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## **LEADGENERATION AS A PART OF THE CUSTOMER ORIENTATION OF A BANK**

*The essence, attributes and approaches for implementation of client-oriented approach at banking institutions were examined. The state of client orientation of Ukrainian banks was investigated and main tendencies of its development were revealed. The essence of definition "banking lead generation" was determined, its meaning for bank client orientation achievement, phases and trends of its implementation have been substantiated.*

*Keywords:* client orientation, lead, banking lead generation, lead management, CRM-system, Internet Technologies (IT), Social Networks.

*Маслова Н. Лидогенерация как составляющая клиентоориентированности банка. Рассмотрена сущность, признаки и подходы к внедрению клиентоориентированного подхода в банковских учреждениях. Исследовано состояние клиентоориентированности банков Украины и выявленные основные тенденции ее развития. Определена сущность дефиниции "банковская лидогенерация", ее значение для достижения клиентоориентированности банка, обоснованы этапы и направления ее реализации.*

*Ключевые слова:* клиентоориентированность, лид, банковская лидогенерация, управление лидами, CRM-система, интернет-технологии, социальные сети.

**Background.** Today in banking activity all over the world the base of communication ideology is client orientation, that is caused by inability of commercial success achievement without creation of full value dialogue with clients. On the one hand the base of client-oriented approach contains processes of informing, searching, attracting, keeping and "growing" its own clients, on the other hand, monitoring and evaluation of their profitability, riskiness, prospects, that requires from bank substantial updating, and sometimes even important corrections in managing system.

Taking into consideration modern powerful development of information technologies and absence of scientific approaches to putting the process of bank client generation on new quality level, special actuality acquires the issue of finding tools for forming bank client constant stream thought gradual transformation of interested individuals into real consumers of banking services.

**Analysis of latest publications.** Necessity of creation the adjusted bank intercommunication system with existing and potential clients was viewed as key factor in building client-oriented approach in many scientific works. Managing of banking client base on segmentation studied by:

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N. Chyzhiv [1], V. Fedirko [2], V. Shymkovych, V. Vykulov; implementation of CMR-technologies in a banking sphere – E. Soldatova [3], A. Kozhyrev, S. Kubiv, M. Romanova, O. Khrystophorova [4]; developing methods of evaluating clients and analyzing bank client base – N. Shulga [5], D. Haidunko, I. Parasii-Vergunenko; separate aspects of implementation of client-oriented approach into banks – T. Leonovych [6], N. Maslova, E. Herasymova [7], E. Neretyna, E. Berdyna [8], I. Semencha [9], A. Chelenkov, T. Sonina [10]; development of approaches to formation of banking client-oriented products and technologies – L. Suhodoleva, A. Mudrak [11], A. Ehorov, O. Zverev, A. Nesterenko [12]. Also, the process of constant formation of stream of potential clients and their transformation into real banking clients wasn't clarified in scientific works that caused necessity of given research.

The purpose of this article is theoretical-practical grounding of the essence and meaning of lead generation process as obligatory part of client orientated banking.

**Results.** Theoretical studies of questions of company's client-orientation permitted to make a conclusion that this term, that shows a key place of client's interest in priority system of establishment and owners of business and helps to increase their loyalty and stability of client base.

Implementation of client-oriented approach is possible in terms of developing an effective client-oriented strategy, which is an aggregate of perspective goals and the most effective methods of reaching them, that enables to get competitive advantages by attracting the client into business processes of a bank and forming individual good's offers [10, p. 118]. Numeral researches proved that modern bank's efficiency straightly depends on a level of it's client-orientation that first of all is determined by the level of accordance of banking services offers to client demands [11], potential of growing and stability of their client base [2], developing client communication technologies [7], and also their capability to compete with other banking and nonbanking institutes on the financial services market.

