

**DEMOCRATIC AND POPULAR REPUBLIC OF  
ALGERIA**

**MINISTRY OF HIGHER EDUCATION AND  
SCIENTIFIC RESEARCH**

**Ecole Supérieure de Commerce**

A Dissertation Submitted in Partial Fulfillment of the Requirements  
for Master's Degree in Commercial Sciences  
Specialty: Marketing and Communication

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**Optimizing customer engagement in a  
digital marketing approach: a  
comparative analysis of customer  
interactivity before/after.**

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**CASE STUDY: Société Générale Algérie**

**Submitted by:** Meroua Aboubi

**Supervised by:** Mrs Amina CHIBANI

**Training address:** Résidence Affak Alger

**Training period:** 05 may 2024 – 05 June 2024

*2023/2024*



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# *Dedication*

*To my beloved parents,*

*The completion of this dissertation is a culmination of years of hard work, perseverance, and the pursuit of knowledge. However, this achievement would not have been possible without your unconditional love, unwavering support, and endless sacrifices.*

*Mom and Dad, you have been my pillars of strength, my source of inspiration, and my guiding light throughout this journey. From the very beginning, you instilled in me the values of determination, resilience, and the importance of education. Your encouragement and belief in my abilities have been the driving force that propelled me forward, even during the most challenging times.*

*To my dear siblings and friends,*

*Your constant companionship, understanding, and belief in me have been an invaluable source of strength. Your presence in my life has made this arduous path manageable and filled it with cherished memories. Thank you for being my pillars of support.*

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*To my internship supervisors Mr Riad AFRIT & Mme Diana Sadi, this dissertation stands as a testament to the remarkable mentorship you have provided throughout my internship. Their support, patience and guidance have made a profound impact on both my academic and personal growth. Their ability to challenge my ideas and stimulate critical thinking has deeply propelled me to reach new heights.*

*I am extremely grateful to my parents for their love, prayers, caring and sacrifices for educating and preparing me for my future. I am very much thankful to my friends and siblings, their support and valuable prayers. To the innumerable academics and researchers who came before me, whose innovative work and unceasing efforts made it possible for me to explore and comprehend this topic.*

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# **Introduction**



In an era characterized by rapid technological advancements and the pervasive influence of digital platforms, the landscape of customer engagement in the realm of digital marketing is undergoing a profound transformation. As businesses strive to stay ahead in the highly competitive digital marketplace, the manner in which customers interact with brands has become a critical factor influencing success. Central to this evolution is the pivotal question of whether customers are better served through interactions with machines, such as artificial intelligence, online platforms, mobile applications, and contactless payment methods, or through the personal touch provided by human employees.

The advent of digital technologies has revolutionized the way customers interact with banks. Mobile banking applications, online portals, chatbots, and social media platforms have opened up new avenues for customers to engage with banking services. These digital touchpoints provide opportunities for banks to personalize their offerings, deliver targeted marketing messages, and provide seamless customer experiences. However, the effectiveness of these strategies in enhancing customer engagement remains a topic of interest and exploration.

According to what was stated above this research aim to answer the following problem:

**What impact does digital credibility have on customer engagement in the banking sector?**

Hence the following secondary questions:

- What are the key attributes of customer engagement in the context of digital marketing?
- How do customer preferences for interactions with machines or human employees vary across different demographics and industries?
- What factors contribute to customer satisfaction in interactions with machines in digital marketing, and how do these compare to interactions with human employees?

we can anticipate the following hypotheses:<sup>1</sup>

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<sup>1</sup> Effects of human-machine interaction on employee's learning: A contingent perspective Wang Sen , Zhao Hong and Zhu Xiaomei p 03

- **Hypothesis 01:** Personalization is the major reason why customers choose to interact with human employees.
- **Hypothesis 02:** The adoption of omnichannel marketing approaches, where customers can seamlessly interact across multiple digital and physical touchpoints, enhances the overall customer satisfaction compared to single-channel.
- 
- **Hypothesis 03:** Lack of perceived data confidentiality is the primary reason why customers do not use digital solutions.

### Methodology:

- **Research Design:** Conduct a survey to gather quantitative data on customer preferences, satisfaction, and engagement metrics.
- **Sample Selection:** Define the target population, considering factors such as demographics, industry, and online behavior. Using a non-probability sampling techniques to ensure a representative sample of the population. Stratify the sample to allow for subgroup analysis based on relevant variables (e.g., age, industry sector).
- **Data Collection:** Develop a structured survey instrument to capture quantitative data, incorporating Likert scales and open-ended questions.
- Use pre-existing scales for measuring constructs like customer satisfaction, trust, and engagement. Conduct interviews or focus groups to explore qualitative aspects, allowing participants to elaborate on their experiences and preferences.
- **Variables and Measurements:** Clearly define and operationalize variables, such as customer satisfaction, trust, and engagement. Use established scales for measuring these variables and adapt them to the context of digital marketing interactions.

### Objectives of this research:

- **Evaluate Customer Preferences:** Determine whether customers prefer interacting with machines or human employees in a digital marketing context.
- **Assess Engagement Levels:** Compare the levels of customer engagement achieved through interactions with machines and employees across various digital marketing channels
- **Identify Key Success Factors:** Identify the key factors that contribute to successful customer engagement with machines and employees, such as user interface

design, communication skills, technological capabilities, and the ability to address customer needs.

### **Research structure:**

This research is divided into three chapters. Two of these chapters will be dedicated to the literature review regarding digital marketing and customer engagement whereas, the last chapter consists of empirical research that will put the hypotheses into test. In what next, the structure of each chapter is discussed:

- First chapter entitled digital marketing is structured into three sections the first one we will explore the evolution of digital marketing, we delved into the definition and strategies of digital marketing, highlighting its ability to reach targeted audiences through various online channels. The benefits of digital marketing, such as increased reach, cost-effectiveness, and measurable results. Moving on to the second section, we examined the application of digital marketing in the banking sector. We discussed the definition of digital marketing in this context, exploring the advantages it offers to financial institutions. The chapter covered the various channels employed, including social media, email marketing, and search engine optimization, as well as the role of digital advertising in attracting and retaining customers. and the final section focused on the digitalization of banking services, we explored the different digital banking services available, such as online banking, mobile banking, and digital wallets. Particular emphasis was placed on the security measures implemented to safeguard sensitive financial information and transactions, ensuring the trust and confidence of customers in the digital banking ecosystem.
- Second chapter entitled customer engagement divided into three sections we will explore in the first one the understanding of customer engagement and its importance and then we will talk about traditional customer engagement, the methods and how to measure its impact. In the second section we will discuss digital customer engagement where we find the definition, the importance and the digital channels of the digital customer engagement we find CRM systems, strategies for effective digital engagement and finally the challenges. We will delve in section three into the definition, the difference between multichannel and omnichannel and finally explore multiple strategies for implanting omnichannel customer engagement.
- The third chapter entitled “A comparative analysis of Société Générale Algérie customer interactivity before/after the digitalization”, consists of a case study conducted to answer the main research question on how customer interactivity was before and after the digitalization. It is divided into three sections. The first section provides a general overview of the host company, SGA. The research design and technique are described in the second section. The research findings pertaining to statistical analysis, descriptive data analysis, and result interpretation are presented in the final part. In other words, study methodology, data analysis techniques, and a summary of the conclusions are given.

# **Chapter 01: Digital Marketing**

## **Introduction:**

In today's fast-paced and interconnected world, digital marketing has emerged as a powerful tool for businesses to reach and engage with their target audience effectively. It encompasses a diverse range of tactics and channels, each playing a crucial role in engaging consumers, building brand awareness, and driving conversions. From search engine optimization that enhances a website's visibility on search engine results pages to social media marketing that fosters community engagement and brand loyalty, businesses today have a wealth of tools at their disposal to craft compelling online campaigns. Email marketing, content creation, pay-per-click advertising, and influencer partnerships are just a few examples of the strategies that form the backbone of a robust digital marketing strategy.

As we navigate through this chapter, we will have three sections. In the first we will explore the evolution of digital marketing. The second section we will discuss digital marketing in a banking industry and lastly, we will examine digital banking.

## Section 01: Evolution of Digital Marketing

**Definition:** employing digital distribution channels to market goods and services in order to reach customers in a way that is economical, relevant, and personal. Many of the methods and strategies found in the Internet Marketing category are also used in digital marketing. Furthermore, it goes above and beyond by incorporating additional methods for reaching individuals who do not need to utilize the Internet. Because of this lack of reliance on the Internet, mobile phones, SMS and MMS, display and banner ads, and digital outdoor are just a few of the many components that make up the field of digital marketing. These days, digital marketing encompasses more traditional marketing domains like direct marketing by offering an equivalent means of reaching out to an audience through digital means. This advertising when a marketer integrates several channels into their message campaigns, the approach is more successful.<sup>1</sup>

Pull digital marketing requires the user to actively seek out and retrieve the content, whereas push digital marketing involves both the user and the marketer, who is the message creator; in order for the message to be received, the marketer must push it to the users (subscribers).

There are other variations associated with each of the two digital marketing types discussed in the table below. Smart advertisements fall under the pull marketing category, along with blog marketing, advertising, and personal interactive television; in contrast, mobile marketing, text messaging marketing, multimedia marketing, and news broadcasting falls under the umbrella of push marketing.

