

Exploration of Marketing Strategies for Internet Financial Markets in the New Situation

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Abstract: The Internet financial market, as a product of the combination of information technology and financial services, is rapidly emerging and changing the pattern of the traditional financial industry. This paper takes the principles and objectives of Internet financial market marketing as the entry point, analyzes the opportunities and challenges faced by Internet financial market marketing under the new situation, and puts forward corresponding strategies, aiming to help enterprises meet user needs, improve brand awareness and recognition, and achieve sustainable development.

Keywords: Internet Finance; Marketing; Strategy

Introduction

Internet financial marketing refers to the development and implementation of a series of marketing strategies and activities to attract, acquire and maintain target users in the Internet financial industry, and to enhance corporate brand awareness, user satisfaction and competitiveness. It includes market research and user insights, data-driven precision marketing, user experience optimization and customer relationship management. The use of Internet tools and technologies, combined with personalized services and differentiated competitive advantages, can better meet user needs and achieve success in a fiercely competitive market.

1. Principles and objectives of Internet financial marketing

1.1 Principles of Internet financial marketing

(1) User-centered. Put user needs in the first place, in-depth understanding of the needs and behavioral characteristics of the target user groups, accurate positioning and personalized services. Enhance user stickiness and loyalty by meeting user needs and providing good user experience.

(2) Differentiated competition. In the fierce competition to highlight their own differentiated competitive advantages. Through innovative products and services, create a unique and attractive brand image, and utilize multi-channel communication means to expand brand influence. Establishing good customer relations is also an important aspect of differentiated competition.

(3) Data-driven. Using big data technology to collect, analyze and utilize massive user behavior data to achieve personalized recommendation and targeted advertising. By analyzing user behavioral data to understand their interests, hobbies, consumption habits and other information, and personalized recommendation based on such information, relevant products or services are pushed to specific user groups at the right time^[1].

1.2 Objectives of Internet financial marketing

(1) Enhance brand awareness and recognition. Through effective marketing and communication strategies, the corporate brand establishes good visibility and recognition among target users. This helps increase users' trust in the brand and improves the competitiveness of the enterprise in a competitive market.

(2) Expanding the user base and increasing the number of users. Through precise positioning, personalized services and differentiated competitive advantages, more potential customers are attracted and converted into actual users. Expanding the user base can bring more transaction volume and revenue sources.

(3) Improve user satisfaction and loyalty. Focus on optimizing product design, providing convenient user experience and personalized services to improve user satisfaction. At the same time, establish a good customer relationship management mechanism, maintain close communication with customers and solve problems to enhance customer loyalty.

2. Opportunities and Challenges of Internet Financial Marketing in the New Situation

2.1 Opportunities

(1) Expanding market size. With the popularization of the Internet and the increase in users' demand for financial services, the Internet financial market has great potential and a broad space for development.

(2) Data-driven precision marketing. Through the collection and analysis of massive user data, it is possible to achieve personalized recommendations, targeted advertising and other precision marketing means to improve the effectiveness of marketing.

(3) Multi-channel communication and brand building. Utilizing a variety of social media platforms, mobile applications and other channels for brand publicity and promotion can rapidly expand brand influence.

2.2 Challenges

(1) Intense market competition. The entry threshold of the Internet finance industry is relatively low, and various types of platforms are emerging, resulting in exceptionally fierce market competition. Enterprises need to develop differentiation strategies to highlight their advantages.

(2) Low user trust. Due to network security issues, information leakage risk and other factors, the user's trust in the Internet financial platform is relatively low. Enterprises need to strengthen user education and risk management to enhance user trust.

3. Internet financial market marketing strategy in the new situation

3.1 Market Research and User Insights

In the new situation, Internet financial enterprises need to conduct in-depth market research and user insights to understand the needs and behavioral characteristics of target user groups. By collecting and analyzing a large amount of data, it is possible to obtain information about user preferences, consumption habits, financial needs, etc.^[2]. This information will help enterprises pinpoint their target users and formulate marketing strategies accordingly.

