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### Utilizing event marketing techniques in banking activities

**Abstract:** In contemporary conditions, marketing serves as the primary tool for interaction between banks and their clientele. Banking marketing, with its unique attributes, stands as a distinctive domain within the broader spectrum of marketing. In an era where banks primarily offer uniform services, competition among them has intensified substantially, necessitating a shift towards maximum customer-centricity and the application of marketing concepts. This research aims to investigate the theoretical and methodological underpinnings and formulate practical recommendations for enhancing the marketing support of banks, facilitating effective functioning, and establishing a diagnostic framework for assessing the utilization of marketing tools. The core tasks include a comprehensive examination and synthesis of the theoretical foundations of event marketing as a banking marketing instrument in the context of globalization and an analysis of the marketing activities of PJSC "PrivatBank" with subsequent recommendations for refining the management of its event marketing endeavors.

In the current landscape, banks face multifarious challenges, including the repercussions of financial crises eroding client trust. The imperative lies in resuscitating the image of Ukrainian banks and enhancing marketing strategies that encompass a significant portion of the domestic banking sector's activities. These imperatives are increasingly pertinent due to factors such as limitations on price competition, internationalization of economic processes, adoption of foreign banks' products in Ukraine, and the proliferation of information technologies, expanding the purview of banking institutions' operations. To address emerging challenges, banks intensify their marketing efforts, focusing on refining products and services, developing new products, expanding customer relationship programs, monitoring competitors' activities, and fostering a marketing culture.

Banking marketing risks are systemic functional threats linked to a bank's positioning in the market environment, and the efficacy of banking systems' functioning hinges on the ability to proactively respond to potential threats. The collection, processing, and analysis of information regarding prior experiences in marketing support of banking activities, as well as monitoring and forecasting threats and indicators affecting banking security, fall within the methods employed to safeguard operations.

In summary, the utilization of event marketing techniques in banking activities assumes paramount significance in contemporary times, addressing heightened competition and customer trust as pivotal concerns. This endeavor offers the opportunity to refine marketing strategies, capture customer attention, and enhance the efficiency of banking operations.

**Keywords:** *banks, marketing, security, banking marketing, event marketing, marketing strategies.*

**JEL Classification:** G14, G21, M 31

Formulas: 0, fig. 1, tables: 1, bibf: 11

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**Introduction:** In modern conditions, marketing stands out as the primary tool for interaction between banks and their customers, making banking marketing a distinct branch due to its unique specifics. In an environment where banks offer similar services, competition among them intensifies, necessitating a focus on maximum customer orientation and the application of marketing concepts.

The founders of the marketing concept, such as Philip Kotler, Theodore Levitt, and Ivan Ansoff, emphasized meeting consumer needs and creating value for them through marketing strategies. In the contemporary context, marketing plays a pivotal role as the fundamental tool for assessing market dynamics and developing products or services aligned with the preferences of potential customers.

Today, banks face numerous challenges, including financial crises and declining trust levels among clients towards banking institutions. Consequently, the relevance of restoring the image of Ukrainian banks and refining marketing strategies has become crucial. These challenges have become increasingly pertinent due to factors like limited price competition in the banking service market, internationalization of economic processes, the adoption of foreign banks' products, and the proliferation of information technologies, expanding the scope of banking activities and enhancing competitiveness in the banking sector through more innovative marketing strategy implementation.

Research in the field of banking marketing and the utilization of event marketing techniques is vital in addressing these tasks. Existing works by scholars such as Pichyk K.V. on "Event Marketing as a Modern Consumer Influence Tool," Romanenko L.F.'s "Banking Marketing," and Baranov P.A.'s research on "Banking Marketing: Peculiarities of Advertising in Commercial Banks" provide essential insights into marketing and banking activities.

Therefore, exploring these issues and developing effective marketing strategies assume critical importance for contemporary banks to ensure their successful functioning and strengthen their client relationships.