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<sup>1</sup> Evolution of digital marketing Morozan, Cristian and Enache, Elena and Vechiu, Camelia, MPRA Paper No. 13725, p01

Table: Pull and push digital marketing pros and cons

	Pull digital marketing	Push digital marketing
Pros	<ul style="list-style-type: none"> <li>• No restrictions in terms of type of content or size as the user determines what they want.</li> <li>• No technology required to send the content, only to store/display it.</li> <li>• No regulations or opt-in process required.</li> </ul>	<ul style="list-style-type: none"> <li>• Can be personalized messages received can be highly targeted and specific to selected criteria – like a special offer for females, 21 years old or over and living in California.</li> <li>• Detailed tracking and reporting – marketers can see not only how many people saw their message but also specific information about each user such as their name as well as demographic and psychographic data.</li> <li>• High Return on Investment (ROI) possible – if executed the right way, push messaging can help drive new revenue as well as brand reinforcement.</li> </ul>
Cons	<ul style="list-style-type: none"> <li>• Considerable marketing effort required for users to find the message/content.</li> <li>• Limited tracking capabilities – only total downloads, page views, etc.</li> <li>• No personalization – content is received and viewed the same across all audiences</li> </ul>	<ul style="list-style-type: none"> <li>• Compliance issue – each push messaging technology has its own set of regulations, from minor (RSS) to heavily controlled (email and text messaging)</li> <li>• Requires mechanism to deliver content – the marketer has to use an application to send the message, from an email marketing system to RSS feeders.</li> <li>• Delivery can be blocked – if the marketer does not follow the regulations set forth by each push message type, the content can be refused or rejected before getting to the intended recipient.</li> </ul>

Source: Article evolution of digital marketing Morozan, Cristian and Enache, Elena and Vechiu 2009 p02

## 1.1. History of digital marketing:

- 1.1.1. Pre-Digital Era (1960s – 1990s):** Traditional marketing principles dominated this period, emphasizing the importance of trustworthy brand identity and consumer choice. The emergence of digital marketing began in the 2000s with the proliferation of personal computers, Web 1.0, and online advertising platforms.
- 1.1.2. Mobile Revolution (2000s):** The rise of mobile devices in the 2000s led to a paradigm shift in digital marketing, prompting the optimization of strategies for mobile platforms through responsive design and mobile apps
- 1.1.3. Search Engine Optimization (SEO):** SEO emerged as a pivotal component of digital marketing, enabling businesses to enhance visibility on search engines and connect with actively seeking audiences
- 1.2.4. Expansion of Digital Channels:** The digital marketing landscape expanded with the introduction of various channels like email marketing, content marketing, social media marketing, and pay-per-click advertising, allowing businesses to tailor messages to specific demographics and interests.
- 1.2.5. Influencer Marketing:** The rise of social media platforms facilitated influencer marketing, where individuals with significant followings became brand advocates, influencing consumer decisions and creating new opportunities for businesses
- 1.2.6. Artificial Intelligence and Automation:** AI and automation have played a significant role in modern digital strategies, revolutionizing customer interactions, data analytics, and personalization. Automation streamlines marketing processes, enabling personalized content delivery at scale
- 1.2.7. Present State:** Digital marketing today encompasses a variety of strategies like SEO, content marketing, email marketing, social media marketing, and PPC advertising to engage with customers and enhance online visibility. The use of digital platforms, media, data, technology, and devices has revolutionized marketing practices<sup>2</sup>

---

<sup>2</sup> <https://zerogravitymarketing.com/evolution-of-digital-marketing/> march 10th at 22:03



## 1.2. Digital Marketing Strategies:

**1.2.1. Viral Marketing or Buzz Marketing:** Buzz marketing, often known as viral marketing, is one of the digital tactics that the selected publications look at the most. This tactic, sometimes known as "electronic word of mouth," encourages people to swiftly spread a commercial message to others in an effort to exponentially increase the message's exposure (Edelman, 2010). It deals with business communication that spreads on its own, according to Chaffey (2010). A pyramidal et al effect with geometric growth is produced by a communication tool on the Internet that enables the spread of a message. It begins with a small emitter core and is multiplied by the cooperation of the receivers in their transmission and diffusion (Nash et al., 2013). The costs connected with this method are very minimal or nonexistent because users are the ones that share and disseminate the advertising message through viral marketing campaigns, which spread throughout the network like a virus. Any eWOM campaign on the network should be able to be shared or communicated from one user to another, according to Nash et al. (2013). The campaign's reach and extent will be directly impacted by how simple it is for consumers to spread the word. Therefore, when a company posts an interesting article, it should be able to be forwarded to a friend with just a few keystrokes; when a video is posted, it should be made sure that it can be downloaded in a format that most users can view and that it can also be easily shared to other users; when an image is loaded, it should be easy to download and share; when an application is made, it should be able to be installed on any operating system; and when a document is created, it can be added to social media platforms (Edelman, 2010).

**1.2.2. Email Marketing:** This digital marketing tactic involves using email as a loyalty strategy, which means it aims to send messages to email accounts in order to keep in touch with clients throughout the duration of the business relationship, generate new business, and eventually feed a specific database (Peterson et al., 2010; Smith, 2012). The almost one trillion emails that are sent every day serve as the cornerstone of this strategy. This behavior makes email marketing one of the fastest and most efficient ways to run advertising campaigns directly through the electronic mail system. It also makes it the perfect tool for any kind of one-to-one marketing activity (Smith, 2012). In the view Parise et al. (2016) believe that email marketing is a useful addition to offline marketing. Studies have indicated several advantages, including customization, low intrusiveness, savings, shortened times and distances, and the avoidance of difficulties associated with legal and brand concerns. Its goal is to produce a favorable price to encourage the intended purchase.

- 1.2.3. Affiliate Marketing:** According to Peterson et al. (2010), Cook (2014), Payne et al. (2017), this digital marketing strategy refers to online platforms where advertisers are contacted to promote their brand, goods, or services with Web pages of all shapes and sizes that are meant to include advertising on the site for financial purposes. Advertisers present the media with the commission they offer for using their ads, and the media selects an advertiser based on the commission. Consequently, the commission that the advertiser pays the affiliate is rented by the affiliate network. According to (Payne et al 2017), affiliate marketing is a commission-based method of Internet distribution wherein an advertiser pays a publisher a financial commission for driving traffic to their website through a sequence of links they provide. These hyperlinks have the option of taking the user who has entered the website to the page of the selling company or leading them directly to the product's direct sale.
- 1.2.4. Search Engine Marketing:** The process of using tactics and strategies to find websites in search engines more favorably using keywords or key phrases is known as search engine optimization. The primary driving force is the companies' desire and requirement to be well-positioned inside the network, which translates to appearing within the first thirty results provided by various search engines (Munro & Richards, 2011). According to SLR, it is critical to have a place inside the network; despite the fact that simply "existing" within the network has minimal significance, it is crucial "to be visible to the user" (Gopalani & Shick, 2011; Munro & Richards, 2011).
- 1.2.5. Social Media Marketing (SMM):** In the age of traditional media, interactions between specific consumers and businesses were not feasible; now, the Internet has made such interactions conceivable (Almazroue et al., 2020; Khasawneh et al., 2021b). Due to social media's ability to facilitate both listening and communicating with clients, businesses may have one-on-one, customized conversations with each and every one of them (Heller and Parasnis, 2011; Rawson et al., 2013; Edelman and Heller, 2015). Technically speaking, social media marketing platforms (SMMs) are those that allow people to decide what information is published on sites like Facebook, Twitter, Instagram, MySpace, YouTube, LinkedIn, and others (Al-Marouf et al., 2021). These users develop into social media influencers, whose personal experiences and/or professional backgrounds impact their topic agenda. Facebook marketing is one of the most important SMM strategies (Edelman and Heller, 2015). With more than 800 million members, Facebook functions similarly to a location where users or customers with shared needs and interests may get together, both personally and professionally. It is therefore regarded as the most significant social network on the planet. From a marketing standpoint, goods and

services targeted at markets with significant consumption potential are particularly intriguing (Edelman and Heller, 2015). A lot of businesses use Facebook, which is one of the greatest platforms for connecting and engaging with clients.

**1.2.6. Corporate Blogs:** Goodman (2019) defines a blog as a regularly updated, chronologically organized website that provides informal, easily accessible information on one or more topics. The site can be written by one or more authors, with the most recent entry appearing first, and the author retains the freedom to publish anything they deem relevant. These are weblogs with personal, journalistic, corporate, business, and technology themes. According to Burghin et al. (2018), corporate blogs are published with the aim of achieving business objectives, including the positioning of the brand, the firm, and internal communication. They also serve as a management tool for knowledge and external communication, strengthening relationships with important client groups.<sup>3</sup>

### 1.3. Digital marketing tactics:

Digital marketing is made up of a variety of strategies, and as technology advances, the number of these strategies rises as new digital channels are made. Diverse digital marketing strategies might accomplish multiple goals at once. All of them, though, are better suited for a specific desired result. These are the main strategies used in digital marketing, in my opinion, along with the anticipated results for each.