Summarizing results of theoretical research [1–10] and basing on studying practical experience of foreign banking establishments enabled to determine, that major attributes of bank client-orientation are:

- availability of detailed market segmentation and methodologies for assessing the economic attractiveness of risks and the perspective of the bank's clients;
- development of bank's customer policy in general and it's segmentation considering major clients (or businesses);
- availability of monitoring methods and evaluating the quality of bank's client base, taking into account the development of key performance indicators, standards and "anxiety" indicators to manage it;

- implementation of the system of call-centers and self-service centers (with 24/7 schedule);
- full-scale introduction of CRM-system and its integration with call-centers;
- availability of personal manager system (including all-purpose) managers for corporate and personal service;
- elaborating quantitative and qualitative standards of banking service;
- realization of the variety of tools for remote communication with clients (phone, IVR, e-mail, regular mail, Skype, ICQ, Web-chat, SMS, fax, contact over social networks ect.);
- creating client-oriented products for mass and personal use and numerical range of additional products and services for their comfortable use;
- availability of a full range of remote services for clients ;
- implementation innovation programs and programs that let integrate banking services with other services of financial institutions and non-financial companies;
- cooperation with mass media and inform-consulting agencies, providers, creating groups in social networks;
- taking part and initiating informational and educational events for creation of financial literacy and consumer awareness about the features and benefits of banking services.

The domestic banking institutes started a systematic activity to implement a client-oriented approach only after financial crisis of 2008–2009, also, really significant "breakthrough" in this area have several systemic retail banks (about 8 %). It should be noted that these banks have implemented CRM-system [13], without which managers have no other modern tools for customer relationship management. Other banking institutes only declare an implementation of client-oriented approach, that mostly reflects on making some changes to a corporate culture. The most active banks in Ukraine that implement it are Pryvat Bank, Ukrsotsbank, Platynum Bank, Alfa Bank, PUMB, Delta Bank (*table 1*).

Thus, the domestic banking industry only begins the implementation of a client-oriented approach. This requires from them the unity of thought and action at all levels and awareness of depending of their strategic goals achievement on focusing activities on the interests and needs of customers.

Conducted theoretical study showed that a large number of researchers [2; 3; 6–8; 10; 12], which studied issues of customer-oriented bank mostly considered the creation of an information field to prospective clients and forming long-term relationships with existing customers (including their "life cycle" and usefulness to the bank). However, the bank's algorithm for phase of transformation of the interested person into a potential customer has almost never been studied in any research. Interest in this aspect of the bank was shown only now that was caused by the avalanche growth of information technology, because the work of identifying consumer needs

and desires is only possible with the development of information society and the use of modern information channels (Internet technologies, etc.). Thus, the basis for implementation of a client-oriented approach in the bank is a process of continuous client flow formation and converting them into actual customers of the bank, which in the practice of foreign companies is known as "leadgeneration".

Table 1

**Domestic banks that actively use client-oriented approach in 2013**

Banks	Presents of a manager		Presence in social networks	Availability of remote service	Innovations
	all-range	personal			
Pryvat-bank	–	✓	Facebook Vkontakte	Pryvat 24; Pryvat Mobile; LiqPay; SMS-banking; Cash mashines; Self-service terminals	QR-code; sale of tickets to football matches and package tours; Personal Processing Center providing cards – electronic passports for all clients
Platinum Bank	–	–	Facebook	"Platinum Click"; "Client-Bank"; "Internat Banking"	" Simple Card"; "iFOBS"; Vasriety of programs for loyal clients
Alfa Bank	–	✓	Facebook	"My Alfa-Bank"; Internet acquiring; Cash Machine operations; Contact centre	Internet acquiring; Team of "ambassadors"
UniCredit Bank	✓	✓	Facebook VKontakte Odnoklasniki.ru	Contact centre; Cash Machine operations; Internet Banking; SMS-Banking; Direct Debit; payments	Program of financial protection GAP (Guaranteed Asset Protection) Multibrand bonus card U-card
PUMB	–	✓	Facebook, VKontakte	"PIB-Mobile"; Internet-Banking; PC-Banking; tickers	Service package "ID-All in one"; tickers
Delta Bank	–	✓	Facebook, VKontakte	Contact centre Cash Machine operations; Internet Banking; SMS-Banking; Online-loans; payments	Creative site (money convector); Online-loans "Delta-loans"; Co-brand card Delta-Portmone.com

*Developed by the author to the research of domestic banks sites.*

Term lead (from Eng. Lead-aiming), comes from the West, where it denotes a contact for potential sale that contains the coordinates of the client [14]. In the Ukrainian language closest to "Lead" is the term "application", "hook", "aiming" and "interest".

