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Faculty of Commercial Economic Sciences and Management Sciences

**Directed work with examples intended for L2 MANAGEMENT  
students**

**“MARKETING module”**

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# 1-Service Marketing

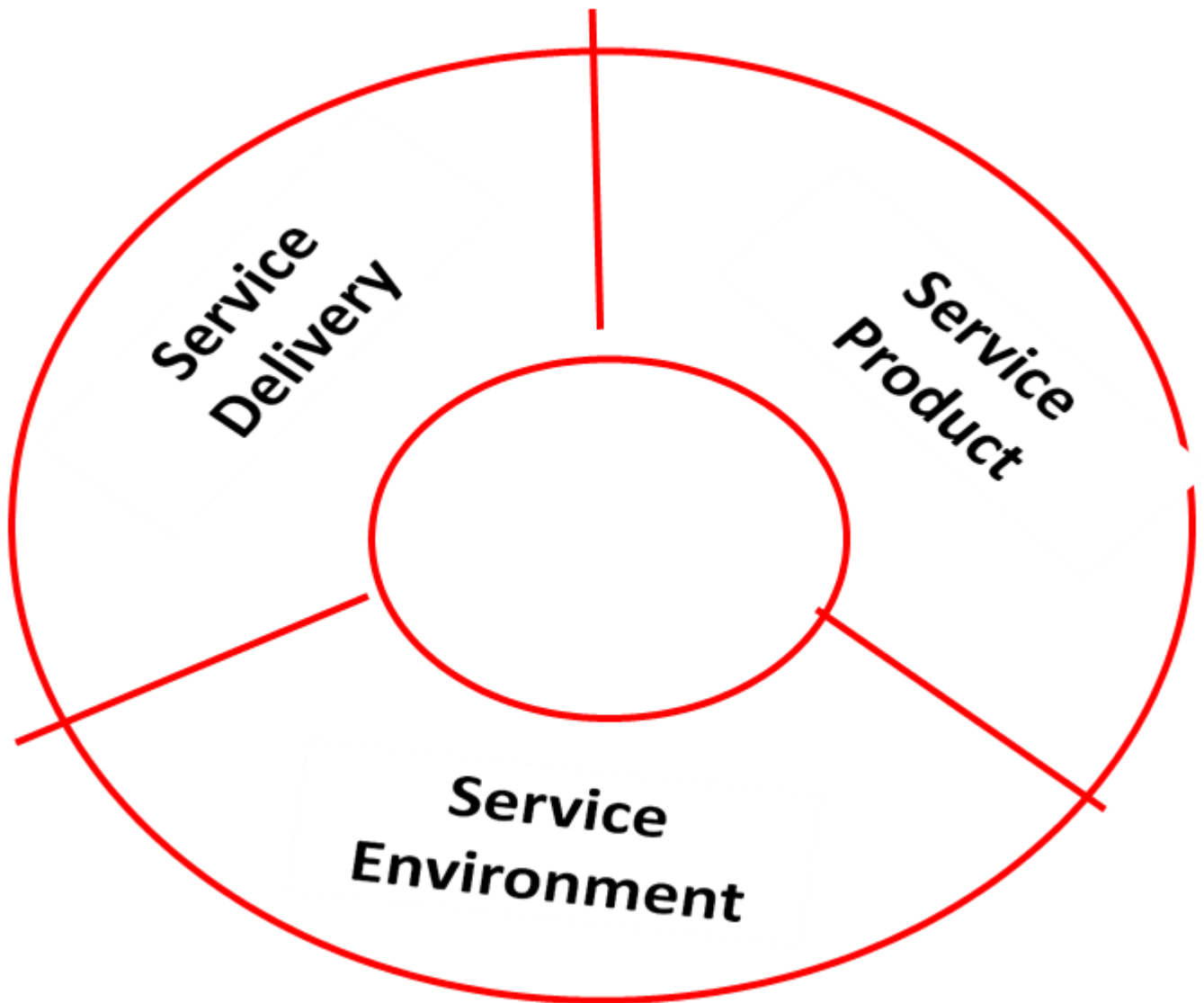
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SERVICES MARKETING. <https://docplayer.net/213067103-Services-marketing-dr-v-ramanathan-associate-professor-department-of-management-studies-scsvmv.html>

## 1-SERVICES:

“Services are activities, benefits or satisfaction which are offered for sale or provided in connection with sale of goods”. - **The American Marketing Association**

“Services are those separately identifiable essentially intangible activities, which provide want satisfaction when marketed to consumers and/or industrial uses and which are not necessarily tied to the sale of a product or another service”. – **Stanton**

## 2-COMPONENTS OF SERVICE:



### **1.The Physical Product:**

The various products marketed by a firm involve the physical transfer of ownership of those products. They are tangible and their quality is standardised.

For Example, physical products include T.V., Radio, Refrigerators, Computers, Hair oil, Vacuum Cleaner, Washing Machine, etc.

### **2.Service Product:**

A service is an activity or benefit that one party can offer to another which is essentially intangible in nature. Service involve some interaction with customers without effecting transfer of ownership.

For example, people visiting exhibitions, trade fairs are allowed to inspect the consumer durables without being approached by sales representatives. Salesmen are trained in making proper approach to the customer visiting their showrooms.

### 3.Service Environment:

Structure of Service	Physical Product	Service Product	Service Environment	Service Delivery
University	<ul style="list-style-type: none"> <li>Degree</li> </ul>	<ul style="list-style-type: none"> <li>Courses</li> <li>Guidance</li> <li>Placement</li> <li>Employment</li> </ul>	<ul style="list-style-type: none"> <li>Lecture halls</li> <li>Libraries</li> <li>Laboratories</li> <li>Language Lab</li> <li>Playground</li> <li>Canteen</li> <li>Hostels</li> </ul>	<ul style="list-style-type: none"> <li>Teaching performance</li> <li>Tutorial system</li> <li>Counselling</li> <li>Placement</li> </ul>
Super market	<ul style="list-style-type: none"> <li>Goods</li> </ul>	<ul style="list-style-type: none"> <li>Display</li> <li>Assortment</li> <li>Assistance</li> <li>Credit</li> <li>Inventory</li> </ul>	<ul style="list-style-type: none"> <li>Sales Floor</li> <li>Racks</li> </ul>	<ul style="list-style-type: none"> <li>Speed</li> <li>Friendliness</li> <li>Market Information</li> </ul>
Hotels	<ul style="list-style-type: none"> <li>Stay</li> <li>Food</li> </ul>	<ul style="list-style-type: none"> <li>Bill Settlement</li> <li>Messages</li> <li>Wake-up calls</li> </ul>	<ul style="list-style-type: none"> <li>Looby</li> <li>Parking space</li> <li>Rooms</li> <li>Reception</li> </ul>	<ul style="list-style-type: none"> <li>Laundry</li> <li>Transport arrangement</li> <li>Multi cuisines</li> <li>Room Service</li> <li>Room Cleaning</li> </ul>
Couriers	<ul style="list-style-type: none"> <li>Communication</li> </ul>	<ul style="list-style-type: none"> <li>Service time</li> <li>Collection centres</li> </ul>	<ul style="list-style-type: none"> <li>Waiting hall</li> <li>Sorting space</li> <li>Parcel Office</li> </ul>	<ul style="list-style-type: none"> <li>Promptness in Delivery</li> <li>Billing section</li> </ul>

