic approach in marketing.

An integrated marketing strategy that includes a combination of various communication channels and customer touchpoints, both offline and online, aims to deliver a consistent and relevant brand message. However, implementing such strategies presents substantial challenges, in relation to inter-departmental coordination, data utilization, and the use of advanced technology. (Daoud et al., 2024).

However, to implement an integrated marketing strategy does have a number of challenges that are not always easy to overcome. Therefore, to overcome these challenges requires careful planning, efficient inter-departmental communication, flexibility to adapt to market trends and consumer behaviour, and a willingness and ability to continuously integrate the latest technologies into marketing strategies. (Daoud et al., 2024; Govindan, K. 2024).

Thus, this study discusses how integrated marketing strategies can be applied in the financial services industry to improve customer experience, as well as the impact of implementing such strategies on customer loyalty and satisfaction.

Research Method

The research method used in this research is literature. The method of literature research is to find references to other research from various reliable sources (Campbell, 2014; Boddy, 2016). There are several methods that can be done when doing literary research, one of which is keyword search. Literary research can also be done using descriptive analytical methods, i.e. by collecting, identifying, compiling, and analyzing the various data found. (Christensen et al., 2011; Lancaster, 2007; Gliner et al., 2011).

In literary research, researchers also carry out a number of activities such as collecting library data, reading and recording, and managing research materials. This research involves the collection of a number of books, journals, or articles related to the problem and purpose of the research. (Bahn & Weatherill, 2013; Mayer, 2015; Oun & Bach, 2014).

Result and Discussion

Integrated Marketing Strategy Concept

Marketing strategy is a comprehensive approach designed to a company's goals by creating a sustained competitive advantage through the market (Obadia, C., & Vida, I. 2024). In general, these strategies involve planning and setting marketing goals, as well as developing effective tactics and resource allocation to those goals. (Govindan, K. 2024).

Meanwhile, Integrated Marketing Strategy is a holistic approach in marketing that coordinates various promotional methods and communication channels to deliver a coherent and customer-centred message to the audience. This approach aims to ensure that all forms of communication, advertising, sales, promotions, and publicity are effectively combined to deliver consistent and comprehensive messages to

customers. Advantages of this strategy include improved marketing effectiveness, improved customer experience, and increased marketing ROI (Return on Investment) (Rashkova et al., 2023).

The main component of an Integrated Marketing Strategy consists of; 1) Coherence: All promotional activities must be consistent in communicating the core messages and values of the company. 2) Continuity: Marketing must be run continuously on all platforms to build and maintain brand awareness. 3) Vertical and Horizontal Integration: Integration involves the coordination of marketing strategies in all departments within a company (vertical) and through all marketing and communication channels. (horizontal). 4) Internal Communication: Ensure that all members of the organization understand and support marketing strategies. 5) Using Data and Analysis: Using customer data and market insights to guide strategic and operational decisions (Rashkova et al., 2023; Al-Azzam et al., 2024). Benefits of Integrated Marketing Strategies include; 1) Message Consistency: Strengthening brand recognition and customer confidence. 2) Cost Efficiency: Avoiding waste of resources in fragmented marketing efforts. 3) Better Customer Experience: Cohesive message delivery helps build stronger relationships with customers. 5) Competitive advantage: Ability to stand out in dense and competitive markets. (Al-Azzam et al., 2024; Liem, A. G., & Arief, N. N. 2023).

Implementing integrated marketing strategies requires careful planning, cross-departmental coordination, and the use of technologies and platforms that enable real-time data tracking and analysis. Success depends on an in-depth understanding of the target audience, the ability to adapt messages across channels, and commitment to testing and optimizing campaigns continuously. (Liem, A. G., & Arief, N. N. 2023).

Marketing Models and Strategies in the Financial Services Industry

A marketing strategy model is the approach taken by a company to its marketing goals. Some marketing strategy definitions from experts are as follows: Marketing strategy is defined by Philip Kotler as a marketing mindset that is used to marketing goals by including detailed strategy on target markets, positioning, marketing mix, and budget for marketing. (Kotler, P. 2012).