Table: Digital Marketing tactics

Digital marketing tactic	Expected outcome
Content marketing	Value creation, customer retention, and branding
Social media marketing	Brand awareness and engagement
<b>Search Engine Marketing (SEM)</b>	Sales, customer retention, and acquisition
Display advertising	Branding and acquisition
Email marketing	Customer retention and value creation
Affiliate marketing	Sales and branding
Digital <b>Public Relations (PR)</b> and influencer marketing	Notoriety and branding
<b>Customer Relationship Management (CRM)</b> marketing	Customer loyalty and advocacy

Source: Digital marketing with drupal, José Fernandes 2022

<sup>3</sup> Digital Marketing Strategies and the Impact on Customer Experience: A Systematic Review, P31

#### 1.4. Specific benefits of digital marketing:

- 1.4.1. Cost-efficient:** Traditional marketing makes lots of money and time to promote the particular brand. If any organization or company wants to promote their brand in less cost, then for those we have digital marketing.<sup>4</sup>
- 1.4.2. Improved conversation rate:** Digital marketing always build the path for better and efficient interaction with the business targeted audience. To improve the conversion rate digital marketing take rapid action which will help to utilize the lead generation and also improve the business conversion rates with very effective way.
- 1.4.3. Save Time:** Digital marketing brings real time outcomes within no time. Time is valued for all of us, so why left-over even a Nano second. Digital marketing offers you casual to see the number of guests to your site, what is the version rate, what is the top transaction time, how many subscribers have added you in a day and more.
- 1.4.4. Social currency:** Online marketing provides you a casual to produce engaging campaigns using diverse kinds of media. These movements can go biological on social stages, passing on from one individual to additional, hence gaining social money.
- 1.4.5. Brand Building:** Brand building is what every commercial stabs to achieve and digital marketing<sup>5</sup>

#### 1.5. Challengers in front of digital marketers:

- Propagation of digital channels: Consumers use various digital channels and a multiplicity of devices that use diverse protocols, necessities and interfaces and they interact with those devices in different ways and for different resolutions.
- Increasing competition: Digital channels are comparatively cheap, compared with traditional media, making them within influence of practically every industry of every size. As a result, it's becoming a lot harder to capture customers' attention.

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<sup>4</sup> Understanding Digital Marketing Strategies for Online Success by dishek J.J Mankad

<sup>5</sup> International Journal of Advance and Innovative Research Volume 7, Issue 1 (VI): January - March, 2020 Part – 1  
IMPORTANCE OF DIGITAL MARKETING IN THE NEW AGE

- **Explosion data capacities:** Consumers leave behind a vast trail of data in digital networks. It's enormously difficult to get a handle on all that data, as well as find the right data within explosion data volumes that can help you make the right decisions.
- **Considerate Their Audiences:** Speaking of attracting the right companies, many small businesses don't fully know who their target spectators are. This is where purchaser identities come in handy. Consumers are important in the digital marketing world. They are semi-fictional demonstrations of your ideal consumers. You use actual informations about your current consumers and marketplace research to completely grow and build your buyer personas.
- **Creating Valuable Content:** Even if your small business has a good-looking website, without respected, revealing content, your marketing won't deliver results. Gratiated that is directed and significant to your purchaser personas can entice the right guests to your site. Preferably, you need to run a dependable magazine schedule for.

## **Section 02: Digital Marketing In Banking Sector:**

### **2.1. Introduction:**

“Good marketing makes the company look smart. Great marketing makes the customer feel smart”. – Joe Chernov

Innovation takes business to prosper, grow & transform both internal and external and with the changes in the environment. The Banking industry is no exception to this, this sector has witnessed a radical transformation and introduced innovations in products, services, technology, processes, business models, systems, governance and regulation. A globalized financial system has enabled an additional impetus to this massive effort. Banking has become digital and no boundary with a 24×7 tech driven model. Banks have benefitted by adopting newer technologies in several ways. E-banking reduces costs significantly and has helped create revenue through various channels. The convenience of “Any Time, Anywhere Banking” has also increased the number of customer base. Customer Centricity has become a new mantra, an efficient combination of various advertising and promotional strategies is needed to make the customers to aware about the products and services offered by the banking industry. In recent past banking industry is facing tough competition, to beat the competition; the various digital channels are being used to communicate the customers about the products and services offered by them. The information relating to products and Service enables the customers making his purchase

decision easier. Since revolutionary transformation has taken place in the banking sector with the advancement of Information Technology. Digital Marketing supply and transmit the accurate information to the customers.

## **2.2. Definition of a bank**

A bank is an institution that deals with money, providing services such as receiving, lending, exchanging, and safeguarding money. It acts as a financial intermediary by accepting deposits from customers and making loans to individuals, businesses, and governments. Banks derive profits from the interest earned on loans and the costs associated with attracting and servicing deposits. Additionally, banks offer various financial services like mutual funds, credit cards, and financial management. Banks play a crucial role in the economy by facilitating the flow of funds between savers and borrowers, thus supporting economic growth and development

## **2.3. The importance of digital marketing presence in banking industry:**

- **Accessibility and Convenience:** Customers expect simple access to financial services at all times and locations in the fast-paced world of today. Banks are able to provide mobile applications, online banking platforms, and other digital channels because they have a strong online presence. Without having to visit a physical branch, customers may easily complete a variety of tasks, including paying bills, transferring money, checking account balances, and applying for loans. Customer loyalty and satisfaction are raised by this accessibility.
- **Increased Reach:** Banks can now offer their services outside of conventional geographic borders thanks to their digital presence. Banks may service clients locally, nationally, and even globally using online banking and digital platforms, negating the need for physical branches at every location. This increased reach creates potential for corporate growth by opening up new markets and client groups.
- **Cost-effectiveness:** Upgrading physical branches necessitates large expenditures for personnel, infrastructure, real estate, and operating costs. Banks may streamline their operations and lessen their dependency on physical branches by prioritizing their digital presence. Enhanced operational efficiency, simplified procedures, and economical client connections are all made possible via digital channels. The cost savings might be reinvested in bettering digital services or transferred to customers.
- **Improved Client Experience** Banks have the opportunity to improve the entire customer experience by leveraging their digital presence. Customers are given more financial control via features including self-service options, real-time notifications,

and tailored dashboards. Digital platforms also allow banks to provide consumers with personalized financial information, product recommendations, and instructional materials to aid in decision-making. By concentrating on digital experiences that are centered around the customer, banks may forge closer bonds with costumers.

- **Competitive Advantage:** Banks that do not give priority to their digital presence run the danger of lagging behind rivals in an increasingly digital world. Fintechs, or non-traditional financial technology companies, are emerging in the financial services sector with cutting-edge digital solutions, posing a threat to established banks. By adopting digital transformation and upholding a robust online presence, banks can sustain their competitiveness, draw in new clientele, and hold on to their current clientele.
- **Security and Fraud Prevention:** To safeguard client data and stop fraud, a strong online presence must be built through the use of cutting-edge security methods. To guarantee the security of online transactions, banks make investments in biometrics, multi-factor authentication, encryption, and other security technology. Security is further improved by proactive monitoring and real-time fraud detection technologies. By informing clients about these security protocols, digital banking can gain their confidence and trust.<sup>6</sup>

#### 2.4. The advantages of digital marketing in a bank:

Marketing Digital is an opportunity for banks to listen to the consumer and obtain information, with the aim of providing targeted and differentiated solutions that meet their financial needs. The integration of digital marketing thus offers several advantages. We cover 5 of them: <sup>7</sup>

- **Design of a user-centered customer journey:** Thanks to digital marketing, institutions have the opportunity to define more relevant and differentiated customer journeys. This makes it possible to implement a highly personalized strategy combining speed and ease of use for all processes, including obtaining and approving a loan, opening and understanding account usage and shortening transaction processing times.

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<sup>6</sup> Deloitte Insights: "The Future of Banking Is Digital" (2021)

<sup>7</sup> Electronic banking channels as a strategy for gaining competitive advantage in banking services: a case of kenya commercial bank by christine karimi kiboori (2017)



- **Personalization, data exploitation and advanced analysis:** The rise of digital technology and its use have led to an exponential growth in the amount of data that banks have on their customers. They now have all the information available to define the points of the customer journey. The analysis of these data is an interesting solution to keep all its competitiveness on the market. Thanks to their use, banking institutions are able to offer products and services tailored to individuals in real time. Processes that are already used by companies such as Amazon who manage to offer products by anticipating user searches.

- **Have regular interactions with your customers:** Digital marketing is also a great opportunity for brands to improve their customer service. The latter are facing customers whose influence on the quality of service is increasingly significant and whose expectations are multiple. They want immediate, effective and practical help today. Whether it is a question related to products and services, a technical problem, customer service is in many ways at the forefront of these new requests. To meet these needs, banking organizations can adopt different tactics. For example, it is possible to set up a Live chat on the website. An effective tool, it allows you to share instant answers to customers' and prospects' questions about the institution's products or services.

- **Reach the consumer via mobile:** Indeed, mobile has 1.040 billion users on the continent, or 82% of the population in 2022. Mobile marketing is therefore becoming a profitable and easy way to reach a new target population mainly consisting of young consumers. Thanks to the implementation of a mobile marketing strategy, it is possible to reach consumers through e-Banking applications and improved mobile sites. It also presupposes that these different supports put in place offer attractive experiences. Text messages (SMS), multimedia messages (MMS), push notifications, geolocation and other mobile tactics can be used by financial institutions to reach consumers on their portable devices. Targeting can thus be done to reach consumers on their smartphones and tablets with bank account updates, transaction alerts, exclusive offers, new products and more timely personalized information.