### **3-CHARACTERISTICS OF SERVICES :**

1. Intangibility
2. Inseparability
3. Heterogeneity (Individuality or Variability)
4. Perishability
5. Ownership
6. Absence of Quantitative measurement

### **4-CLASSIFICATION OF SERVICES – Philip Kotler**

1. Pure Tangible Goods
2. Tangible Goods with accompanying services
3. Hybrid
4. Major service with accompanying minor goods and services
5. Pure service

### **5-Quality of Service :**

The following are some important ways of judging quality of service:

- a. Fitness for purpose.
- b. The totality of features of service that meet the customer needs.
- c. The difference between customer expectations and performance delivery.
- d. Meeting or exceeding the customer expectations

### **6-Service Marketing Mix :**

The traditional marketing mix is considered in the context of services. Since a different marketing mix is needed for services some have expanded the traditional four Ps.

1. Product

2. Pricing
3. Promotion
4. Place
5. People
6. Process
7. Physical evidence

### **6-1-Service Marketing Mix – Definition :**

“The marketing mix concept is a well established tool used as a structure by marketers. It consists of the various elements of a marketing programme which need to be considered in order to successfully implement the marketing strategy and positioning in the company’s market. It is important internal elements or ingredients that make up an organisation’s marketing programme”.

– Adrian Payne

#### **1- Product (Service Product)**

According to Adrian Payne, a product is an overall concept of objects or processes which provide some values to customers. Goods and services are sub- categories of product. The term produce is used in a broad sense to denote either a manufactured good or product and a service. Strictly speaking, customers are not buying goods or services but specific benefits and value from the total offering. This total offering to the customer is termed as “offer”.

##### ***a-The core or generic product:***

The core product represents the basic services of a product. This product is at its basic level. For example, food served in a restaurant a bed in a hotel room for the night safety of deposits and loanable funds in a bank.

##### ***b-The expected product:***

The expected product consists of the core product together with the minimal purchase conditions which need to be met. For example in a restaurant in addition to basic food served,

aspects such as cleanliness, timely service polite and courteous service of bearer, availability of menu and background music are expected.

***c- The augmented product:***

Augmented product refers to offerings (product benefit or services in addition to what customers expect). This concept enables a product to be differentiated from another. For example, though IBM has not got technologically advanced core product they are praised for excellent customer service. This adds value to their core product in terms of reliability and responsiveness.

***d-The Potential product:***

Potential potentially product feasible refers to hold doing everything and attract the customers. The concept of potential product of a restaurant is viewed in terms of a pleasing flower arrangement, manager's word of thanks, readiness to go out of the way to serve, etc.

**2-PRICE:**

Price plays a significant role in the marketing mix by attracting revenue to the marketer. Pricing decisions are important for determining the value of the service as perceived by the customer and building of an image for the service. Price serves as a basis for perception of quality. The pricing strategy should be in tune with the marketing strategy. Pricing strategy should gain competitive advantage for the firm.

***a- PRICE Decisions – Reasons:***

1. Pricing decisions have an impact on marketing channels. Suppliers, sales people, distributors, competitors and customers all are affected by the pricing system.
2. Since services are intangible in nature, pricing of services is highly important. The price is indicative of the quality of service that customers receive. Customers, by going through the menu of a restaurant can perceive the quality of food and the restaurant's service level.
3. Pricing gives customers information about the immediacy of delivery and the importance of availability. Premium pricing is followed during maximum demand period and discounted pricing when the demand for the service is low.

4. Pricing allows homogeneous services to be differentiated and facilitates the adoption of a premium pricing strategy.

***b- PRICING Objective:***

The price policies for service marketers should be on the lines of those used throughout the general field of marketing. The pricing policy to be followed should be based on pricing objectives. The important pricing objectives are survival, profit maximisation, sales maximisation, prestige and ROI.

In quoting prices, some firms try to meet competition. Where adverse market conditions prevail, marketers quote lower prices in order to ensure survival in the market, even foregoing profitability.

**3- PROMOTION:**

Promotion is an important part of the marketing mix for many marketers. The promotion element of the service marketing mix communicates the positioning of the service to customers. Promotion adds tangibility and helps the customer evaluate the service offer. The promotion mix includes six elements, namely (a) Advertising (b) Personal Selling (c) Sales Promotion (d) Public Relations (e) Word of mouth and (f) Direct mail.

***a- Advertising for services:***

Advertising is the impersonal communication used by service firms. Advertising in service marketing adds to the customer's knowledge of the service, persuades the customer to buy and differentiates the service from other service offerings. Persistent advertising is, therefore, a must for the success of the marketing of the service.

***b- Personal Selling:***

Personal Selling has assumed much importance in service firms owing to the following reasons.

-There is a personal interaction between the service provider and the customer

-The service is provided by a person not a machine.

-“People” are becoming part of the service product.



***c- Sales Promotion:***

Those marketing activities other than personal selling, advertising and publicity that stimulate customers and dealers effectively such as display shows, exhibitions, demonstrations and various non- recurrent selling efforts not in the ordinary routine are the sales promotional measures.

***d- Publicity or Public Relations:***

Publicity consists of non-personal stimulation of demand for a product or service by way of arranging commercially significant news to have appeared in mass media free of cost (not paid for the sponsor). Publicity is a free news appearing in mass media about a company and its products.

***e-Word of Mouth Promotion :***

Customers who are already exposed to the delivery of a service, share their experiences with other potential customers. They offer advice on service providers and businesses who are established already. Personal recommendations through word constitute information source.

buying come from friends, associates        colleagues or experts.

**4-PLACE :**

Place mix of services marketing involves the location and channels which are the two key decision areas. The service provider should decide as to how to deliver the service to the customer and where this should take place. The service provider should ensure that the promised services reach the ultimate users without any distortion. With regard to location, a service firm decides where its operations and staff are situated.

**5.PEOPLE :**

In all the organisations, people play a decisive role. Employees working in the service organisations are the contact people with the customers. Employees working in a bank, hotel, hair-cutting saloon etc., are all frontline people. They are in direct contact with the customers who visit their services. The role of these frontline people decides the success of the service organisation. A service organisation can be only as good as its people. The strength and success of the service organisation lies in the quality of the service personnel working in the organisation.

## **6.PHYSICAL EVIDENCE :**

Physical evidence is another important variable to be considered in the context of services marketing. Since a service is intangible, it is important for the client to search for evidences which enables him to evaluate the service. Physical evidences are those tangible clues which customers may receive during the process of receiving the service. The customers evaluate the worthiness of the service with the physical evidences they receive.