**Analysis of Recent Research and Publications:** Contributions from various scholars such as Antonenko I.Ya., Arkhireyska N.V., Baranov P.A., Vaileva T.A., Kozmenko S.M., Shkolnyk T., Kloba L.I., Kotler F., Kravets O.M., Samarina I.V., Luty I.O., Solodka O.O., Pichik K.V., Primak T.O., Radchenko O.V., Rakhman M.S., Mangushev D.V., Romanenko L.F., Sadchikova I.V., Sadchikov V.S., Saliga K.S., Voronkova O.M., Stavetskaya T.O., Stegnienko M.O., Volkova V.V., Shagaida P.A., among others, have significantly contributed to the study of event marketing as a tool in bank marketing. Scientific works analysis reveals that competitiveness and attractiveness for customers directly depend on the use of event marketing in the activities of banks.

**Purpose of the Article:** The purpose of this article is to study the theoretical and methodological provisions and develop practical recommendations for improving the marketing support of banks for their effective functioning and building a system for diagnosing the level of use of marketing tools. The specific objectives include:

1. Elaborating and generalizing the theoretical foundations of event marketing as a tool of bank marketing in the context of globalization.
2. Analyzing the marketing activities of JSC CB "PrivatBank."
3. Developing recommendations for improving the management of event marketing activities of JSC CB "PrivatBank."

**Research Results:** Banking marketing is a specific tool for external and internal strategy, tactics, and policy of the bank, focusing on customer orientation. In today's market conditions, attracting potential customers with advertising messages has become increasingly difficult. Due to the narrow focus of banking, there is a need to create new approaches to promote services in the market. Thus, it is essential to consider market trends that benefit users while increasing the liquidity of the bank and reducing the level of risk in its operations. Event marketing stimulates the full disclosure of the brand image and helps establish it in the minds of consumers [2].

Banking marketing is defined as the philosophy, strategy, and tactics of the bank aimed at effectively meeting the needs, demands, and expectations of existing and potential banking customers. This is achieved through the successful implementation of banking products that take into account market trends and benefit society through asset and liability management, income and expenses, bank liquidity, and the level of risk in its operations [3].

The main advantages of using event marketing in the activities of banking institutions include a long-term effect, unobtrusiveness to customers, increased perception of offered services, and promotion of the formation of a personal attitude to the bank through emotional contact arising from special image activities.

The need for marketing in the banking sector of Ukraine in modern conditions is influenced by global trends, including [4]:

1. The universal nature of most banks in Ukraine;
2. A limited number of financially stable enterprises and increased competition between banks for their service;
3. Globalization of banking competition;
4. Expansion of the range of services provided by banks and the development of non-bank methods of borrowing (e.g., bond issuance);
5. Restrictions on price competition in the banking services market due to government regulation, as well as a maximum interest rate below which the bank no longer makes a profit. This emphasizes the importance of managing the quality of the banking product and promoting the product in the market.

Event marketing is a unique tool for forming a positive attitude towards the bank or its services. Its importance lies in specific tasks, such as:

- Collection, processing, and analysis of information for developing the bank's marketing strategy;
- An individual approach to servicing the bank's customers;
- Reducing the financial risks of banks by creating marketing plans;
- Creating a competitive potential for the bank's services by monitoring the opinion of the target audience;
- Creating new banking services and products by analyzing customer needs, etc.

In the current crisis period, exacerbated by the pandemic, banks must pay special attention to maintaining and strengthening their image in the banking market. The strategic direction of banking marketing is to maximize the needs of the bank's customers, leading to increased liquidity and financial stability.

Threats to banking manifest in contradictions with the financial environment in which it operates, reflecting the real or potential possibility of detecting destructive effects of various factors. This leads to possible damage and underscores the importance of economic security.

Any type of marketing in banking is characterized by a set of methods and tools that provide reliable and complete information needed for decisions about managing and developing the bank for its safe and stable development. Providing verified and accurate information regarding the external and internal activities of the bank is the basis for the rational functioning of the marketing element and ensures economic security. Meeting the information needs of business entities requires the use of methodological and accounting principles for forming information data that meet the needs and enable them to make management decisions.

According to the estimates of the Association of Ukrainian Banks, the rating positions of commercial banks are determined by indicators such as total assets or balance sheet currency, loan and investment portfolio, deposits of individuals, bank capital, and financial results [6].