According to Tjiptono, a marketing strategy is a basic tool designed or planned to a company's goals by developing a sustainable competitive advantage through the market. (Tjiptono, F. 2011).

Marketing strategy can also be defined as an attempt to market and present a product or service to the public, with well-designed plans and tactics to increase sales volumes.

Roger Bennett defines marketing strategy as the process of planning and executing pricing, promotion, and product distribution strategies. Thus, there will be a satisfactory exchange between buyers and. (Bennett, R. 2007).

The financial services industry is a sector of the economy that consists of companies and institutions that operate in money management and offer a variety of financial products. The industry covers a wide range of including banks, credit card companies, insurance, investment companies, stock markets, and brokers. In addition, the industry continues to adapt to changes and technological advances as well as regulations in force.

Marketing models and strategies in the financial services industry range from the processing and analysis of customer data held by institutions to more conventional methods such as advertising in the media, locations and customer relationships. (Buhl et al., 2021).

Commonly used strategy models: 1) Digital Marketing: SEO (Search Engine Optimization): In this all-digital world, having a website that is ranked high in search results is crucial. Strong SEO can bring organic traffic and attract new prospects. Social Media Marketing: Useful to gain brand awareness and create interaction with customers. Instagram, Facebook, LinkedIn and Twitter are effective ways to socialize products and services. Content Marketing: The financial industry is a complex and often confusing area for many people. Therefore, financial institutions must share high-quality, informative content to help customers make the right decisions. 2) Offline marketing. Event marketing: Holding seminars or workshops and inviting people to discuss a particular topic can be an effective way to build relationships with customers and attract new prospects. Billboard and Print Ads: Despite digitization, offline marketing like billboards and print ads are still quite relevant, especially in areas where internet access is still limited. 3) Personalization. With technology nowadays, it is very possible for financial institutions to know the interests and needs of each customer. Hence, personalization becomes a very important aspect, with appropriate advertising, emails and user experiences that can be customized. 4) Customer Relationship: The financial industry is a highly service-oriented industry, therefore, having a good relationship with customers is very important. Focus on interaction and effective communication can make a difference. 5) AI Technology and Chatbots: Many financial institutions today use AI technology and chatbots to provide 24/7 customer service and shorten response times. 6) Loyalty and Rewards Programs: Making loyalty and rewards programs can encourage customers to become more loyal and frequently use financial institution products or services (Buhl et al., 2021; Farquhar, J., & Meidan, A. 2017; Ehrlich, E., & Fanelli, D. 2012).

All of these models and strategies must of course be implemented taking into account the business objectives, target markets, and their uniqueness in order to be effective. Therefore, marketing strategies must be constantly updated and adapted to market dynamics.

Technology and Innovation in Financial Services Marketing

In the financial services industry, the use of technology and innovation has revolutionized the way companies market their products. (Bos et al., 2013).

Key examples of technologies and innovations used in financial services marketing: 1) Data Analytics and Big Data. Financial companies use data analytics to understand customer behavior and create more effective marketing strategies. Big data allows marketers to do more accurate market segmentation and personalize offers to customers. 2) Artificial Intelligence (AI) and Machine Learning. AI and machine learning provide the ability to predict customer needs and make recommendations accordingly. These include service personalization, automation of customer interaction, and optimization of engagement strategies through chatbots and virtual assistants. 3) Location-Based Marketing. Location-based marketing uses technologies such as GPS and geofencing to deliver advertisements or promotions to customers based on their real geographical location. It's very effective in attracting customers to a physical branch or an ATM. 4) Blockchain. Blockchain enables greater security and transparency in transactions. Although not directly related to marketing, the increased confidence and efficiency provided by the blockchain can be a strong marketing point. 5) Social media platforms and influencer marketing. Social media enables financial institutions to reach and engage with customers directly. Influencer marketing can expand reach and increase brand confidence through recommendations from trusted figures. Nowadays, a lot of financial transactions are done through mobile devices. Marketing through mobile applications, like push notifications or in-app marketing, is an effective way to reach customers. 7) Augmented reality (AR) and virtual reality (VR). Some financial institutions experiment with AR and VR to provide more immersive experiences to customers, such as virtual tours of properties or simulations of financial services. 8) Video Marketing. Video has become one of the most effective forms of content to explain complex financial products in a simpler way that can enhance customer engagement and understanding. Marketing automation uses software to perform routine marketing tasks, such as running email campaigns, social media, and other advertising campaigns automatically based on customer behavior. 10) Ecosystem API. Opening the platform through the API enables the consolidation of financial services with fintech services. This enables companies to create an integrated service ecosystem that provides added value to customers (Bos et al., 2013; Fasnacht, D., & Fasnatt, D. 2018; Costanzo et al, 2003) These technologies and innovations not only enable financial services agencies to offer better and more relevant products to their customers, but also provide a more smooth and personalized customer experience that in turn can increase customer loyalty and satisfaction.