## **7.PROCESSES :**

The processes by which services are created and delivered to the customers are an important element of marketing mix. Customers perceive the delivery system as a part of the service itself. The decisions on process management are of great importance to the success of the marketing of the service. The processes involve the procedures, tasks, schedules, mechanisms, activities and routines by which a service is delivered to the customer.

# 2-Digital Marketing- E-Marketing-

## 1-Definition: E-Marketing

E-Marketing (Electronic Marketing) are also known as Internet Marketing, Web Marketing,

**Digital Marketing**, or Online Marketing. E-marketing is the process of marketing a product or service using the Internet. E-marketing not only includes marketing on the Internet, but also includes marketing done via e-mail and wireless media. It uses a range of technologies to help connect businesses to their customers.

## What Is Digital Marketing? Types and Examples?

### What Is Digital Marketing?

Digital marketing is the use of websites, apps, mobile devices, social media, search engines, and other digital means to promote and sell products and services.

Digital marketing involves many of the same principles as traditional marketing and is often considered an additional way for companies to approach consumers and understand their behavior. Companies often combine traditional and digital marketing techniques in their strategies. But digital marketing also comes with its own set of challenges. Digital marketing started to become popular with the widespread adoption of the internet in the 1990s.

### Key Takeaways

- Digital marketing promotes products and services through channels such as websites, mobile devices, and social media platforms.
- Digital marketers have a number of tools to measure the effectiveness of their campaigns.

- One of the biggest challenges digital marketers face is how to set themselves apart in a world that is oversaturated with digital ads and other distractions.

## **2-How Digital Marketing Works**

Marketing encompasses a wide range of techniques and media that companies can use to promote their products and services to potential consumers and improve their [market share](#). To be successful, it requires a combination of advertising and sales savvy. Professional marketers take on these tasks either internally at individual companies or externally at marketing firms that may serve many different clients.

Companies once focused on marketing through print, television, and radio because that was all they had. Although those options still exist, the internet gave companies another way to reach consumers and gave rise to digital marketing.

The new technologies and trends forced companies to change their marketing strategies and rethink their budgets. Email became a popular marketing tool in the early days of digital marketing. Then the focus shifted to search engines like Netscape, which allowed businesses to tag and keyword items to get themselves noticed. The development of social platforms like Facebook made it possible for companies to track user data and deliver their messages to very specific audiences.

Smartphones and other portable devices now make it easier for companies to market their products and services to consumers wherever those consumers happen to be. A 2022 Pew Research Center study found that 76% of American adults had made online purchases using their phones.

## **3-Types of Digital Marketing Channels :**

Digital marketing channels have evolved since the 1990s and continue to do so. Here are eight of the most common channels in use today.

### **\*Website Marketing :**

Companies often use their own website as the centerpiece of their digital marketing activities. The most effective websites represent the brand and its products and services in a clear and memorable way. A website today must be fast-loading, mobile-friendly, and easy to navigate.

### **\*Pay-Per-Click Advertising :**

Pay-per-click (PPC) advertising enables marketers to reach audiences on news and other websites and digital platforms through paid ads. Marketers can set up PPC campaigns on Google, Bing, LinkedIn, X (formerly Twitter), Pinterest, and Facebook and show their ads to people searching terms related to their products or services.

These campaigns can segment users based on their demographic characteristics (such as age or gender), or their particular interests or location. The most widely used services for PPC are Google Ads and Facebook Ads.

### **\*Content Marketing :**

The goal of content marketing is to reach potential customers through the use of written, visual, or video content that interests them. That content is usually published on a website and then promoted through social media, email marketing, search engine optimization, or even pay-per-click campaigns. Content marketing attempts to be more subtle than advertising, and the product or service the sponsor is attempting to market may or may not be conspicuously highlighted.

### **\*Email Marketing :**

Email marketing is still one of the most effective digital marketing channels, though many people associate it with spam and treat such messages accordingly. Many digital marketers use their other digital marketing channels to collect names for their email lists. Then, through email marketing, they try to turn those leads into customers.

### **\*Social Media Marketing :**

The primary goals of a social media marketing campaign are to build brand awareness and establish trust. As you go deeper into social media marketing, you can use it to obtain leads and as a direct marketing or sales channel. Promoted posts and tweets are two examples of social media marketing.

### **\*Affiliate Marketing :**

Affiliate marketing is one of the oldest forms of marketing, and the digital world has given it new life. In affiliate marketing, companies and individual "influencers" promote another company's products and get a commission every time a sale is made or a fresh lead is added to their list. Many well-known companies, including Amazon, have affiliate programs that pay out millions of dollars to affiliates that help sell their products.

### **\*Video Marketing :**

A lot of internet users turn to sites like YouTube before making a buying decision, to learn how to do something, to read a review, or just to relax. Marketers can use any of several video marketing platforms, including Facebook Videos, Instagram, and TikTok, to run a video marketing campaign. Companies find the most success with video by integrating it with SEO, content marketing, and broader social media marketing campaigns.

### **\*Text Messaging :**

Companies also use text messages (formally known as SMS, or short message service) to send information about their latest products and promotions. Nonprofit organizations and political candidates also use texting to promote themselves and solicit donations. Today many marketing campaigns make it possible for consumers to make a payment or donation via a simple text message.

### **4-Key Performance Indicators (KPIs) in Digital Marketing :**

Digital marketers use key performance indicators (KPIs) just like traditional marketers. KPIs let them measure the long-term performance of their marketing initiatives and compare those to their competitors' efforts.

The following are some of the most common KPIs that marketers can use to gauge how well they're doing:

Click-through rate: This KPI is commonly used to measure the effectiveness of online advertising, by counting the number of people who clicked on a particular ad as a percentage of all the people who might have seen it.

Conversion rate: The conversion rate goes even further than the click-through rate to compare the percentage of people who took some desired action, such as making a purchase, to the total audience that a particular ad or promotion reached.

Social media traffic: This tracks how many people interact with a company's social media profiles. It includes likes, follows, views, shares, and/or other measurable actions.

Website traffic: This metric tracks how many people visit a company's website during a given time period. Among other uses, it can help companies judge how effective their marketing efforts are at driving consumers to their site.

### **5-Digital Marketing Challenges :**

The digital world poses special challenges for marketers. For example, digital channels proliferate rapidly, and marketers have to keep up on them and figure out how to use them effectively. Marketers can also find it challenging to analyze and make productive use of the huge amount of data they can capture through these platforms.

Perhaps most important, consumers are increasingly inundated with digital ads and other distractions, making it more and more difficult to capture their attention.