Today, many technologies ensure the receipt and processing of verified data, characterized by the use of software that can optimize information processing. Automated processes are more likely to avoid mistakes and improve the quality of information, a major factor in enhancing

successful marketing activities. Therefore, creating necessary conditions for technological equipment to provide information management systems is advisable, facilitating the full utilization of prospects for introducing event marketing in the bank, which is also possible through the organization of a marketing department in the bank.

The tasks of event marketing are concrete, measurable achievements of the event, indicating the tactical direction for action. This achieves a long-term effect as the event is long over, but its results are visible for an extended period, affecting both before and after the event and indirectly impacting those in the target group who did not attend.

The banking strategy for the development and implementation of event marketing is one of the specific areas of marketing and the main objectives of the bank for its successful development [11]. Marketing of banking products and the results of their activities are the basis for market analysis, affecting the conduct of the bank and its strategic goals. The more developed marketing is in a bank, the greater its impact on the consumer of banking services. Event marketing, as a tool of bank marketing, becomes an indicator of the success of external and internal goals and characterizes the purpose of its activities in the banking market.

For the successful implementation of event marketing in banking, it is necessary to build it on the basis of general marketing principles, such as focusing on long-term results, achieving planned end results, using the latest marketing technologies in planning, modeling, and forecasting, objectivity, specificity, accuracy, regularity, and profitability. The gradual application of such principles stabilizes the bank's activities, making it safer and more consumer-oriented.

To observe the trend of banking marketing in Ukraine, we analyze total expenditures of banks on advertising and marketing from 2015 to 2019. Figure 1 illustrates the trend of bank expenditures according to the National Bank of Ukraine.

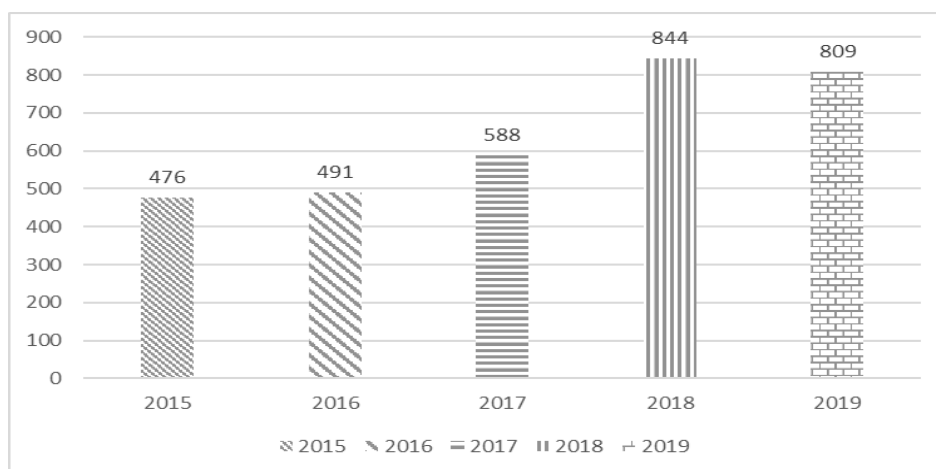


Figure 1 - Expenditures of banks on advertising and marketing in 2015-2019, UAH million  
Source: compiled by the author

Thus, as we can see, starting from 2018, banks began to finance advertising and marketing costs more actively compared to previous years. However, in 2019, there was a reduction in the financing of marketing expenses in banks by UAH 35 million compared to 2018.

To analyze the marketing activities of Ukrainian banks, we will conduct a comparative description of JSC CB "PrivatBank" using the SWOT analysis method. This method involves the identification of strengths and weaknesses, opportunities, and threats, followed by the establishment of links between these factors. These connections can be utilized in formulating the bank's strategy. SWOT analysis enables the creation of a comprehensive list of bank strategies, taking into account their features and alignment with the strategy's content, namely, adaptation to the environment or the exertion of influence on it (see Table 1).

Table 1. Comparative characteristics of the parties for SWOT-analysis of JSC "PrivatBank"

Strengths	Weaknesses
Numerous bank branches and ATMs throughout Ukraine	Imperfect self-service system increases the risk of hacker attacks
8Opportunity to provide credit vacations	Political and economic instability and inflation can accelerate staff turnover
Reputation of a reliable bank	Excessive paperwork.
Opportunities	Threats
Expanding the range of banking services	Unstable economic situation in the country
Improving the functions and optimizing the application "Privat24"	Rapid change in exchange rates
Expanding the range of services for certain segments of the population (retirees, students)	Risks of non-repayment of bank loans.