- **Attract more consumers with content marketing:** Content marketing or content marketing is a good opportunity to allow the population to understand the advantages of being banked. It offers an opportunity to communicate in an educational way through multiple channels to attract and convert new consumers. Banks must use content marketing, having an educational and playful approach; which will establish a relationship of trust with the consumer. The creation of relationships with consumers will become vital in the future, because in an increasingly competitive environment, it is crucial to convince the consumer and retain him.



## 2.5. Digital marketing Channels:

In order to improve client connections, digital channels are being used more and more as the main means of communication in modern banking. The goal of using digital channels is to offer customers sufficient service wherever, at any time. Digital communication channels allow banks to serve their customers' financial demands in a proactive and customized manner.<sup>2</sup>

A new method of communicating with customers is through the usage of social networks and online chat. Banks can interact directly with their customers through live web chat (which occasionally incorporates video chat for improved connection), provide online banking services, or help customers find the closest branch or ATM.

If given the opportunity to employ digital communication tools, service users—particularly the younger generation—will gladly accept their advantages. For example, a big user base of the Viber program makes it possible to organize prize games and other ways to reward loyal customers with individualized communication. These initiatives are mostly driven by digital tools and quantifiable measures of how cost-effective a promotional campaign is. Conversely, two-way communication enables clients to communicate creatively while simultaneously presenting the preferred solution for promptly satisfying their financial needs in a digital setting.

Digital media is available without limitations – we can access them at any time, whenever it suits us, in order to find the information, we need or to communicate.

Different channels of communication (mobile phones, the Internet, etc.) are at the same time channels for the distribution of banking products, but on the other hand, precisely because of such development, client expect improvement of the quality of service and more efficient operation. This fact is at the same time a great opportunity, but also a great danger in the sale of banking products and services.

Banks can significantly improve their efficiency ratio by transforming their physical distribution network and moving more toward digitalization. Conversely, banks that fail to take such action risk losing their customers and becoming a barrier to the worldwide development of new banking models. Greater emphasis will be placed on the Internet and mobile banking as the carriers of innovations in the banking industry, as it is evident that the creation of alternative channels for the distribution of banking products and services is crucial to the survival of banks.

We frequently refer to social networks by names like Facebook, Google, Twitter, LinkedIn, and so on. The biggest professional social network is called LinkedIn. Businesspeople use it to exchange many types of content. LinkedIn plays a significant role in hiring new employees. On that network, users desire to stand out by actively leaving

<sup>2</sup> Digital marketing in retail banking – analysis of managers' attitudes Lulzim Rashiti, Art Shala, Xhevat Sopi 2023 P33

comments on other people's blogs and profiles. LinkedIn provides opportunities for paid advertisements and company promotion through profiles. A Performics poll of 2,997 social network users revealed that 60% of participants thought their LinkedIn account was more significant than any other social network account <sup>8</sup>

Search engine optimization (SEO) refers to a set of procedures used on websites to improve their placement on Google. Selecting the key phrase that drives traffic to the website is the first step. Financial institutions monitor the frequency with which search engines query a keyword associated with a product or service in order to optimize their websites. Banks constantly improve their websites because they run the risk of becoming outdated. Because website optimization is a very slow process, caution and patience are required.

One of the most crucial elements in enhancing communications is CRM (Customer Relationship Marketing), which enables banks to attract new consumers and maintain their loyalty over an extended period of time, thereby increasing their market share. Social networks have also had a significant impact on communication and sales channels in recent years. A high degree of communication digitalization has been attained by merging traditional distribution channels, employing CRM, creating accounts using mobile phones, and making payments over Viber. These actions improve the revenues of financial institutions. Banks have found that by enhancing their contact with customers, they can bring their offer closer to them and create enduring, high-quality connections. The decision made by the client while selecting a bank is influenced by a number of factors. Above all, these include the cost and caliber of the services, the ease of use and quickness, and the staff's friendliness. The financial organization's knowledge and desire to help its clients determine the quality of service provided. As a result, personal sales have a unique relevance as a communication channel in the financial industry. Clients acquire firsthand impressions via interactions with staff members, which they use to confirm the accuracy of the financial organization's economic messaging. The way they interact with prospective customers frequently determines how loyal they become.

- 2.6. **Digital advertising in banking:** Digital advertising in banking encompasses a wide range of online marketing strategies designed to promote financial products and services through digital channels.

### 2.6.1. Display advertising:

The process of using graphic advertisements on websites, mobile apps, or other digital channels to promote banking goods, services, or brand messaging.

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<sup>8</sup> The case study approach, Sarah Crowe 2011

Usually, these advertisements are made up of text, graphics, and occasionally interactive components like animations or videos.

The goal of display advertising is to draw in potential consumers while they use mobile apps or surf the internet. A wide range of websites and digital platforms, such as social media sites, news websites, blogs, and specialized financial websites, can host these advertisements.

The key characteristics of display advertising in banking include:

- **Visual Appeal:** Display advertisements are made to be visually appealing and draw in viewers. To successfully communicate their point, they frequently employ attention-grabbing graphics, captivating imagery, and succinct language.
- **Advertising can target particular audiences** according to their demographics, interests, internet activity, and other factors. Banks can more effectively target the specific client segments they want to reach.
- **Bidding and Ad Placement:** In display advertising, marketers typically engage in a bidding process to compete for the placement of their ads on websites or in mobile apps. The ad network's algorithms, the bidding price, and the ad's relevance to the content can all influence the placement.
- **Ad Formats:** There are several formats available for display ads, such as pop-up, banner, interstitial, video, and native ads. Every format has benefits of its own and can be selected according to the goals of the campaign and the tastes of the intended audience.
- **Tracking and Analytics:** To gauge the success of display ad campaigns, digital advertising platforms offer tracking and analytics solutions. To assess campaign success and improve, advertisers can monitor data like impressions, clicks, conversions, and return on investment (ROI).

2.6.2. **Pay-per-click (PPC) advertising:** is a digital advertising approach whereby marketers get charged a fee each time a user clicks one of their adverts. It's a way to purchase website visitors rather than trying to get those views naturally. PPC advertising is available on a number of channels, the most popular being social

media and search engines. This is the general operation of PPC advertising:<sup>9</sup>

1. **Advertiser Setup:** An advertising campaign is created by the advertiser, who also establishes the budget, target audience, target keywords, and ad creatives.
2. **Keyword Selection:** When running pay-per-click (PPC) ads on search engines, marketers choose keywords that are pertinent to their goods, services, or intended market. The advertisements may show up next to or above the naturally occurring search results when visitors enter such terms.
3. **Ad Auction:** To choose which ads appear on a webpage or in response to a search query, there is an ad auction. The location and chance of the ad being displayed are determined by variables like bid amount, ad quality score, and keyword relevancy.
4. **Cost-Per-Click (CPC):** An advertiser establishes the highest price they are prepared to pay for each click on their advertisement. The competitive landscape and other variables may impact the real cost per click. Therefore, the term "pay-per-click." Advertisers are only billed when a user clicks on their advertisement.
5. **Ad Display:** The user sees the advertisement if it is judged pertinent and wins the auction. The advertisements in search engine PPC are usually shown next to the search results. Social media PPC advertisements appear in users' feeds or sidebars.
6. **Landing Page:** The user is redirected to a specific landing page on the advertiser's website when clicking the advertisement. The purpose of the landing page is to offer pertinent information or make a certain action—like completing a form or making a purchase—easier.

PPC advertising offers several advantages, including:

1. **Targeted Reach:** To reach their desired audience, advertisers can focus on particular keywords, demographics, regions, and interests.
2. **Cost Control:** Advertisers can set daily or campaign-level expenditure caps and have control over how their budget is allocated. It's an economical advertising technique because they only pay when someone clicks on their advertisement.
3. **Measurable Outcomes:** PPC platforms give advertisers access to comprehensive performance measures like impressions, clicks, conversions, and return on ad spend

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<sup>9</sup> "Display Advertising: An Hour a Day" by David Booth and Corey Koberg

(ROAS) that they may use to assess the success of their campaigns.

## Section 03: Digital banking

### 3.1. Introduction:

Regardless of whether it's established or emerging, the banking industry has always been the foundation of the economy. It organizes and carries out the economic changes. Any shift in this area brought about by the use of technology will have a significant effect on the expansion of an economy. These days, banks are looking for unusual methods to offer and set themselves apart from the various services they offer. Consumers, business and retail alike, are unwilling to stand in line at banks or wait on hold to receive basic financial services. They need and anticipate being able to conduct their banking operations anywhere and whenever they choose.

#### 3.1.1. Definition of Digital Banking

Digital banking is a Worldwide banking system made up of several alternative delivery channels, goods, and services that are created and implemented by a bank or microfinance organization to enable customers to access banking data for doing financial operations non-financial transactions carried out through the use of an electronic device, such as a tablet, smartphone, ATM, Internet, or mobile phone, among others.<sup>10</sup>

#### 3.1.2. Advantages of Digital Banking

**1. Convenience:** People may do transactions using computers or cellphones at any time or place thanks to digital banking's 24/7 accessibility. This makes it possible to execute activities like bank transfers, bill payments, and account monitoring online and does away with the need to visit physical branches.