### **6-E-Marketing Advantages :**

Some of the important advantages of e-marketing are given below;

1. Quick Response. The response rate of internet marketing is instantaneous; for instance, you upload something and it goes viral. Then it'd reach millions of people overnight.
2. Cost-Efficient. Compared to the other media of advertising, it's much cheaper. If you're using the unpaid methods, then there's almost zero cost.
3. Less Risky. When your cost is zero and the instant rate is high; then what one has to lose. No risk at all.
4. Greater Data Collection. In this way, you have a great ability to collect a wide range of data about your customers. This customer data can be used later.

5. Interactive. One of the important aspects of digital marketing is that it's very interactive. People can leave their comments, and you'll get feedback from your target market.
6. Way to Personalized Marketing. Online marketing opens the door to personalized marketing with the right planning and marketing strategy, customers can be made to feel that this ad is directly talking to him/her.
7. Greater Exposure of your Product. Going viral with one post can deliver greater exposure to your product or service.
8. Accessibility. The beauty of the online world and e-marketing is that it's accessible from everywhere across the globe.

### **7-Disadvantages of E-Marketing :**

E-Marketing is not without disadvantages, some of them are as follows;

1. Technology Dependent. E-Marketing is completely dependent on technology and the internet; a slight disconnection can jeopardize your whole business.
2. Worldwide Competition. When you launch your product online, then you face a global competition because it's accessible from everywhere.
3. Privacy & Security Issues. Privacy and security issues are very high because your data is accessible to everyone; therefore, one has to be very cautious about what goes online.
4. Higher Transparency & Price Competition. When privacy and security issues are high, then you have to spend a lot to be transparent. Price competition also increases with higher transparency.
5. Maintenance Cost. With the fast-changing technological environment, you have to be consistently evolved with the pace of technology and the maintenance cost is very high.



# 3-BANK MARKETING

## 1-definition :

**Philip Kotler** defines Marketing as: "the analysis, organization, planning and control of activities, strategies and resources of a company that have a direct influence on the consumer in order to satisfy the desires and needs of selected customer groups in a profitable manner."

**KOTLER Philip et DUBOIS Bernard, « Marketing management » Public –union 9<sup>ème</sup> édition Paris.**

Thus, Bank Marketing is defined as "the application of marketing approach and techniques to banking activities" . Definitions of Marketing imply recognizing that production is no longer an end in itself, but a means to serve the satisfaction of customer needs, which becomes the main source of product and service creation and promotion. This concept should serve as the foundation for a change in mindset in our banks and businesses.

Bank marketing is the application of marketing approach and techniques to banking activities. **Michel BADOUC, «Réinventer le marketing de la banque et de l'assurance », Edition Revue Banque, paris, 2004, P.28**

Banking marketing therefore concerns the actions undertaken by banks to satisfy the needs of their customers. Definitions of marketing involve recognizing that production is not an end in itself, but a means to serving the needs of the customer who becomes the main source of product and service creation and promotion. This notion should also serve as the basis for a change in mindset in banks and businesses.

The development of bank marketing The evolution of European banks towards integrating marketing within their structure began in the early 1970s. From this date, the concept was extended to other sectors of activity. **BELLANGER « Initiation à la mercatique bancaire,**

banque et marketing » Edition banque, Paris, 1977, P 19 This discipline emerged in the USA, starting in the 1970s with the creation of the Bank Marketing Association. The association's focus is solely on stimulating the exchange of ideas and information among bank advertising executives.

According to P. Komer, P.KOMER « Rapport sur l'évolution du marketing bancaire », Conférence E.F.M.A, paris, juin 1977, P 6 banking marketing has gone through 5 successive stages:

- Advertising
- Friendliness=smile
- Innovation
- Positioning
- Analysis, planning, control

## **2-The characteristics of banking marketing :**

- Strong state and interprofessional regulation;
- High level of risk (handling money);
- Bank's strong position in selling (credit), but weak in purchasing;
- Lack of protection for innovation (no possible patent leading to difficulty in differentiating products in a sustainable way);
- Low level of customer knowledge when it comes to individuals, facing the abstract nature of some banking services;
- Existence of a permanent relationship between the bank and its clients.

## **3-MARKETING TOOLS IN BANKING :**

The development of the marketing mix aims to harmonize all decisions and efforts in marketing and sales that the bank must implement to achieve its goals and reach its target audience. The main components of the marketing mix typically include actions related to product policies, pricing, distribution, sales, communication, monitoring, and quality.

Since the development of the Internet, certain marketing strategies of banks have integrated this tool into various policies derived from the marketing mix (creation of services from the Internet, offering virtual distribution channels, assistance to the sales force and direct sales, communication, etc.) M. BADOUC « réinventer le marketing de la banque et de l'assurance », *Revue Banque Edition, paris, 2004, p 206*

The marketing manager's task is to achieve the best combination or "mix" of each of these components in order to achieve maximum effectiveness overall.

1- **The products/services** : policy Banking activity originated from a specific conception of the product policy that has remained very traditional and regulated by strong state and interprofessional regulations governing money and imminent risk, as well as:

- The supremacy of technical perspective over commercial in the design of new products and services;
- The importance of government authorities in the creation and discontinuation of products, defining, controlling, and modifying them through their influence;
- The involvement of customers in the realization of services in servuction. The role of the product policy is in fact to achieve maximum alignment of banking production with the needs expressed by targeted consumers, making it a very important element of the marketing policy: it involves the creation of new products, as well as the maintenance of existing products.

## 2- Pricing policy :

Traditionally, the marketing mix of any company is presented in its four major components: product, price, distribution, and communication. In the case of banking, these four variables have long played unequal roles.

A consumer does not only choose a product because of its design, qualities, or brand; the consumer also has an attitude towards the price of the product, and the pricing policy, as part of a business development strategy, is an aspect of a firm's marketing action. Pricing policy plays a limited role in banking marketing. *Michel BADOUC, Op.cit. , P142*

A certain number of prices are set by monetary authorities: interest rates on accounts (savings, deposits, etc.); □ Other prices are set at the level of the banking profession, after agreement

between the major credit institutions, such as debit interest rates; □ Knowledge of the costs of the main banking products is relatively recent. To explain this minor role, it is first necessary to highlight the close links between monetary policy and the prices charged for banking products.

### **3-Distribution policy :**

The distribution policy is based on:

- Optimization of the point of sale / population ratio: this distribution strategy is called extensive as it allows to increase the number of counters;
- Optimization of the customer / point of sale ratio: optimizing this ratio corresponds to an intensive distribution strategy, it is about stopping watering a point of sale to attract a larger number of customers to the agencies;
- Optimization of the resources / clients ratio: in order to optimize this ratio, an intensive marketing policy in agencies must complement the intensive distribution strategy, it is no longer about developing the number of clients but rather the resources that these clients bring.

However, distribution methods are tending to change, with current techniques becoming more akin to computerized management advice. As a result, it is impacted by the diversification of new technologies:

- Establishment of specialized advisory agencies;
- Reduction of counter space in favor of seated interactions;
- Increasing use of direct sales channels;
- Establishment of referral networks.