Integrated Marketing Strategy Relationship with Customer Experience

Integrated Marketing Strategy (IMS) is an approach that involves coordinating different messages and channels of communication to convince customers about the value of a product or service. Basically, this strategy aims to create a consistent and effective customer experience. (Tsai, S. P. 2005).

Customer Experience (CX) is how a customer feels their interaction with a brand. It covers every point of contact from the first interaction to the end, and goes beyond just the product or service itself. (Homburg et al., 2017).

Here are some ways in which integrated marketing strategies can affect customer experience: 1) Message Consistency. IMS ensures that the same message and branding is delivered across all marketing channels. It creates a cohesive and consistent brand image that can strengthen customer-to-brand relationships and enhance trust and loyalty. 2) Personalization. IMS can also involve personalizing marketing messages based on individual customer preferences and behavior. Personalizing can improve the relevance and effectiveness of marketing communications, leading to a better customer experience. 3) Better interaction. By using channels and platform choices that customers prefer, IMS can enhance engagement and interaction with customers. Better interaction can increase customer satisfaction and retain them in the long term. 4) Focus on Customers. IMS covers a deep understanding of customers and their needs. Therefore, marketers can deliver more relevant messages and help products or services to meet customer needs, which ultimately results in a better experience. 5) Reduce disruption and communication failure. By coordinating all marketing channels, IMS can help companies avoid over-delivery or contradictory messages that can spoil customer experience (Tsai, S. P. 2005; Peppers, D., & Rogers, M. 2016; Nuseir et al., 2023) Therefore, integrated marketing strategies have a direct and strong relationship with customer experience. IMS enables to understand, meet, and exceed customer expectations, thus creating impressive experiences and leading to long-term customer loyalty.

Implementing Integrated Marketing Strategies in the Financial Services Industry

In the financial services industry, implementing an integrated marketing strategy (IMS) requires coordination between various marketing channels and techniques to create a sustainable and cohesive customer experience (Akroush, M. N. A. 2003). Objective formulation: Set marketing goals that are specific, measurable, achievable, relevant, and long-term (SMART). 2) Core message development. Value proposition: Articulates a unique value proposition that separates a product or service from a competitor. Message Consistency: Ensures that the core messages processed are consistent across all channels of communication. 3) Coordination of Marketing Channels. Omnichannel Marketing: Integrates online and offline channels to complement each other and improve efficiency. Customer Journey Mapping: Analyses

customer travel and determines key touch points to deliver effective marketing messages. 4) Technology and Data Analysis. Data Usage: Collect and analyze customer data to understand their preferences and behavior. Marketing Technology: Using CRM, marketing automation, and AI to personalize communication and track campaign performance. 5) Content and Creative. Card Design: Developing an attractive creative asset that speaks to the target market. Content Marketing: Create and distribute content that educates and empowers customers about financial products. 6) Digital marketing. SEO and SEM: Increase online visibility through search engine optimization and search engine marketing. Social Media: Manage social media campaigns that target and interact directly with customers. 7) Customer involvement. Loyalty Program: Design a loyalty program to encourage customer retention. Customer Service: Providing outstanding customer service as part of your marketing strategy. 8) Compliance and Ethics. Compliance Regulations: Ensure all marketing tactics comply with laws and financial regulations. Honest communication: Maintain honesty and transparency in all marketing messages. 9) Measurement and Adjustment. KPIs: Set and monitor key performance metrics. Feedback Loop: Adjust strategy based on customer feedback and performance analysis results. 10) Internal integration. Cross-Departmental Collaboration: Ensure product, sales, customer service, and marketing teams work closely together. Training and Communication: Educate staff about brand messages and marketing strategies to ensure consistent delivery (Akroush, M. N. A. 2003; Šeric et al., 2015; Timofeeva et al. 2016).