Source: compiled by the author

Therefore, in accordance with the obtained results, the bank can choose one of the possible strategies for further development: a strategy that uses the strengths of the bank to realize external opportunities; a strategy that uses the bank's strengths to cover its weaknesses; or a strategy that uses strengths to minimize threats. According to the SWOT analysis of PJSC "PrivatBank," it is advisable to choose a strategy aimed at minimizing the weaknesses of the bank and avoiding external threats.

Ensuring the effective operation of the bank in modern conditions depends on the optimal set of tools, guidelines, and principles that the bank will use to implement its activities within the marketing policy aimed at creating sustainable relationships with potential customers. This forms the basis for competitiveness and effective functioning in the financial market. For banks to retain and attract customers, they need a competent strategy, skillful management of the internal structure, and the right way to interact with customers.

Western experts [7-8] and other researchers have recently highlighted the effectiveness of information technology in banking to improve organizational and strategic marketing. Modern marketing of the bank's interaction with customers is based on the strategy of maximizing satisfaction of the needs of both parties, leading to a significant increase in the profitability of banks.

To assess the effective implementation of event marketing in banking, it is necessary to accurately study the external environment using various methods and techniques:

1. the "5x5" method;
2. the "four questions" method;
3. J. H. Wilson's matrix;
4. SWOT analysis;
5. STEP analysis or PEST analysis, etc.

The "5x5" method, proposed in 1984 by A. H. Mescon to determine the most important elements of the environment, includes 5 questions about 5 environmental factors [9]. To answer these questions, collect all available information about the bank's activities in the external and internal environment and analyze it.

The "four questions" method is similar to the previous one, but the questions aim to analyze the factors that affect the future state of the bank's processes. This method includes the following questions [10].

J. H. Wilson's matrix, developed to better understand the impact of a particular factor on the external and internal activities of the bank, is a matrix. If the value of the influence of the factor is high, it needs more attention; if low, this fact does not pose a threat to the enterprise.

The SWOT analysis method is the most popular today because it covers almost the entire field of activity and allows for a clear assessment of the current situation and the prediction of the

future state of the bank. This method analyzes strengths and weaknesses, as well as existing opportunities and threats in the activity. It can be carried out throughout banking activities, a specific unit, or used to analyze a specific task. The results are entered into a special SWOT analysis table, and based on the conclusions, management decisions are made to achieve specific goals of the enterprise.

The last of the most common methods that can be used to assess the environment is STEP analysis or PEST analysis. The name of this method was formed based on the acronym and is translated as follows: P - Policy - policy, E - Economy - economy, S - Society - society (society), T - Technology - technology. This method is used during the strategic analysis of the firm to analyze the macro-environment of the firm and highlight particularly important factors for the firm. This type of analysis characterizes four groups of factors: economic, political, social, and technological, influencing the activities of the organization [9].

These methods are the main tools in the analysis and further marketing activities of the bank. Each of them is unique and can be applied independently of each other because they are aimed at comprehensive research to quickly and safely achieve long-term goals and strengthen financial stability.

**Conclusions:** The research undertaken in this study delves into the multifaceted realm of event marketing as a distinctive and pivotal tool for shaping a favorable perception of banks and their services. The investigation has illuminated the intrinsic connection between the sophistication of marketing practices within a bank and its pronounced influence on the consumers of banking services. It is imperative to underscore that event marketing, when employed as a strategic instrument within the purview of bank marketing, not only engenders perceptible impacts but also crystallizes as an evaluative benchmark for the realization of both external and internal objectives of the bank. It encapsulates the very essence of the bank's purpose in the competitive banking market landscape.

An exhaustive analysis of the banking marketing landscape spanning the period from 2015 to 2019 was conducted, concomitantly with a meticulous estimation of the financial outlays invested by banks in marketing support initiatives. Central to this endeavor was the identification of profit-yielding markets for banking products, anchored firmly in an understanding of customer needs. Complementary to this was the application of SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis and PEST (Political, Economic, Social, Technological) analysis to scrutinize the marketing activities of PJSC "PrivatBank."