**2. Time Saving:** Digital banking helps users save important time by optimizing financial procedures. With mobile banking applications, tasks that once needed in-person branch visits can now be finished with a few touches on a screen. Additional features that improve efficiency include mobile check deposit.

**3. Improved Financial Monitoring:** Real-time alerts, thorough transaction histories, cost classification, and expenditure insights are just a few of the capabilities that digital

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<sup>10</sup> (Shaikh & Karjaluo, on some misconceptions concerning digital banking and alternative delivery channels., 2016)

banking provides for efficient financial monitoring. This gives customers the ability to make wise decisions and keep informed about their financial health.

**4. Smooth Integration with Financial Services:** Easy transfers and payments are made possible by the smooth integration of digital banking with a variety of financial services. For a comprehensive approach to managing funds, users can link their accounts with payment applications, e-wallets, budgeting tools, and personal finance management apps.

**5. Sturdy Security Measures:** Banks use multi-factor authentication, biometric verification, encryption methods, and features like transaction alerts and temporary account locks to ensure that digital banking is secure. These safeguards protect sensitive user data and guarantee the security of online transactions.

### **3.2. Digital Banking Services:**

#### **3.2.1. Online Banking (E-banking):**

E-banking, often known as Net Banking, Web Banking, or "Internet Banking," is the term used to describe how a bank uses the Internet to provide its clients with a variety of banking services, from a basic business showcase to remote financial transaction administration. Customers can conduct a variety of financial activities from a distance with the help of this virtual financial platform. It acts as a gateway, enabling users to access their accounts via a safe website. Features include keeping an eye on balances, sending money, paying bills, applying for loans, and handling investments. The ability to perform transactions conveniently from any location and do away with the need to physically visit a bank makes for an appealing offer.

It provides the following services:

- Helps with account statement consultation
- Following the download of specific documents, like your notice of direct debit or unpaid notice, you may be able to see information regarding your transfers.
- The commencement of salary payments via transfer for the purpose of paying bills and/or its suppliers
- Enable the receivables collection process
- for the best possible treasury management, with transfers used for any necessary rebalancing.

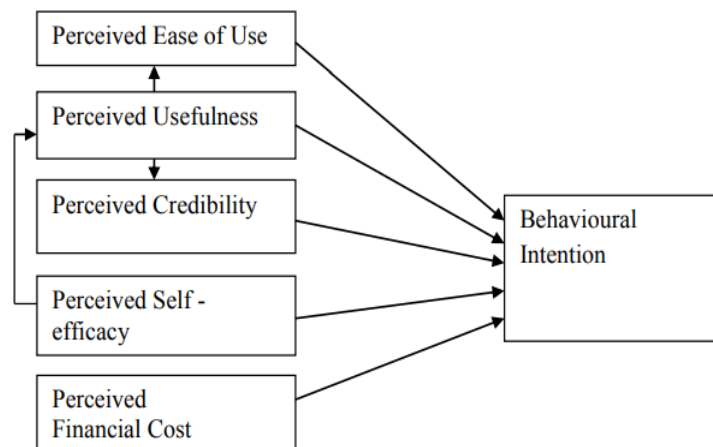
#### **3.2.2. Mobile Banking (m-Banking):**

**3.2.2.1. Definition of Mobile banking:** The provision of financial services outside of conventional bank counters that necessitates the use of ITNs for the transmission of transaction details is known as "m-Banking," a relatively new term.

Using a mobile phone to conduct financial transactions is known as mobile banking. The following forms of operations are most common:

- Financial transactions: are represented by transfers, payments, deposits, withdrawals, or other financial transactions.
- Financial information exchanges: these include exchanges started by the financial institution (loan maturity alert, commercial offers, transaction confirmations, etc.) or by the beneficiary (balance consultation, statement request, etc.). "Remote banking" operations are connected to mobile banking. More broadly, a collection of dematerialized and distant financial services that make use of modern technologies—specifically, mobile phones—are referred to as mobile banking.

Figure 2.3: M-banking Model



Source: Luarn & Lin, 2005

### 3.2.2.2. Main services offered through mobile banking:

Table: services offered through mobile banking

Financial services	Non-financial services
Bill payments	Balance enquiry
Peer-to-peer payments	PIN change
Fund transfers	Checkbook request



Remittance Shopping and donations Mobile balance recharge	Due alerts for payments Locate ATM's
-----------------------------------------------------------------	-----------------------------------------

Source: Shaikh & Karjaluo, Mobile banking adoption: A literature review, 2015

### 3.2.2.3. Advancements in Mobile Banking Technology:

Technological developments have been crucial in augmenting the functionalities of mobile banking over time. The security of mobile banking applications has been strengthened by the advent of secure mobile operating systems and encryption algorithms, resolving issues with illegal access and data breaches.

To further ensure that only authorized users can access their accounts, biometric authentication techniques like fingerprint and facial recognition have been integrated. Users' confidence in mobile banking has increased dramatically as a result of these technological improvements.

### 3.2.2.4. Benefits of Mobile Banking:

Both users and banks can benefit from and experience drawbacks from mobile banking as it is currently designed. What one attempts to explain to them as follows:<sup>11</sup>

#### For banks:

- Increasing the market of share
- Reducing business costs
- Acquiring new clients and deposits
- Personalized contact with the client
- Better positioning in the market

#### For clients:

- Quick access to the accounts
- Cost reduction
- Using bank services and products in real time
- Receiving personalized messages
- Receiving informative messages from the bank

<sup>11</sup> Mobile banking: New trend in the contemporary banking sector by Dušica Sanader, MSc 2014

### **3.2.2.5. Impact on the Banking Industry:**

Customer interactions and service delivery have been drastically changed by mobile banking, which has had a profound impact on the banking sector. Banks have made significant investments in creating mobile applications that are easy to use, optimizing their processes, and doing away with physical branches. Bank costs have decreased as a result of this change, while customer satisfaction has increased due to easier accessibility and convenience.

Additionally, by offering banking services to groups of people who were previously unbanked, mobile banking has promoted financial inclusion. By using their cellphones, people in underprivileged or rural locations may now access and manage their funds, closing the gap between those who lack access to traditional banking services and those who do.

### **3.2.3. Digital Wallets (e-Wallets):**

Digital wallets are cutting-edge payment options that safely retain users' bank details and allow for smooth platform-to-platform transfers. Fast and secure mobile financial transactions are made possible by these digital stores, regardless of whether payments are made at physical stores or online. Digital wallet integration has simplified payments by decreasing the need for cash or credit cards.

We can cite some benefits of digital wallets:

- **Convenience:** By enabling users to store numerous payment cards—including debit and credit cards as well as loyalty cards—in a single, centralized application, digital wallets provide a handy payment solution. As a result, carrying actual cards or remembering account information for every transaction are no longer necessary. Users can pay anytime, anyplace with only a few touches on their mobile devices.
- **Efficiency and Speed:** Transactions with digital wallets are quick and easy. Users can make payments by just tapping their cellphones or scanning a QR code, eliminating the need to search for cash or swipe a traditional card. This streamlines the payment process overall by reducing checkout lines and saving time.

- **Enhanced Security:** Digital wallet companies place a high premium on security. These programs safeguard users' payment information with a variety of security techniques, including tokenization and encryption. To add even more protection, some digital wallets now provide biometric authentication choices like fingerprint or face recognition. Users can rest easy knowing that their financial information is secure with these safeguards in place.
- **Platform-to-Platform Transfers:** Digital wallets enable platform-to-platform transfers in addition to payments at physical establishments. From their digital wallet applications, users can divide bills, send money to friends and family, and conduct peer-to-peer transactions. This removes the requirement for third-party payment providers or conventional bank transactions.

### 3.2.4. Security in Digital Banking:

Given that digital banking involves sensitive financial data and transactions, security is of utmost importance. Financial organizations use a variety of security measures to safeguard client information and stop fraud and illegal access.<sup>12</sup>

**1. Encryption:** To guarantee secrecy and integrity, data is encrypted using cutting-edge cryptographic techniques during transmission between the customer's device and the bank's servers.

**2. Multi-Factor Authentication:** To confirm a user's identity, digital banking systems frequently need extra authentication factors in addition to usernames and passwords. These could be one-time passwords, biometric information (such as fingerprints or facial recognition), or security tokens.

**3. Fraud Detection and Monitoring:** To detect and stop possible fraudulent activity, banks deploy advanced fraud detection systems that examine transaction patterns and user behavior.

**4. Secure Communication Protocols:** To create encrypted connections and safeguard data transmission, digital banking platforms make use of secure communication protocols like HTTPS and SSL/TLS.

**5. Customer Education and Awareness:** Financial institutions educate their clients about online

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<sup>12</sup> A Study of Digital Banking: Security Issues and Challenges by B. Vishnuvardhan, B. Manjula and R. Lakshman Naik

safety, how to spot phishing efforts, and how to create and stick to strong passwords by offering guidelines and best practices.