Lead is an intermediate stage between an interested person and a customer of a company in the process of selling goods and services ("purchase funnel"). Concept Purchase Funnel, which describes the psychology of the consumer, was offered in 1898, it was developed by the American Attorney Elias St. Elmo Lewis. In 1926, William Townsend of Bond Salesmanship associated initial concept Purchase Funnel with a concept of AIDA (Awareness, Interest, Desire and Action). Since then, the "purchase funnel" has received many similar titles (Sales Pipeline, Sales Funnel, Customer Funnel, Marketing Funnel) and has become one of the basic and most brilliant metaphor of Marketing [15].

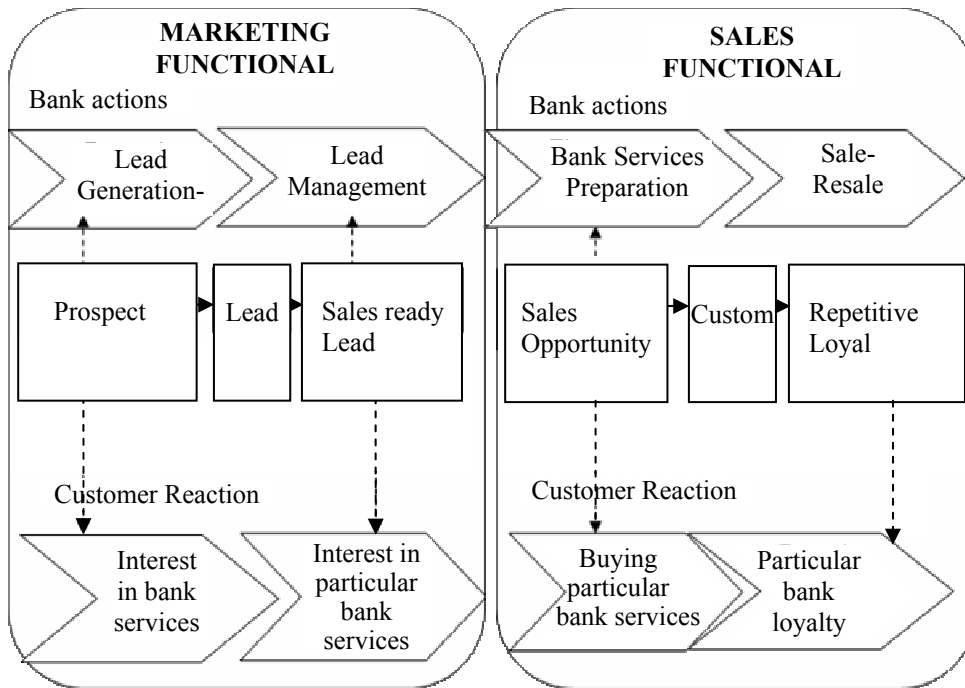
Therefore, lead in banking is considered to be a person who has expressed an interest in banking and left contact details (or the bank's website, or call-center worker, etc.) that is identified by the bank. The main value of Lead is that a person who only intends to take advantage of the services of the bank, through identification may already be included in the database of potential customers with a view to carrying out a thorough job of it "growing" to customers. From this perspective, bank client orientation turns to create the conditions for the formation of a continuous lead stream (generation) and management with a view to turning them into a real, and with time into loyal clients of a bank.

Given the specifics of banking, we can determine the definition of "bank lead generation" as a strategy for the use of different communication channels and customer support systems to generate predictable and identifiable stream of interested people (leads), ready to the process of buying bank services.

Implementation of customer-oriented management strategy – is not only a function of one single unit (lead management), but a basis for the transformation of all business processes and an integral part of corporate culture.