Developing personnel closer to customers is not only an important aspect of distribution policy but also a component of communication policy.

In addition to the widespread use of modern communication methods, new externalized distribution channels are being established: Internet, phone platforms, e-commerce. These new methods multiply the opportunities for contact with customers who, in turn, are increasingly seeking proximity and ease of use. However, the challenge for banks lies not in

the development of these technologies but rather in the integration of these channels, particularly in relation to traditional channels.

#### **4- Communication policy:**

The content of a communication policy is to make the company and its expertise known in a comprehensive manner in order to give it an image that reflects its identity. To do this, the company acts simultaneously on two dimensions: Namely, a dimension that includes external communication to the various audiences of the company and internal communication focused on employees.

##### **4.1 Internal Communication**

Its main goal is to ensure a good flow of information within the bank. Internal communication must inform all members of the bank about the objectives set by the top management, the means implemented to achieve these objectives, the strengths, and weaknesses of the company. However, it is not enough to just inform; rather, it is necessary to get the staff to adhere to the set objectives and develop a sense of belonging to the group and share the same values.

##### **4.2 External Communication**

It deals with the bank's relationships with its environment, which is made up of a whole set of groups, each having very different behaviors, needs, and expectations:

- Clients/ Suppliers/ Shareholders.
- Other providers of capital.
- Public authorities/ Associations.

**Salma Mokka**[rram. https://www.digitaweb.com/blog/marketing-bancaire-cle-faire-face-concurrence](https://www.digitaweb.com/blog/marketing-bancaire-cle-faire-face-concurrence)

#### **5-Banking marketing: the key to facing competition.**

In an environment where the clientele is increasingly large and demanding, banking marketing is an essential aspect of the modern financial industry. Banking marketing is the set

of strategies and actions implemented by financial institutions to attract, retain, and satisfy their customers. It provides the necessary tools for the development of customer relationships while improving competitive positioning.

### **So you are probably wondering how a company can achieve such results?**

The best strategy to adopt is to study and encourage needs in order to offer goods and services adapted to these demands.

These examples explore the main digital marketing strategies used by banks such as BNP Paribas (focused on personalization and user experience), Société Générale (focused on personalization and segmentation), and Crédit Agricole (focused on user experience and educational content) to stimulate their growth and offer an exceptional customer experience.

#### **1/ Creating a strong brand identity :**

Bank marketing allows financial institutions to develop a strong and recognizable brand identity. By differentiating themselves from their competitors, banks can attract and retain a specific clientele. A strong brand identity inspires trust, credibility, and engagement among potential clients.

Let's take the example of a study published in 2023 by the Statista Research Department, which shows that the banking group Crédit Agricole dominated the ranking with more than 53 million clients, followed by the banking groups BNP Paribas, Société Générale, and BPCE, each of which had more than 30 million clients.

This shows us that the banking group Crédit Agricole is a market leader.

Indeed, its strategy is to promise personalized support to their customers: "Acting every day in your interest and that of society." The bank offers user-friendly mobile applications to facilitate online banking operations and also provides educational content such as articles and informative videos.

#### **2/ Enhanced User Experience :**

Banks prioritize user experience in their digital marketing strategy.

Websites and mobile applications are designed to be user-friendly and intuitive to facilitate online banking operations. User interfaces are simplified, loan application or account opening

processes are automated, and customer service is available at all times through digital channels.

### **\*Social Media Marketing**

Social media has become an essential tool in banking marketing. Targeted advertising campaigns on social media as well as other organic marketing actions effectively reach specific customer segments and create an engaged community around the banking brand.

### **\*Mobile Banking and Digital Payments**

The development of mobile technologies has opened up new possibilities for banks. Mobile banking applications offer practical features such as account checking, transfers, bill payment, and even access to virtual financial advisors. Digital payments, such as e-wallets and contactless payments, are also promoted to make transactions faster and more secure.

The new generations are generally very receptive to new technologies. Mobile banking fits perfectly into this trend by leveraging technological advancements such as biometrics (fingerprints, facial recognition), contactless payments, live chat services, and virtual assistants.

This is an advantage for customers but also for some "traditional" banks that enables them to compete with their 100% digital competitors, such as Boursorama which is a bank that positions itself solely online.

### **3/ Promotion of products and services:**

Banking marketing plays a crucial role in promoting the products and services offered by financial institutions. It allows to highlight the benefits and unique characteristics of each offering. A well-designed marketing strategy can increase product visibility, generate qualified leads, and ultimately increase sales by implementing:

/ Targeted advertising campaigns

/ Content marketing

/ Referral programs

/ Email campaigns

/ Strategic partnerships

## **5-Developing lasting relationships with clients and preserving your reputation is possible with banking marketing!**

Client relationships are essential in the banking sector:

\*Banking marketing promotes the creation of lasting relationships with customers by focusing on satisfaction and loyalty. Well-designed loyalty campaigns, reward programs, and regular communication with clients allowing financial institutions to strengthen their relationship with their customers are the keys to a lasting customer relationship.

\*A positive brand image is crucial for financial institutions. Banking marketing helps improve brand awareness and trust among the general public. Advertising campaigns, public relations activities, and social responsibility initiatives enable banks to position themselves as responsible and reliable actors.

By developing a strong brand identity, adapting their offerings to the needs of customers, promoting their products and services, cultivating lasting relationships with customers and strengthening brand awareness and trust, banks can stand out in a competitive market. These innovative approaches aim to attract new customers, retain existing customers and offer superior financial services.

Bank marketing will continue to evolve with technological advancements. By investing in effective bank marketing strategies, financial institutions can ensure their long-term growth and provide an exceptional customer experience.



## 4-Green marketing

The negative impact of human activities over environment is a matter of concern today.

Governments all over the world making efforts to minimize human impact on environment. Today our society is more concerned with the natural environment. Understanding the society's new concerns businesses have begun to modify their behavior and have integrated env Referring to what was written by Saha and Darnton (2005), green can relate to variety issues such as ecological concerns, humanitarian concerns, corporate social responsibility, conservation (planet and animal), animal welfare, clean water, fair trade, equality, and sustainability. Issues relating to each of these are obviously broad and complex. The term green not only covers specifically to the environment but also to the living things in it such as humans and animals. A business can participate or take role in ensuring the living things live in harmony each other and with the environment by applying green business.ironmental issues into organizational activities.

There is a change in consumers' purchasing behavior. Consumers are becoming increasingly aware of social and environmental issues (Mortimer et al., 2020; Neumann et al., 2021), and are pressuring companies and governmental institutions to act (Neumann et al., 2021). These consumers aspire to satisfy their basic needs and maintain a better quality of life without compromising the welfare for humans and the earth's ecosystems to future generations (Jones et. al, 2008). In addition, consumers are more positive to support sustainably responsible companies, which results in increased consumer satisfaction and better consumer relations (Neumann et al., 2021). **Julia Brandin ,Emma Källström. A greener**

industry or just green marketing? An exploratory study about how consumers experience green marketing in the fast fashion industry. Bachelor of Science in Business Administration: International Business and Marketing Semester 2021. Faculty of Business.p1

Sustainability is more relevant than ever and important in today's society. Consumers are also increasingly aware of environmental issues and encourage companies and governmental institutions to act more sustainable (Neumann et al., 2021). Op cit p3

### **What is green marketing?**

Green marketing refers to the process of selling products and/or services based on their environmental benefits. Such a product or service may be environmentally friendly in it or produced and/or packaged in an environmentally friendly way.