**Conclusion:**

In conclusion, the evolution of digital marketing has fundamentally altered how companies communicate with their clientele and advertise their goods and services. The marketing environment has changed due to a number of tactics like social media marketing, email marketing, and search engine marketing, which have made it more affordable and accessible for companies of all sizes.

The banking industry has witnessed significant progress in digital marketing, and mobile banking services are integral to the transformation of client relationships and service provision. Banks have seen gains in client base, revenue streams, and general efficiency through the use of digital platforms and creative marketing tactics.

The difficulties that digital marketers encounter—such as heightened competition, an explosion of data, comprehending target groups, and producing worthwhile content—highlight the significance of adjusting to changing customer preferences. However, businesses may drive growth and maintain their competitiveness in the digital age by making efficient use of digital marketing platforms and keeping up with developing trends.

In summary, the study highlights how companies must use digital marketing tactics to satisfy consumer needs, strengthen brand development initiatives, and remain competitive in an international financial system. Digital marketing will continue to be an essential tool for companies trying to prosper in a market that is changing quickly as long as technology keeps progressing.

# Chapter 02: Customer Engagement

# I

## ntroduction:

Academics and business practitioners alike are paying more and more attention to the role that "customer engagement" plays in cocreating customer experience and value in today's highly dynamic and interactive business environment. Businesses need to go beyond just offering goods and services to their customers in order to build lasting relationships and meaningful connections as consumers become more discriminating and demanding.

The level of involvement and emotional bond that consumers have with a brand or business is referred to as customer engagement. From early awareness and consideration to purchase, usage, and advocacy, it covers the whole customer journey. In addition to being devoted, highly engaged consumers actively contribute to the brand's ecosystem, spread the word about their good experiences, and have an impact on others. Knowing that engaged customers are more valuable assets than merely satisfied ones is what motivates the aim of customer engagement. Customers that are engaged are more inclined to repurchase, spend more, and show loyalty, all of which help the business become more profitable and expand. Additionally, their advocacy and good word-of-mouth can draw in new clients, which lowers acquisition expenses.

In this chapter we will explore the understanding of customer engagement in the first section, then in the next section we will delve into explaining the digital engagement and lastly, we will discuss the omnichannel of the customer engagement.

## Section 01: Understanding customer engagement

### 1. Definition of customer engagement:

What is customer engagement? Here are some Implicit and explicit perspectives<sup>13</sup>

(Vivek et al. 2012) “Activities engaged in by the consumer that are not directly related to search, alternative evaluation, and decision-making involving brand choice”

Kumar and Pansari (2016) “the attitude, behavior, the level of connectedness among customers, between customers and employees, and of customers and employees within a firm”

Hollebeek et al. (2016) “A customer’s motivationally driven, volitional investment of focal operant resources (including cognitive, emotional, behavioral, and social knowledge and skills), and operand resources into brand interactions in service systems”

Verleye et al. (2013) “voluntary, discretionary customer behaviors with a firm focus... customers’ interactive, cocreative experiences with a firm”

Brodie et al. (2011) “psychological state that occurs by virtue of interactive, cocreative customer experiences with a focal agent/object (e.g., a brand) in focal service relationships”

We conclude that:

The main goal of customer engagement is to establish a solid, enduring relationship between a company and its clients. You need to establish a deeper connection with your customers than merely closing a deal or offering a service.

A loyal consumer stays in touch with you after making a single purchase. They have a sentimental bond with your company. They engage with you on a regular basis, follow you on social media, write reviews, and share their good experiences with their friends and family. They are actually interacting with your company.

For a business, having highly engaged consumers is akin to striking gold. Because they actually appreciate their relationship with your brand, they are the people who will return again and time again. They become more and more devoted to you, become excellent brand ambassadors by raving about you, and spend more money with you over time.

Businesses need to do more than just sell products in order to reach this degree of customer involvement. It entails delivering excellent experiences at each point of contact and connection. Making your consumers feel valued, individualized conversations, and attentive listening are key components. It’s not enough to merely satisfy clients; you also need to wow them and make

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<sup>13</sup> Colleen M. Harmeling<sup>1</sup> & Jordan W. Moffett<sup>2</sup> & Mark J. Arnold<sup>3</sup> & Brad D. Carlson<sup>3</sup> “Toward a theory of customer engagement marketing” Academy of Marketing Science 2016 page 315



them want to interact with you more.

Customer involvement is essentially about creating meaningful, long-term connections rather than merely closing sales. Companies that have a large and loyal customer base are well-positioned to win in the marketplace and enjoy long-term success.

**Figure:** What is Customer Engagement?



**Source:** IDEASCALE <https://ideascale.com>

- 2. Importance of customer engagement:** As the banking landscape becomes increasingly and digitalized, fostering strong customer engagement has emerged as a critical factor for success.

**Customer Loyalty:** Brand loyalty is more likely to be displayed by actively participating customers. Customers are less likely to switch to competitors when they have a connection to a business. Loyal consumers can become recurring customers and brand ambassadors, which can boost sales and cut down on acquisition expenses.

**Increased Revenue:** Businesses often see higher levels of spending from engaged clients. They are more open to premium offerings, cross-sells, and upsells. Additionally, they are probably going to tell others about the business, which helps with referrals and word-of-mouth advertising.

**Customer Retention:** Since it might be expensive to acquire new clients, keeping current ones is frequently more economical. Keeping in touch with your present clientele lowers attrition rates and preserves a steady flow of income.

**Improved Customer Insights:** Talking with customers enables you to get insightful input about their requirements, preferences, and problems. Product development, marketing plans, and corporate choices can all benefit from this data, which will result in more focused and efficient activities.

**Competitive Advantage:** You can differentiate your company from rivals with a potent consumer interaction plan. Customers are more inclined to select you over competitors when they have a satisfying and memorable encounter with your brand.

**Brand Reputation:** Happy, involved customers have the potential to become brand evangelists. They might post about their experiences on social media, write favourable reviews, and tell their friends and family about your business. Positive word-of-mouth like this can improve the credibility and reputation of your brand.

**Reduced Marketing Costs:** Customers that are actively involved in the brand are more responsive to promotional materials and are unlikely to require arduous and expensive persuasion techniques. This may result in marketing initiatives that are more effective and yield a larger return on investment.

**Customer Feedback for Improvement:** By interacting with customers, you can obtain helpful critiques and recommendations for enhancements. This can assist you in improving business procedures, goods, and services to better satisfy clients.

**Adaptation to Changing Markets:** Informed consumers can provide important insights into changing consumer behavior and market trends. Your company can remain flexible and adjust to shifting market conditions with the use of this information.

**Long-Term Business Sustainability:** The foundation of a long-term business is a solid customer relationship. Customers that are invested in you have a higher probability of sticking with you during economic downturns, which helps to stabilize your revenue.

Figure: shows customer experience and satisfaction resultant from encounters spanning the entire journey



Source: Optimizing Customer Engagement Through Strategic Digital Marketing and Financial Management article, p03

### 3. Traditional Customer Engagement:

#### 3.1. Definition of traditional customer engagement:

Traditional customer engagement involves establishing human connections and face-to-face conversations as the traditional means of communicating with your customers. Having actual individuals represent your brand and engage directly with the people you want to do business with is what it means to engage customers; it's the kind of engagement that occurs when you deal with real people, not simply digital profiles in the traditional sense. Customer care teams may be managing problems over the phone or in person, account managers cultivating connections with clients, or sales representatives working the floor and interacting with customers.

True engagement occurs when your frontline employees take the time to listen to customers, ask questions, and offer tailored solutions. It's about making people feel heard, respected, and appreciated as individuals - not just numbers in a system. Memorable experiences get created through those real connections. The key to traditional engagement is that human touch. You may have databases with customer information, but there's no substitute for looking someone in the eye, reading their body language, and having an actual conversation.

#### 3.2. Traditional Customer Engagement Methods:

**Face-to-Face Interactions:** Face-to-face contacts are among the most common and traditional ways to engage customers. This strategy entails in person, direct engagement between companies and their clients. It can take many different forms, including trade exhibitions, seminars, sales meetings, and in-store contacts. Face-to-face contacts allow firms to get to know their clients personally, comprehend their problems, and offer customized solutions.

The core of this classic engagement strategy is face-to-face, in-person encounters between customers and representatives of a business. It could include informal talks at events or tradeshows, customer support queries, and sales consultations. Establishing rapport through

personal interaction, interpreting nonverbal clues, and having direct communication skills are all crucial for fostering trust and comprehending client demands.

**Telephone Communication:** Using the phone to communicate with customers has long been standard practice. Businesses can interact with consumers over the phone in real time by using contact centers or individual reps to handle issues, respond to questions, and provide product information. Even though it might be seen as a more conventional approach, it is still applicable today, particularly for sales teams and customer support organizations.

**Direct Mail and Printed Materials:** Direct mail is a conventional approach of client connection that entails mailing tangible promotional materials through the postal service. Catalogs, brochures, bulletins, and customized letters can all fall under this category. Businesses can reach a specific audience using direct mail, which also gives clients concrete information they can access whenever it's convenient for them. Direct mail can be a useful strategy for drawing in customers and generating leads, even though it needs meticulous preparation and financial commitment. Print advertising is the term for interacting with consumers through newspapers, periodicals, fliers, and billboards. Print advertising is still effective in reaching local markets and particular demographics, even in the age of digital marketing. Effective print advertisements have the power to draw in prospective clients and point them in the direction of a company's goods or services.