Lead generation process of a client-oriented bank process can be represented as follows (*figure*).

As can be seen from the figure, the lead generation cycle includes 4 important business processes: lead generation (marketing and branding programs to increase consumer interest), the lead management (lead classification, lead "growing", lead transfer to sales departments), training and sales (primary) of banking products, implementation of repeat sales (working with real clients to increase their loyalty and commitment to the bank). As a result of all phases of the process happens "evolution" of the interested person concerned into a loyal customer of the bank. Particularly "dangerous" is the stage of lead management, since imperfect job of keeping the bank almost ready to communicate potential customers is the reason for the shortfall of the projected "customer flow" of the bank.



**Figure. The process of lead generation of client-oriented bank**

*Developed by the author on the basis of conducted research.*

At present, at Western Marketing School lead generation technologies are widespread as they can significantly reduce the risks in sales, making them predictable. Demand from companies spawned offer among marketers and today abroad there is a large number of institutions generating leads both online and offline [14].

Despite the widespread use of these processes overseas online lead technology in Ukraine are just beginning their development. To date, there are few domestic companies that provide professional services for lead generation and sale online. Practical Application of lead generation technology in the activity of Russian banks has been going on for nearly 7 years, requiring a careful study of their experience by domestic banks.

Analysis of the Russian banking lead generation experience of the period of 2007–2012 [16] shows that if in the period 2007–2010 only banks and mortgage brokers ordered leads (in 2009–2011 they reduced their activity), in 2011 International Financial Organizations joined them. Lead suppliers are also expanding: in 2007–2010, the suppliers were only lead providers and credit operators, in 2011 partner networks joined them, and in 2012 – mortgage brokers. This is naturally reflected in the results: the dynamics of leads growth is pretty impressive – in 2007 there were only 0.6 million, in 2008 – 0.9 million (1.5 times more), in 2009 – 1.5 million (2.5 times more than in 2007), 2010 – 3.1 million (5.2 times), in 2011 – 5 million (8.3 times), and in 2012 the leads number reaches 10 million, almost 17 times more than in 2007.

Most suitable for the lead generation practice Russian experts define bank loan products. However, based on studies [15], compared with Russia, demand for loan products in Ukraine is 6 times less (1 million queries against 6 million requests in May 2013). Given that Russia's population is 3 times higher than in Ukraine (143 million people to 48 million people), the intensity of the domestic demand for loan products is by half lower. However, growth in the interest of domestic consumers in the current consumer finance is expected with the development of the Internet as a channel of credit sales.

The main lead generation channels in the web for bank Russian colleagues define:

- Lead providers (agencies and thematic platforms offering special promotional campaigns, paid per completed application for credit products in the customer's site);
- Loan brokers and operators (companies that collect applications for loans and sell them at the same time to several banks);
- Partner networks (intermediaries between small thematic platforms and lead customers who buy traffic from webmaster and resell it to the bank);
- Social networks and search engines [16].

Due to the lack of infrastructure in Ukraine of lead sales by professional agencies and intermediaries Financial Institutions paid attention recently to the organization of work with potential customers through social networks.

Today ways of communication of banks in social networks are rapidly becoming popular. The most popular among them are Facebook, Vkontakte, Twitter, and search engines and other services, including Google+, YouTube, Livejournal, LinkedIn, Foursquare, Slideshare and others. This method is quite effective in the current environment for raising awareness and establishing customer feedback from.

The results of the research activity of Ukrainian banks in social networks are presented in *table 2*.

The certain "breakthrough" in lead-generation technologies introduction in Ukraine was "Delta Credit" portal, which was created on the 21<sup>st</sup> of October 2013 by PJSC "Delta Bank", via it the range of the services for the partners was supplied within the credit cooperation frames in the internet-shops. 40 internet-shops of Ukraine have joined it, and the applications of the real and potential clients increase [18].

The effectiveness of the relationships creation with every potential client (lead) depends on the marketing strategy [19]. Taking into account the client-oriented approach there are certain differences in clients involvement work planning in the context of the lead-generation technologies implementation and the traditional methods of communication with the clients in a bank (*table 3*).