The obvious assumption of green marketing is that potential consumers will view a product or service's "greenness" as a benefit and base their buying decision accordingly. The not-so-obvious assumption of green marketing is that consumers will be willing to pay more for green products than they would for a less-green comparable alternative product - an assumption.

### **Evolution of Green Marketing :**

The term Green Marketing came into prominence in the late 1980s and early 1990s.

- The green marketing has evolved over this period of time. The evolution of green marketing had three phases. First phase was termed as

*"Ecological"* green marketing, and during this period all marketing activities were concerned to help environment problems and provide remedies for environmental problems.

- Second phase was *"Environmental"* green marketing and the focus shifted on clean technology that involved designing of innovative new products, which take care of pollution and waste issues.

- Third phase was *"Sustainable"* green marketing. It came into prominence in the late 1990s and early 2000. This was the result of the term sustainable development which is defined as "meeting the needs of the present without compromising the ability of future generations to meet their own needs." R. Surya, Mrs. P. Vijaya Banu. introduction to Green Marketing.

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### **Benefits of Green Marketing :**

Companies that develop new and improved products and services with environment inputs in mind give themselves access to new markets, increase their profit sustainability, and enjoy a competitive advantage over the companies which are not concerned for the environment.

Some of the advantages of green marketing are,

1. It ensures sustained long-term growth along with profitability.
2. It saves money in the long run, though initially the cost is more.
3. It helps companies market their products and services keeping the environment aspects in mind. It helps in accessing the new markets and enjoying competitive advantage.
4. Most of the employees also feel proud and responsible to be working for an environmentally responsible company. **Op cit p2**

### **Adoption of Green Marketing :**

There are basically five reasons for which a marketer should go for the adoption of green marketing. They are

#### ***1. Opportunities or competitive advantage***

In India, around 25% of the consumers prefer environmental-friendly products, and around 28% may be considered healthy conscious.

Therefore, green marketers have diverse and fairly sizeable segments to cater to.

The Surf Excel detergent which saves water (advertised with the message—"do bucket paani roz bachana") and the energy-saving LG consumers durables are examples of green marketing.

We also have green buildings which are efficient in their use of energy, water and construction materials, and which reduce the impact on human health and the environment through better design, construction, operation, maintenance and waste disposal.

#### ***2. Social Responsibility***

Many companies have started realizing that they must behave in an environment-friendly fashion. They believe both in achieving environmental objectives as well as profit related objectives. The HSBC became the world's first bank to go carbon-neutral. Other examples include Coca-Cola, which has invested in various recycling activities. Walt Disney World in Florida, US, has an extensive waste management program and infrastructure in place.

#### ***3. Governmental Pressure***

Various regulations are framed by the government to protect consumers and the society at large. The Indian government too has developed a framework of legislations to reduce the production of harmful goods and by products. These reduce the industry's production and consumers' consumption of harmful goods, including those detrimental to the environment; for example, the ban of plastic bags in Mumbai, prohibition of smoking in public areas, etc.

#### ***4. Competitive Pressure :***

Many companies take up green marketing to maintain their competitive edge. The green marketing initiatives by niche companies such as Body Shop and Green & Black have prompted many mainline competitors to follow suit.

#### ***5. Cost Reduction***

Reduction of harmful waste may lead to substantial cost savings. Sometimes, many firms develop symbiotic relationship whereby the waste generated by one company is used by another as a cost-effective raw material. For example, the fly ash generated by thermal power plants, which would otherwise contributed to a gigantic quantum of solid waste, is used to manufacture fly ash bricks for construction purposes.

#### **Green Marketing Mix :**

The 4 P's of green marketing are that of a conventional marketing but the challenge before marketers is to use 4 P's in an innovative manner.

##### ***1. Product :***

The ecological objectives in planning products are to reduce resource consumption and pollution and to increase conservation of scarce resources. The marketer's role in product management includes providing product designers with market-driven trends and customer requests for green product attributes such as energy saving, organic, green chemicals, local sourcing, etc., For example, Nike is the first among the shoe companies to market itself as green. It is marketing its Air Jordan shoes as environment- friendly, as it has significantly reduced the usage of harmful glue adhesives. It has designed this variety of shoes to emphasize that it has reduced wastage and used environment-friendly materials.

##### ***2. Price :***

Price is a critical and important factor of green marketing mix. Most consumers will only be prepared to pay additional value if there is a perception of extra product value. This value may be improved performance, function, design, visual appeal, or taste. Green marketing should take all these facts into consideration while charging a premium price. E.g. Wal Mart unveiled its first recyclable cloth shopping bag. IKEA, EASYDAY stores started charging consumers when they opted for plastic bags and encouraged people to shop using its "Big Blue Bag".

##### ***3. Promotion :***

There are three types of green advertising:

- Ads that address a relationship between a product/service and the biophysical environment.

Those that promote a green lifestyle by highlighting a product or service. Ads that present a corporate image of environmental responsibility.

#### **4. Place :**

The choice of where and when to make a product available will have significant impact on the customers. Very few customers will go out of their way to buy green products.

#### **Challenges Ahead :**

- Green products require renewable and recyclable material, which is costly.
- Requires a technology, which requires huge investment in R & D.
- Water treatment technology, which is too costly.
- Majority of the people are not aware of green products and their uses.
- Majority of the consumers are not willing to pay a premium for green products.

**Challenges in practicing green marketing : Maria Yosephine Dwi Hayu Agustini. GREEN MARKETING. The Context of Indonesia and Philippines. LAP LAMBERT publishing.2019.p32-33**

To practice green marketing is more complex than to practice conventional marketing and thus it is a challenge to create an effective green marketing (Marketing- Schools.Org, 2016). Practicing green marketing must be comprehensive and business- wide (Marketing- schools.org, 2016). It means that every element in a company must embrace green in their activities. For example, it is insufficient to advertise the green properties of a product or the company if the production and distribution disregard environmental concerns. Failing to do so can cause the firm is labeled as green-washer and this can harm the company's credibility and customers' trust. Customers who loss their trust to a company can then shift their purchases to more trustworthy competitors (Ottman & Mallen, Five Green Marketing Strategies to Earn Consumers Trust, 2014).

Thus, company needs to provide consumers with information about its business for them to evaluate company's claims and reputation. Company should promote awareness of its products' histories, including origin and manufacturing. Here, company has to be honest, transparent and should avoid unsubstantiated claims.