**Events and Sponsorships:** Getting to participate in local activities, holding seminars, or supporting worthy organizations are all beneficial ways to interact more personally with your clients. In addition to increasing brand visibility, these initiatives show a dedication to the community, promoting goodwill and building strong emotional bonds with clients.

**Word-of-Mouth Marketing:** while not under the direct control of firms, is nonetheless a potent kind of conventional client involvement. This type of communication happens when pleased clients tell others about their wonderful experiences and suggest a certain good or service. Businesses may generate positive word-of-mouth and boost brand awareness and customer acquisition by providing outstanding customer experiences and promoting customer satisfaction. It is an effective marketing strategy that uses the personal recommendations and endorsements of pleased customers to spark interest in and increase sales of a good or service. In contrast to conventional advertising techniques, word-of-mouth marketing capitalizes on the authority and sway of reliable sources, including friends, relatives, or well-respected people of the community. Word-of-mouth marketing's strength comes from its reliability and sincerity. Peer perspectives and experiences are often more valuable to people since they are seen as objective and free of hidden agendas. Compared to traditional advertising, which is frequently regarded with mistrust

by consumers who are aware of its persuasive goal, this type of marketing is perceived as more credible.

Marketing through word-of-mouth has the potential to significantly impact consumer behavior and decision-making. Positive word-of-mouth recommendations have been demonstrated in studies to greatly raise brand awareness, stimulate contemplation, and eventually boost sales and consumer loyalty.

Although great products or services might organically generate word-of-mouth marketing, many companies actively support and enable this kind of advertising through a variety of tactics. These could involve rewarding client recommendations, utilizing influencer marketing, developing virtual communities, and offering outstanding customer service that encourages clients to tell others about their good experiences.

**Public relations:** An integral part of conventional consumer involvement is public relations. It includes controlling a business's public relations, image, and reputation. Businesses can interact with consumers indirectly by communicating their brand values, sharing success stories, and resolving any issues or conflicts through press releases, media interviews, and other PR initiatives.<sup>14</sup>

### 3.3. Measuring the Impact of Traditional Customer Engagement:

For businesses, putting standard customer interaction tactics into practice requires time, money, and effort. Accurately measuring the impact of engagement programs is essential to justifying these investments and continuously optimizing them. Through monitoring pertinent metrics and key performance indicators (KPIs), establishments are able to evaluate the success of their conventional engagement initiatives and make informed decisions for enhancement.

#### Customer loyalty

Preserving valuable clients and cultivating loyalty are two main goals of customer interaction. Metrics like client lifetime value, repeat purchase rate, and retention rate can shed light on how well conventional engagement tactics work in accomplishing this objective. Long-term relationships between a brand and its customers can be inferred from a high retention rate and improved lifetime value, which are markers of customer satisfaction and engagement.

#### Customer Advocacy and Referrals:

Customers that are really engaged with a brand have a higher probability of becoming brand evangelists, generating goodwill and introducing new clients to the company. Metrics such as net

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<sup>14</sup> Customer engagement value: process, limitations and future research Eman Abo ElHamd, Hamed Shamma, Mohamed Saleh, Ehab Elkhodary, Journal of Modelling in Management

promoter score (NPS), customer referral rates, and online review ratings can be used to track the effectiveness of traditional engagement strategies in terms of customer advocacy and reference-based client acquisition.

### **Customer Feedback and Satisfaction**

Surveys, focus groups, and customer advisory boards are excellent means of getting input from customers about the performance of conventional engagement tactics. Metrics that assist firms in comprehending consumer perceptions and pinpointing areas for improvement include sentiment analysis of qualitative feedback, customer effort scores (CES), and customer satisfaction scores (CSAT).

### **Sales and Revenue Impact**

In the end, the financial performance of the company should show how well customer engagement methods are working. Measures like revenue growth, average order value, and sales conversion rates can show whether an organization's traditional engagement efforts are paying off financially.

### **Return on Investment (ROI)**

Businesses should compute the return on investment (ROI) for traditional engagement programs in order to evaluate their overall worth and rationale. This measure contrasts the expenses incurred by conventional engagement techniques (e.g., staff, supplies, events, etc.) with the financial gains that follow, such as higher revenue, cost savings from lower customer attrition, or avoided acquisition costs due to referrals.

### **Integrating Data Sources**

Integrating data from several sources, including point-of-sale (POS), survey platforms, social media analytics tools, and customer relationship management (CRM) systems, is frequently necessary to assess the effects of traditional client engagement. Businesses can have a thorough grasp of the success of their conventional engagement initiatives across many touchpoints by combining and evaluating data from various sources.

### **Continuous Monitoring and Improvement**

Instead of being a one-time project, measuring the effects of traditional consumer involvement should be a continuous effort. Companies should set up processes for routine reporting and analysis in order to track important metrics and spot patterns or trends over time. Because of this ongoing observation, engagement methods may be optimized and adjusted in a timely manner using data-driven insights.

### 3.4. Benefits of effective customer engagement:

**Enhanced Retention and Loyalty of Customers:** Long-term brand loyalty and business dealings with a company are more prevalent among highly engaged consumers. Customers are less likely to switch to competitors when they feel appreciated, understood, and have a great experience, which results in improved customer retention rates and a steadier revenue stream.

**Improved Lifetime Value of Customers:** A business's lifetime value is often higher when its customers are actively involved. They are more inclined to spend more on extra goods or services, make repeat purchases, and spread the word about your business favorably, all of which can draw in new clients. A higher lifetime value results in enhanced revenue growth and profitability.

**Improved Promotion of Brands:** Brand advocates are customers who actively promote a company's goods and services to their friends, family, and social media networks. These customers are typically highly engaged with a brand. Positive word-of-mouth advertising has the potential to be a potent and affordable tool for raising brand awareness and reputation.

**Improved Consumer Understanding:** Successful customer engagement programs, such as focus groups, feedback forms, and social media exchanges, give companies insightful information about their target audience. Businesses may enhance their goods, services, and general customer experience by using these insights to better understand the wants, needs, and pain points of their customers.

**Increased Cross-Selling and Upselling Opportunities:** Because they trust the brand and are more willing to evaluate other products or services that match their needs, engaged customers are more open to cross-selling and upselling chances. Businesses can find and seize these chances with the aid of efficient engagement techniques, which can raise average order values and revenue.

**Competitive Advantage:** In the very competitive business environment of today, offering outstanding customer experiences is a crucial point of differentiation. Businesses can outperform their competitors by constantly providing tailored, frictionless experiences across a variety of touchpoints and excelling at consumer involvement.

**Improved Employee Satisfaction and Retention Employee:** empowerment and training to provide great customer service are common components of successful customer engagement methods. This may result in workers feeling more purposeful and satisfied in their work, which raises retention rates and creates a more engaged, devoted team.



**Cost Savings:** Customer engagement programs can result in long-term cost benefits even if they would need initial investments. Because loyal customers are less likely to leave, keeping current ones is typically less expensive than gaining new ones. This lowers the expenses related to both customer acquisition and attrition.<sup>15</sup>

### **3.5. Integrating Traditional and Modern Engagement Strategies:**

Customer engagement strategies need to change quickly to keep up with the ever-evolving needs and tastes of today's consumers. While in-person contacts, phone support, and in-store experiences are still vital forms of engagement, businesses also need to use contemporary digital channels to stay relevant and competitive.

A flawless and unified customer experience is typically achieved by carefully combining conventional and modern tactics, utilizing each one's advantages. This is generally necessary for successful customer involvement. Businesses may accommodate a range of customer preferences and establish enduring relationships by integrating digital interactions with personal touchpoints.

- **Multichannel Experiences**

Creating omnichannel experiences is one of the most important components of combining classic and contemporary engagement tactics. A seamless and consistent consumer experience across several channels, including digital and physical ones, is referred to as omnichannel. This strategy guarantees that consumers may interact with a brand via the channels of their choice, seamlessly transferring between conventional and contemporary touchpoints without any interruption or detachment.

For instance, a buyer might come across a product via an online advertisement, visit a physical store for a customized demonstration, finish the transaction online, and then look for after-sale assistance via a smartphone app or help line. Businesses may meet customers' needs at every point in their journey by offering a coherent and cohesive experience through the integration of several channels.

- **Making Use of Data and Analytics**

The efficient application of data and analytics facilitates the fusion of conventional and contemporary interaction tactics. Large volumes of consumer data, such as surfing habits, past purchases, and preferences, are produced via digital channels. Businesses can get a thorough grasp of their consumers' requirements and preferences by merging this data with insights gleaned from conventional engagement channels, such customer feedback and in-store inspections.

Then, by analyzing this data and looking for trends, data-driven decisions on engagement methods can be made using predictive analytics and machine learning algorithms. Based on past data from both digital and conventional contacts, organizations might use

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<sup>15</sup> "Customer Engagement: Contemporary Issues and Challenges" edited by Rajah Rasiah and V.G.R. Chandran Govindaraju (2021) p 83



predictive models, for example, to anticipate client demands, tailor marketing campaigns, or offer related items or services.