Implementing integrated marketing strategies in the financial services industry requires close cooperation between departments, the use of advanced technology, and a consistent focus on customer experience. When well implemented, IMS can strengthen brand reputation, increase customer satisfaction, and lead to sustained business growth.

Impact of Integrated Marketing Strategies on Customer Experience and Loyalty

Integrated marketing strategy (IMS) has been a key factor in delivering excellent customer experience (CX) and building customer loyalty (Mascarenhas et al., 2006).

The impact of IMS on customer experience and loyalty can be described as follows: 1) Consistency: IMS delivers a uniform message and brand through various channels. It creates consistent experiences and predictability for customers, which tends to increase customer satisfaction and confidence. 2) Relevance: Personalization carried out in IMS ensures communication relevant to customer needs and preferences. 3) Engagement: IMS promotes engagement through channels that are tailored to customer habits and preferences. High customer engagement can add value to their experience and make them feel appreciated by the brand. 4) Seamless Experience: Omnichannel marketing implemented as part of IMS enables customers to interact with a brand through their chosen channel, without interruption, creating a smooth

customer journey. 5) Customer education: Through informative content, IMS educates customers, helping them in making better-informed decisions and feeling more confident about their choices (Mascarenhas et al., 2006; Brun et al., 2017; Fitriana et al., 2017).

Impact on customer loyalty includes; 1) Trust: Consistent communication and predictability in brand messaging helps build trust. 2) Recurrent satisfaction: Recurring positive experiences tend to strengthen customer confidence in a brand, increasing their satisfaction, which directly affects loyalty. 3) Emotional Connection: Integrated strategies often tap customer emotions, creating deeper connections that can lead to stronger loyalty. Customers tend to be loyal to brands that they feel have shared value and positive emotions. 4) Retention and Word-of-Mouth: Customers who have positive and consistent experiences are more likely to be brand supporters, share their experiences with others, and bring new customer references while remaining loyal. 5) Loyalty Programs: IMS can include loyalty programs designed to recognize and reward loyal customers. It creates an incentive for customers to keep interacting with brands and become advocates. 6) Feedback and Recovery: Responding to customer feedback and fast fixing issues is an important part of IMS. This responsiveness can strengthen customer trust and loyalty by showing brands that care about their needs (Urdea, A. M., & Constantin, C. P. 2021; Quach et al., 2022).

IMS summarizes principles ranging from coordinating marketing messages to using data to create accurate customer profiles and enabling companies to interact with customers in a more personal and relevant way. Companies that successfully implement integrated marketing strategies typically enjoy a stronger and more lasting relationship with their customers.

Conclusion

Integrated Marketing Strategy (IMS) can have a significant impact in improving customer experience, in the financial services industry. Through a consistent and coordinated approach to delivering brand messages through various channels, financial services companies can provide a smooth and personalized experience for their customers. IMS facilitates higher engagement, as it allows companies to communicate with customers through the channeling they prefer. In addition, through personalization and content relevance, IMS can create valuable interactions that can enhance customer satisfaction and trust. This trust is vital in the financial services industry, where customer trust and security is everything. By providing customers with a consistent positive experience, it can help in building and strengthening that trust.

However, for success, IMS requires a deep understanding of customers and invests in technology to collect and analyze customer data. By understanding customer needs and preferences, companies can personalize their communications and services to provide a better experience.

In the context of the financial services industry, IMS can also include customer education about financial services and products, which not only helps customers make better decisions, but also describes companies as a reliable source of information.

Therefore, the use of Integrated Marketing Strategies can be an important factor in creating a positive customer experience and building loyalty in the financial services industry, and can be the key to long-term customer growth and retention in a highly competitive environment.

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