Table 2

**Results of the research of Ukrainian bank activities in social networks in 2013**

Bank	Social network, conference	Number of participants	Pattern of activity
Privat Bank	VKontakte	89248	Creation of 5 new groups, where the information exchange between the participants and on-line communication are realised; news layout about new bank products and so on
	Facebook	54414	On-line communication support, information layout about bank activity
	PrivatBank-Skype	Unstated	Realisation of the operative communication and on-line communication with bank specialists
UniCredit Bank	Facebook	6426	News layout about bank activity, video-reports of the events and routs; on-line communication support; bank products discussion
	VKontakte	179945	Groups creation, where the information exchange between the participants and on-line communication are realised, news layout about new bank products; providing the offers with valuable prizes drawing
	Odnoklasniki.ru	4756	News about bank events and routs, photo-, video-reports
PUMB	Facebook	28001	Official website, where there are the news about bank activity, services advertisement and videos of the outstanding events with the possibility of their discussion
	Twitter	6637	Placement of the financial online-guide, which informs about the main bank news, gives the financial advices and bank services information, makes the prizes drawing
Delta Bank	Facebook	28701	Highlighting the bank mission and business-plan, organisation of the discussion of the main news in the financial sphere, presentation of the bank events and routs photo-reports
	Twitter	192	On-line consultant, which is connected with the clients in 24/7 regime, creation of the official bank forum, where the most important bank events are discussed
Alfa Bank	Facebook	7224	The bank potential clients forum is made, new bank products information is represented
VTB	Facebook	4142	Providing the contests, special offers, discussion of the main events in the bank "life", presentation of the photo-reports about bank activity
VAB Bank	Facebook	3533	News about bank activity, events and routs video-reports; new bank products discussion

*Developed by the author according to the Prostobankir website data [17].*



As we can see from the table, for the realisation of the lead-generation technologies within the client-oriented approach frames a bank should use the whole technological opportunities range, divided into three main directions. So, in the process of realisation of the outbound marketing methods a bank attracts the audience attention, forms its image and brand awareness (brand). This task is in the best way solved with the help of the traditional marketing activity (advertisement in the mass media, outer adverts, direct mailout and large events and so on). The main task at this stage is not a sale, but interest formation to the bank as to the reliable and well-known establishment.

*Table 3*

**The most effective offered lead-generation technologies in the bank activity**

Directions	Methods, tactics
Outbound marketing (outbound)	Public-relations events (bank popularization in Mass Media, sponsorship, patronage, charity etc.). Branding. Advert companies – outer and context advertisement, E-mails. Event-marketing: seminars, conferences, bank technologies exhibitions
Inbound marketing (inbound)	Content-marketing. Marketing in the social networks. Forums. Bank site optimisation, "growing" sites, SEO (search advancement)
Personal marketing	Personal meetings, personal management

*Is developed by the author on the conducted researches basis.*

The aim of the second direction realisation – inbound marketing is to conquer the consumer trust, who gave the permission for identification (as a lead). This process begins with the attraction of the attention and turns to the dialogue, which should be profitable for him. The main channels for consolidation of the relations between a bank and a client are social networks, own website with the whole support and feedback range that forms the knowledge, loyalty and favour to the bank and its products. This very stage helps to transform the lead into the real bank client or "to cut" the process of the lead-generation with the potential client loose.

The third stage – personal marketing – provides the consideration of the individual marketing concept, which ideas lay in efforts concentration on the sales increase for existing clients, but not in new ones search, because a new client involving costs a company six times more expensive than the organisation of the resales for the existing client, and unsatisfied clients return – 25 times more expensive [18]. This stage is necessary for transformation of the one-time client into constant one, which later transforms into the loyal client or even into the bank partner.

