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PECULIARITIES OF DIGITAL MARKETING IN THE BANKING ACTIVITY OF UKRAINE

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Abstract. *The essence of digital marketing has been investigated, its features in the banking sector have been identified, the state of financing of marketing activities in banks, the modern practice of using digital tactics, tools and communication channels to increase the loyalty of the target audience to the bank's brand have been characterized, the main advantages that creates digital marketing for banks and challenges to be addressed.*

Keywords: *digital marketing, banking, digital marketing tools.*

Global processes of digitalization influenced on the change of conceptual approaches of marketing activities and development of such its direction as digital marketing. By digital marketing we mean the use of effective digital tactics, tools and online channels of interaction with the target audience (website, SEO, online advertising, email marketing, sales funnel, content marketing, teaser advertising, SMM, etc.) to grow the customer base and increase brand loyalty.

The general uncertainty and instability of the macroeconomic situation in Ukraine, increasing competition in the financial services market, securities

market development, loss of confidence in financial intermediaries and, consequently, the outflow of deposits of individuals and legal entities, lead to significant efforts and financial resources to provide banks competitiveness and strengthening of their own positions in the market of banking products and services. Along with others, tactics, tools and communication channels of digital marketing are effective in this aspect.

The purpose of the article is to clarify the main aspects of digital marketing in banking, to develop the practice of using digital tactics, tools and channels of interaction to increase the efficiency and competitiveness of banks.

The article considers the practice of planning and use of marketing budgets of Ukrainian banks and concludes that their development is uneven during the year, determines the dependence of the amount spent on marketing with increasing efficiency on the example of leading Ukrainian banks. The analysis of the practice of domestic banks in the use of websites, online advertising through

accounts in social networks, email marketing, SEO, sales funnels, content marketing, teaser advertising, SMM was carried out. It has been established that all digital marketing tools are most fully used by banks, which are market leaders in terms of their main activities, as well as innovative leaders.

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