The aim of green marketing is different according to the level of green a company want to be. The level of greenness comprises green, greener, and greenest (Grant, 2009). In the green stage, green marketing is to communicate that the brand or the company is aware of the environment. In the greener stage, it is to change the ways of customers in consuming the product. In the greenest stage, it is to change customers' culture or habit toward the higher concern on the environment and become loyal customers of green product.

Researches show that problems in developing green marketing are the same as those in developing effective marketing in the past.

**Types of green marketing strategy :** Maria Yosephine Dwi Hayu Agustini. GREEN MARKETING. The Context of Indonesia and Philippines. LAP LAMBERT publishing.2019. p97-98-99. [http://repository.unika.ac.id/22077/1/GMBook%20with%20cover%20published\\_organized.pdf](http://repository.unika.ac.id/22077/1/GMBook%20with%20cover%20published_organized.pdf)

When companies consider both the market size and competitive landscape, they can identify several contrasting opportunities to serve a target market.

#### ***1. Lean green strategy :***

Lean green strategy refers to a situation in which the size of the green market is modest and the firm has limited ability to differentiate based on the greenness of product offerings.

According to Makower (2009) as cited by Ginsberg and Bloom (2004), firms in this category are likely to engage in corporate social responsibility, but they do not publicize this action. It is likely that firms that face this competitive environment will not be able to engage in a pricing strategy that asks consumers to pay more for products that are sustainable.

#### ***2. Defensive green strategy :***

The strategy reflects a situation under which the market for green products is large, but the ability to differentiate based on the ecological merits of the product is low. Thus, this market is highly sensitive to the environment, but it is very difficult to establish one product offering as ecologically superior to other products (Zmuda, 2008).

#### ***3. Shaded green strategy :***

The shaded green strategy refers to a market in which the demand for ecologically sensitive products is low, but there is a substantial opportunity to differentiate based on ecological viability of a product.

#### ***4. Extreme green :***

Extreme green refers to a competitive context in which the demand for green products is large and the ability to differentiate based on product greenness is substantial. The brands in this category often are initiated with a strong desire to promote and foster sustainability (Ginsberg, 2004). Firms that face this competitive landscape offer products with premium prices but the value over the course of the product life is emphasized in marketing campaigns.

# 5-International Marketing

## What Is International Marketing? A Comprehensive Guide

Many companies want to expand into new markets to increase their customer base, grow their brand awareness and improve their sales. When a company plans to enter a market in another country, it may use international marketing to distribute and promote its products or services to new customers. If you want to work for global or multinational companies, it can be helpful in your role. <https://in.indeed.com/career-advice/career-development/international-marketing>

International marketing, also known as global marketing, is the process of distributing, promoting and advertising a company's products or services across national borders. It may involve marketing products in one or many foreign countries. Often, companies distributing their products in multiple countries create unique marketing plans for each location. This strategy allows marketers to identify and segment potential customers based on the unique culture of a specific country. This type of marketing can have various advantages for companies seeking to diversify their customer base, including: understand this type of marketing so you can use it effectively in your role.

This type of marketing can have various advantages for companies seeking to diversify their customer base, including:

- **Increase sales:** Many companies use global marketing strategies to reach a higher number of customers in different countries. A larger market can often help to increase sales and profitability.
- **Scale costs:** Entering the global market can help companies reduce production costs by manufacturing their products in larger amounts. Scaling costs can help businesses establish competitive pricing strategies.
- **Expand market share:** It is common for companies to engage in global marketing to build their customer base. By gaining new customers in other countries, they can expand their market share.
- **Increase brand awareness:** Companies can use global marketing techniques to target a wider audience and inform new customers about their products and services. This type of marketing can help businesses increase their brand awareness.

Features Of Global Marketing

Global marketing has some distinct features that make it different from other types of marketing. These features include:

**Scope:** Typically, this type of marketing has a large scope encompassing various activities, which may include market research, product development, packaging and branding.

**Market access:** Global marketing typically provides access to a broad market in different countries, which each have their own products and traditions.

**Research:** Most global marketing strategies require long-term planning and extensive research to understand various factors in other countries, such as trading regulations and foreign markets.

**Foreign exchange:** Global marketing allows for the foreign exchange between companies and customers, which may involve different currencies, exchange rates and payment collection systems.

### **Types Of Global Marketing :**

There are different types of global marketing companies can use to expand into a foreign country. Companies often refer to their goals when determining the type or marketing they want to pursue. Some common types of global marketing include:

#### ***Exporting***

This type of global marketing involves marketing products to potential customers in another country. A company exports products when it sends them to a foreign country for purchase. Some companies choose to engage in direct exporting, which means they sell their products directly to target customers. Others use indirect exporting methods, which typically involve using a third-party agency or distributing company to sell the company's goods. Many companies seeking to expand in foreign markets begin by exporting their products because this method involves a low risk and minimal impact on operations.

#### ***Licensing***

Licensing is a type of global marketing that occurs when one company, known as the licensor, allows another company in a foreign country to use its intellectual property. This type of property is an intangible asset, such as copyrights, patents or trademarks. The company in the foreign market has a licence to use the property in exchange for payment, known as royalties. Typically, licensing is a short-term agreement between two companies. It can be beneficial for companies seeking to expand their brand awareness in a foreign market.

#### ***Franchising***

In global marketing, franchising refers to an agreement between a parent company and an individual or firm in another country. Under this agreement, the franchise owner can operate an establishment in the parent company's name and use its resources, such as branding. The



franchise owner pays a fee to the parent company for these rights. Franchising is a common type of global marketing for service-based companies, such as hotels and restaurants. It can be a beneficial agreement for companies with a strong brand recognition in another country.

### ***Joint venture***

A joint venture in global marketing involves a partnership between two companies located in different countries. Both companies contribute assets, such as products or intellectual property, and own part of the venture. They work together to be successful partners. A joint venture can be beneficial for companies wanting to expand into a foreign market because they share business risks with another enterprise.

### ***Foreign direct investment***

Foreign direct investment is a type of global marketing that involves one company investing in a foreign company. It refers to different types of investments, such as building new facilities or purchasing stocks. Often, a company uses this type of global marketing to begin manufacturing its products in another country. It is typically a long-term investment in a foreign market. It can be a beneficial type of global marketing for companies that want to have a significant influence or ownership in business decisions.

## **What are the Characteristics of International Marketing?**

<https://edgy.app/international-marketing>

All the features of modern marketing apply to international marketing. However, the latter aims to satisfy the needs of global customers. So, it takes place across borders.

As a result, international marketing has specific characteristics, such as:

- It involves two or more countries
- Unique marketing strategies for specific countries
- It enables exchange between a company and foreign customers
- Decisions are taken with reference to the global business environment

## **What is International Marketing examples?**

There's no one-size-fits-all approach to **international marketing**. As such, brands usually have to adopt various **global marketing strategies** to appeal to their diverse **audience**. It includes adjusting menus, translating across multiple languages, and adapting to the social system to avoid blunders.