Market research can be used to understand competitors' product characteristics, pricing strategies, promotion methods and so on. This can help enterprises discover their own advantages and find opportunities for differentiated competition. When understanding the target user groups, it is important to focus on market segmentation and personalized services. People of different age groups, occupational backgrounds or interests have different needs for financial products, so companies should provide targeted products and services according to different groups. Word-of-mouth influence on social media platforms also needs to be considered when conducting user insights. By monitoring discussions and reviews about a company's brand or products on social media, it is possible to understand users' attitudes and satisfaction with the company. This feedback will help companies improve their products and services and enhance the user experience.

3.2 Data-driven precision marketing

Under the new situation, Internet financial marketing increasingly relies on big data technology. By collecting, analyzing and utilizing massive user behavior data, enterprises can achieve personalized recommendation and targeted advertising, thus improving the marketing effect.

By analyzing user behavioral data, it is possible to understand the user's interests, hobbies, consumption habits and other information. Based on this information, companies can make personalized recommendations and push relevant products or services to specific user groups at the right time. This kind of precision marketing can better meet user needs and increase the conversion rate. Targeted advertising requires

appropriate strategies based on different groups of people. For example, targeting young people on social media platforms for branding or activity promotion; posting content related to financial knowledge on professional forums to attract potential customers, and so on. By choosing the right channels and methods for advertising, we can effectively increase brand exposure and attract target customers. Data-driven precision marketing can also improve products and services by analyzing user feedback and reviews. Enterprises can collect user reviews, complaints or suggestions about their products and make corresponding adjustments based on this feedback to improve user experience and satisfaction.

3.3 User experience optimization and customer relationship management

In the new situation, Internet financial enterprises need to focus on optimizing user experience and building good customer relationships. By providing convenient user experience and personalized services, enterprises can increase user stickiness, promote repurchase rate, and improve brand loyalty^[3].

Product design should focus on simplicity and ease of use. Internet financial products should have a friendly interface design, smooth operation process and clear and concise function description, so that users can easily use and enjoy the convenience. In terms of customer service, it is necessary to achieve 24/7 online response. By establishing a multi-channel communication platform (e.g., online customer service, social media, etc.), we can answer users' questions and solve problems in a timely manner, as well as actively collect users' feedback to continuously improve service quality. In addition, personalized service is one of the important means to improve user experience. By analyzing the information on personal preferences and needs embedded in big data, companies can provide users with personalized product recommendations, customized financial solutions and so on. This can increase user satisfaction and build closer customer relationships.

3.4 Branding and communication

In the new situation, Internet financial enterprises need to focus on brand building and communication in order to establish a unique and attractive brand image, and publicize and promote through multiple channels.

It is important to focus on shaping core values and differentiated competitive advantages in brand building. Enterprises should define their own positioning and target audience, and highlight their uniqueness in the market through unique service concepts, innovative product design and other ways. It is important to choose appropriate channels and methods in the process of brand communication. Internet financial enterprises can utilize social media platforms, industry forums, online activities and other channels for publicity and promotion. At the same time, it can also enhance the brand influence with the endorsement of well-known personalities or experts. In addition, word-of-mouth marketing is also one of the means to effectively enhance brand recognition and reputation. By actively responding to user reviews, providing good service and encouraging users to share their experiences, it can increase users' trust in the brand and attract more potential customers.

Conclusion

In summary, Internet financial marketing is of great significance in the new situation. Through such strategies as user-centered, differentiated competition, data-driven precision marketing, user experience optimization and customer relationship management, enterprises can better meet user needs, improve brand awareness and recognition, and achieve sustainable development. At the same time, strengthening risk management and compliance supervision is also the basis for ensuring the sound development of enterprises. Only through the scientific and effective use of various marketing tools can we achieve a lasting competitive advantage in the fiercely competitive market.

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