**Conclusion.** As a result of the conducted theoretical researches it is proved that the client-oriented approach introduction is the urgent necessity for the modern bank successful existence, as clients are the main value of any company. It is substantiated that reaching the certain level of client-orientation is impossible without: properly elaborated client policy; detailed client segmentation; client attractiveness monitoring and appraisal and client base analysis; CRM-systems implementation; creation of the client service quality management systems and their program-informational support; formation of the full client-oriented products and services range for their comfortable usage; development of the clients informing, search, "tender" identification, "growing", involving and maintenance processes.

The process imperfection of the constant generation of the interested persons stream with their gradual transformation into loyal bank adherents (i. e. lead-generation) is the main hindrance for the client-oriented approach implementation in the national banks, which is due to the insufficient internet-technologies opportunities usage, the low level of the CRM-systems and other client services introduction.

The notion "bank lead-generation" is defined as a strategy of the various communication channels and clients supply systems usage for the generation of the interested and identified persons (leads) expected stream, which are ready to buy the bank services.

The scheme of the lead-generation process for the client-oriented bank has been offered, the realisation of which is possible on conditions of the gradual development of the lead-providers, credit operators and brokers internet services market, the partner networks and also the bank integration into social and search networks. It is proved, that success of the lead-generation process will depend directly on the proper marketing strategy, which allows to use the whole technological range of the bank opportunities, divided into three main directions of the marketing efforts (outbound marketing, inbound marketing and individual marketing).

The following researches will be dedicated to the problems of the bank lead-management system formation and also the development of its organisational-informational and methodological supply.

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**Маслова Н. Лідогенерація як складова клієнтоорієнтованості банку.**

**Постановка проблеми.** У банківській діяльності в усьому світі основою ідеології спілкування є клієнтоорієнтованість, що передбачає створення повноцінного діалогу з клієнтами із застосуванням усіх технічних можливостей банку. Особливу актуальність набуває питання щодо інструментарію створення постійного потоку клієнтів банків шляхом поступової трансформації зацікавлених осіб у реальних споживачах банківських послуг.

**Метою** статті є теоретико-практичне обґрунтування сутності та значення процесу лідогенерації як обов'язкової складової клієнтоорієнтованості банку.

**Результати дослідження.** Доведено, що ефективність діяльності сучасного банку безпосередньо залежить від ступеня його клієнтоорієнтованості, яка визначається наявністю: розробленої клієнтської політики; ґрунтовної сегментації клієнтів; моніторингу та оцінювання привабливості клієнтів, а також якості клієнтської бази; впровадження CRM-систем; створення систем управління якістю обслуговування клієнтів та її програмно-інформаційної підтримки; формування повноцінного асортименту клієнтоорієнтованих продуктів та сервісів для їх комфортного споживання; налагодження процесу інформування, пошуку, ідентифікації, "виращування", залучення та утримання клієнтів (лідогенерації).

Визначено, що банківська лідогенерація – це стратегія використання різних каналів комунікацій і систем супроводу клієнтів для генерації прогнозованого потоку зацікавлених та ідентифікованих осіб (лідів), готових до купівлі банківських послуг. Запропоновано схему процесу лідогенерації клієнтоорієнтованого банку, яка складається з чотирьох бізнес-процесів (генерація лідів, управління лідами, здійснення первинного продажу банківських продуктів, реалізація повторних продажів). Дослідження клієнтоорієнтованості банків України виявило практичну відсутність запроваджених ними технологій лідогенерації на відміну від практики російських банків. Визначено, що реалізація цього процесу можлива за умови поступового розвитку ринку інтернет-послуг лідопровайдерів та інших посередників, а також інтеграції банків у соціальні мережі, пошукові системи та інші інтернет-сервіси. Доведено, що успішність процесу лідогенерації напряму залежить від зваженої маркетингової стратегії, яка включає повний технологічний спектр можливостей вихідного, вхідного та індивідуального маркетингу банку.

**Висновки.** Розкрито сутність дефініції "банківська лідогенерація", її значення для досягнення клієнтоорієнтованості банку, обґрунтовано етапи та напрями її реалізації.

**Ключові слова:** клієнтоорієнтованість, лід, банківська лідогенерація, управління лідами, CRM-система, інтернет-технології, соціальні мережі.