This post will consider five brands that are enjoying success in **global marketing** — **AirBnB, Nike, Coca-Cola, Apple, and Spotify**.

### **1. [Airbnb](#)**

In 2008, **Brian Chesky** and two other friends founded **Airbnb**, an online marketplace for vacation rentals in **San Francisco**. Since then, the company has grown to over 1,500,000 listings in more than 34,000 cities worldwide.

So, what's responsible for the meteoric growth?

Airbnb created a dedicated localization department to make its site accessible around the globe. It also uses the power of local [storytelling](#) to foster trust and a sense of community between hosts and travelers.

For example, Airbnb launched a **social media campaign** with the hashtag **#OneLessStranger** in January 2015. It encouraged locals to perform random acts of hospitality for strangers and share on social media.

The campaign was a success!

Three weeks after **#OneLessStranger** launched, over three million people worldwide were either creating content or talking about the campaign.

## 2. [Nike](#)

**Nike** has managed to increase its global presence over the years through **international sponsorships**. An example of such is its previous long-standing arrangement with the English soccer club, **Manchester United**.

Besides international sponsorships, Nike have several other strategies to make its products appealing to the **global market**.

For instance, the **NikeID** co-creation platform puts the power of design in the consumer's hands. It's a quick way for the brand to deliver products that address **cultural differences** and styles.

## 3. [Coca-Cola](#)

**Coca-Cola** is one of the biggest brands in the world and for good reasons. It's an excellent example of a brand with a brilliant **international marketing strategy**.

The company gave local operations slack to adjust the soda's taste to fit the market's cultural preferences. Besides, [advertising](#), promotion, distribution, and pricing are also adapted to suit specific demands.

Coca-Cola focuses on universal values, such as sharing and happiness. However, the brand also localizes campaigns using cultural references and endorsement deals with local celebrities.

## 4. [Apple](#)

[Apple](#)'s primary **global marketing strategy** is to maintain a consistent brand across cultures.

The company's products, ads, and websites use the same clean, minimalist design in different parts of the world. Also, the visuals on the website are the same, regardless of the country or language.

In other words, the iPhone makers focus on providing a **consistent brand** and **customer experience**.

Note that the one-size-fits-all approach may not work for most brands. However, it seems to work for Apple. In fact, *Interbrand* chose the iPhone maker as one of the [best global brands in 2019](#).

## 5. [Spotify](#)

Swedish-based audio streaming and media service provider **Spotify** launched twelve years ago.

Today, Spotify has a total of 299 million users and 17 offices around the world. What's more, the company made *Interbrand's* list of the best global companies in 2019.

So, how did Spotify quickly expand from Sweden to the rest of the world? The answer lies in how it describes its content.

Rather than music genre, the streaming service gets users to focus on a habit or lifestyle that people share worldwide. For example, you could select a Workout, Sleepy, or Study music preferences.

As a result, international artists whose content falls in a specific category can quickly gain listeners from other countries.

## **What are the Benefits of International Marketing?**

**International marketing** can help create bigger and better opportunities for business expansion. Not only does it offer a broader customer base, but it's can also protect against a potential economic downturn. **Global marketing** also enables the effective utilization of surplus production and helps build relationships with other businesses worldwide. Besides, it also provides employment opportunities for the host country.

Here are some benefits of **international marketing**.

### **1. Market Expansion**

One primary advantage of **international marketing** is market expansion. It's an opportunity to extend a brand's customer base.

Two decades ago, the idea of marketing a product or service was too expensive for **small businesses** to consider. But that's no longer the case, thanks to new communication channels such as **Google** and **Facebook**.

Now, small businesses can access a more extensive customer base overseas without breaking their budget. Not only does it increase profit, but **international marketing** also boosts [brand awareness](#).

## **2. Protects Against Economic Downturn**

Unexpected economic events and catastrophes can wreak havoc on a company's fortune.

However, revenue from selling to an overseas audience can offset possible downturns. As a result, your business will be able to weather the tough times and make up for losses suffered at home.

With only \$45.5 million at the U.S. box office, *The Great Wall* failed to earn even one-third of its \$150 million budget. However, the action movie was a mega-hit in China, where it earned \$170 million.

It earned a total of \$289.4 million at the international box office.

## **3. Effective Utilization of Surplus Production**

**International marketing** helps manufacturers to utilize excess production effectively.

It involves shipping goods produced in surplus in one country to another. That way, foreign exchange of products between the importing and exporting countries can meet each specific needs.

In other words, surplus raw materials, goods, or services in domestic production can be shipped to foreign markets.

## **4. Provides Competitive Advantages**

Besides increasing revenue and diversifying asset, **international marketing** also provides competitive advantages.

By expanding abroad, you can access new customers and visibility that your competitors might not have. This is especially true when the home market is already saturated.

**Global marketing** allows you to remain ahead of the competition.

## **5. Employment opportunities**

**Global marketing** increases employment opportunities in a foreign country.

**International marketing** provides access to specialized talent that may not be available in a brand's home country. These include marketing managers, marketing coordinators, and translators, among others.

As a result, companies usually hire workers with a unique skill set that may prove useful at home.

For instance, over [71 percent](#) of advertisers believe that some of the best ad campaigns are being developed abroad. So, applying a similar strategy at home could convey a competitive advantage.

## **What are the Disadvantages of International Marketing?**

Despite its benefits, **global marketing** comes with specific downsides. For one, cultural restrictions between the home and host country could hinder the marketing strategy. Other disadvantages of **international marketing** include government restrictions, high competition, potential infrastructure issues, and war in the host country.

### **1. Cultural Differences**

The varying culture and norms across the globe could lead to various marketing challenges. These include differences in consumer needs and usage patterns as well as response to marketing mix elements.

Also, foreign countries sometimes have institutions that may call for creating an entirely new marketing strategy.

For example, Muslim culture considers dogs to be dirty creatures. That means a message that describes a dog as “man’s best friend” won’t work in Middle Eastern countries.

### **2. Government Restrictions**

**International marketing** entail following various strict rules and regulations that the host country’s government imposes. These usually include high taxes, as well as duties to import and export goods.

In the end, these restrictions can impact a company’s profitability and continuity. Sometimes, companies may find it challenging to follow these foreign regulations and be forced to leave.

### **3. War Situations**

Tensions and war-like situations among nations can severely impact **international marketing**.

As a result, the ability to sell products and services in other countries is subject to diplomatic relations. Trade will proceed smoothly as long as these countries remain friendly.

However, any tension in the host country could lead to huge losses. In some cases, it could lead to a complete shutdown of operations.

### **4. High Competition**

Brands that are entering a foreign market usually have to compete with both local companies and international brands. As a result, the degree of competition in **global marketing** is generally high.

As you may have guessed, global marketing offers attractive opportunities to companies that are successful at it. However, it also comes with several threats and challenges.

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