Consequently, predicated upon the findings of the SWOT analysis for PJSC "PrivatBank," a prescient strategy emerged as a prudent recourse—one that sought to mitigate the bank's identified weaknesses while strategically circumventing external threats.

The enduring prosperity of a bank hinges inexorably on the veracity of the information it acquires and the sagacity underpinning its marketing strategies. It has been unequivocally established that a judicious assessment of the efficacious implementation of event marketing within the banking sphere necessitates a meticulous study of the external milieu.

In summation, this research not only reaffirms the salience of event marketing within the banking sector but also underscores the intrinsic symbiosis between the strategic deployment of marketing and the overarching success and sustainability of banks in a competitive marketplace. It lays the foundation for more comprehensive and nuanced explorations in the domain of banking marketing, accentuating the criticality of adaptability and astuteness in navigating the evolving dynamics of the financial industry.

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#### **Використання технік event-маркетингу у діяльності банків**

**Анотація.** У сучасних умовах маркетинг є основним інструментом взаємодії банків та їх клієнтів. Банківський маркетинг, завдяки своїм унікальним особливостям, є відокремленою галуззю в широкому спектрі маркетингу. У часи, коли банки передусім надають однакові послуги, конкуренція між ними значно зростає, що робить доцільним орієнтувати діяльність на максимальну орієнтованість на клієнта та застосування маркетингових концепцій. Мета цього дослідження полягає в вивченні теоретичних і методологічних засад та формулюванні практичних рекомендацій щодо підвищення маркетингової підтримки банків з метою поліпшення їх ефективної діяльності і створення діагностичної рамки для оцінки використання маркетингових інструментів. Для досягнення цієї мети були виконані наступні основні завдання: комплексне вивчення і синтез теоретичних засад event-маркетингу як інструмента банківського маркетингу в контексті глобалізації; аналіз маркетингової діяльності ПАТ «ПриватБанк» з подальшими рекомендаціями щодо вдосконалення управління його заходами з event-маркетингу. В сучасному контексті банки стикаються з різноманітними чинниками, включаючи наслідки фінансових криз, які знизили рівень довіри клієнтів до банківських установ. Отже, імператив полягає в оживленні іміджу українських банків та удосконаленні маркетингових стратегій, які охоплюють значну частину діяльності вітчизняних банківських установ. Ці імперативи стають все більш актуальними в контексті конкретних чинників, таких як обмеження цінової конкуренції на ринку банківських послуг, інтернаціоналізація економічних процесів, значна адопція продуктів іноземних банків в Україні та розповсюдження інформаційних технологій, які розширюють сферу операцій банківських установ та збільшують їх конкурентоздатність завдяки інноваційним маркетинговим стратегіям. Для вирішення нових викликів банки інтенсифікують свою маркетингову діяльність, зосереджуючи увагу на таких напрямках, як удосконалення банківських продуктів і послуг, розробка нових продуктів, розширення програм взаємовідносин з клієнтами, моніторинг діяльності конкурентів та формування маркетингової культури в організації. Маркетингові ризики банку є системними функціональними загрозами, які пов'язані з його позиціонуванням на ринковому середовищі, і ефективність функціонування банківських систем безпосередньо залежить від

можливості оперативного реагувати на можливі загрози. Збір, обробка та аналіз інформації, що стосується попереднього досвіду маркетингової підтримки банківської діяльності, а також моніторинг і прогнозування загроз і показників, які впливають на банківську безпеку, входять до числа методів, які використовуються для забезпечення її операцій. У підсумку, використання технік event-маркетингу в банківській діяльності має надзвичайно важливе значення в сучасних умовах, де підвищена конкуренція та довіра клієнтів є ключовими питаннями. Ця робота надає можливість вдосконалити маркетингові стратегії, привернути увагу клієнтів та підвищити ефективність банківської діяльності.

**Ключові слова:** банки, маркетинг, безпека, банківський маркетинг, event-маркетинг, маркетингові стратегії.

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