- **Utilizing Technology to Fill the Gap**

In order to connect traditional and modern engagement tactics, technology is essential. Businesses can use virtual reality (VR) and augmented reality (AR) technologies, for instance, to improve in-store experiences by letting customers see furniture configurations in their homes or virtually test on products. Similar to this, chatbots and virtual assistants can offer tailored assistance and direction by combining the ease of digital communication with the promptness of conventional customer care. Furthermore, mobile applications and digital kiosks can be easily integrated with real-world retail environments, giving customers the opportunity to take advantage of the personalized touch of in-store experiences while accessing product information, making purchases, and seeking support through digital channels.

- **Training and Empowering Employees**

A workforce with the necessary skills and authority is necessary for the successful integration of traditional and modern engagement tactics. Workers who deal with clients through conventional channels, including sales associates and customer support agents, need to be knowledgeable about and skilled in using digital tools and data. Giving employees thorough training on data analytic methods, digital platforms, and CRM software can enable them to provide individualized and consistent experiences across all channels of contact. Furthermore, granting staff the independence to decide for themselves and respond to clients' requirements immediately helps promote a customer-focused culture that places a premium on engagement and satisfaction.

## **Section 02: Digital Customer Engagement**

Many firms are prompted by digital technologies to reconsider how they might better, faster, and more creatively service their customers. They assist businesses in enhancing their value proposition, strengthening bonds with clients, and raising engagement.

Digital technologies also make it possible for communities to grow, which improves the bond between consumers and a business.

Because they may access an offering from anywhere at any time, customers become more proactive and empowered, and the timing and context of their experiences expand.

The attention has focused on the growing significance of digital technologies and the volume of data generated by customers through the use of mobile apps and digital platforms, highlighting

the benefits of customer engagement for both parties through value creation and feedback loops of dynamic interactions.<sup>16</sup>

Table: Engagement platforms and practices

Author/s	Concept	Definition
Brodie et al. (2013)	Engagement in the virtual brand community	“interactive experiences between consumers and the brand, and/or other members of the community”
Breidbach et al. (2014)	Engagement platforms	“as physical or virtual touch points designed to provide structural support for the exchange and integration of resources, and thereby cocreation of value between actors in a service ecosystem”
Baldus et al. (2015)	Online brand community engagement	“is the compelling, intrinsic motivations to continue interacting with an online brand community”
Storbacka et al. (2016)	Engagement platforms	“it is, environments containing artifacts, interfaces, processes and people—facilitate actor engagement by providing access to engagement opportunities. Through engagement platforms, actors can engage with a focal firm (e.g., in the course of a customer relationship) or with other actors (e.g., a community of actors engaging around a specific subject of their interest)”
Kunz et al. (2017)	Customer engagement and Big Data	“a dualistic perspective of engagement on both the firm’s expectations and activities, as well as the customer’s experiences and goals (...) Big Data analytics allows firms to measure both firm and consumer value in real-time and allows companies the opportunity to understand the customer through multidimensional profiles and dynamic adjustments of their marketing instruments, targets and budgets”
Eigenraam et al. (2018)	Digital customer engagement practices	“as consumers’ online, behavioural manifestations of brand engagement that go beyond purchase (...) as manifestations of consumers’ motivational states of brand engagement (i.e., the intrapersonal dynamics of brand engagement), namely cognitive (i.e., how much consumers think about a brand), emotional (i.e., what people feel about a brand), and behavioural brand engagement (i.e., how much energy, effort and time consumers spend on using a brand)”

Source: Digital Engagement and Customer Experience Cristina Caterina Amitrano, Tiziana Russo Spena, and Francesco

### Digital Channels for Customer Engagement:

<sup>16</sup> Digital Engagement and Customer Experience Cristina Caterina Amitrano, Tiziana Russo Spena, and Francesco under exclusive license to Springer Nature Switzerland AG 2021 P 124

**Website:** A company's website is frequently its main digital interface for communicating with customers. It acts as a central location for data, specifications for goods and services, and interactive elements like live chat, contact forms, and self-service choices.

**Social media:** social media is an effective tool for developing deep bonds and interactions with your clients. Social media platforms such as Facebook, Instagram, LinkedIn, YouTube, and Twitter give businesses the chance to interact with customers via posts, comments, direct messages, and live videos. Brands may bolster their storylines and personalities by sharing material with consumers on social media channels.

**Email:** One of the most important channels for effective digital client connection is a responsive email service. Businesses can send their subscribers updates, bulletins, discounts, and tailored messaging. Direct communication is made possible by email advertising, which can also be automated to send timely and relevant communications.

**Mobile Apps:** Numerous companies provide specialized mobile applications to interact with clients. Personalized experiences, push alerts, loyalty plans, in-app chat, and access to premium content are all possible with apps. They provide easy access to goods and services and enable smooth transactions.

**Chatbots:** Chatbots are automated conversational agents that can communicate via voice or instant messaging with clients. They are able to direct clients through various processes, respond to often asked inquiries, and offer basic help.

**Webinars and Virtual Events:** Businesses can interact with customers in real-time, present instructional materials, highlight products and services, and run interactive sessions like polls and Q&A through webinars, virtual conferences, and online events.

**Online reviews and ratings:** Customers can express their opinions and experiences on platforms like Yelp, Google Reviews, and review sites that are industry-specific. Interacting with customer reviews shows a business's dedication to client happiness and offers a forum for discussion and development.

**Personalized Recommendations:** Companies can offer individualized recommendations across a variety of digital channels by utilizing client data and analytics. Personalized recommendations, whether by email, a website, or a mobile app, can improve consumer

engagement by providing pertinent and customized advice.<sup>17</sup>

### **Customer relationship management (CRM) systems:**

**Definition of CRM:** CRM is not a technology, but a way of seeing and understanding customers and their interactions with the company, either their point of contact (the communication tool used to maintain the relationship) with the latter. It is mainly a question of a strategic approach that puts the customer at the center of the priorities of the company and which aims to strengthen and grow the relationship of trust that exists, by improving the customer experience through systems, processes and information.

### **Fundamental characteristics of a CRM system:**

According to Xu (2002) a CRM system has four fundamental characteristics: sales force automation, customer service and support, field service automation, and marketing automation. CRM systems provided by vendors are often large and complex and functionality included is extensive. According to Greenberg (2001) it is more important how well that functionality works and how easily the user can access the functionality that should be included in a CRM system even if ten experts in CRM are asked to describe what functions should be included in an ideal CRM system they would most probably give ten different answers (Greenberg 2001)<sup>18</sup>

### **The role of CRM systems:**

#### **Centralized Customer Data Management:**

- CRM serves as a consolidated database for client data.
- It keeps track of information about contacts, past purchases, preferences, and interactions.
- Businesses are able to better understand their clients and customize interactions when they have all this data in one location.

#### **360-Degree View of Customers:**

- CRM software offers a comprehensive picture of every client.
- This covers all of the ways they interact with the business through different channels (websites, social media, email, mobile apps, etc.).

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<sup>17</sup> <https://gettalkative.com/info/engagement-channels> visited 15 mars at 23:16

<sup>18</sup> Customer relationship management, how a CRM system can be used in the sales process 2004, p22

- A comprehensive perspective supports tailored marketing campaigns and individualized communication.

**Sales and Lead Management:**

- CRM platforms help sales teams handle prospects and leads.
- They monitor transaction progress, pipeline phases, and sales activity.
- Sales representatives can focus on developing relationships by automating duties.

**Marketing Automation:**

- Tools for marketing automation are integrated with CRM.
- Audience segmentation, campaign efficacy tracking, and campaign creation are all available to marketers.
- Personalized advertising messages increase customer loyalty.

**Customer Service and Support:**

- Customer service procedures are streamlined by CRM systems.
- Agents are able to retrieve client history, swiftly handle problems, and offer prompt assistance.
- Increased customer satisfaction is a result of improved service.

**Analytics and Insights:**

- Analytics and reports are produced by CRM tools.
- Companies learn about the behavior, trends, and performance indicators of their customers.
- Decisions based on data produce more effective engagement tactics.

**Mobile and Social Integration:**

- CRMs nowadays are responsive to mobile devices.
- Agents in charge of customer care and sales have mobile access to data.
- Real-time interaction is made possible via integration with social media sites.

**Personalization and Segmentation:**

- CRM enables segmentation according to preferences, behavior, and demographics.
- Personalized communications connect with consumers more effectively.

### **Workflow Automation:**

- CRM ensures consistency by automating monotonous processes.
- Workflow rules set off events according to predetermined criteria.

### **Long-Term Relationship Building:**

- CRM cultivates enduring connections.
- Businesses may gradually add value by knowing the demands of their customers.
- Brand advocates are created by loyal customers.

### **Strategies for Effective Digital Customer Engagement:**

1. **Personalization and Customization:** refers to adjusting user experiences according to each person's distinct traits, inclinations, and actions. It involves leveraging client data to create or modify things, such communications, services, or products. Implicit personalization modifies the experience by using data and algorithms rather than actively pursuing the user's preferences. For example, consumers are addressed by name in personalized marketing emails that suggest things that are relevant to them. On the other hand, customization gives users the ability to take an active role in directing their experience. Customers consciously choose to alter goods or services to suit their need. Users can choose design elements, modify settings, and create custom solutions with explicit customization. Customization and personalization both support successful digital engagement, raising customer satisfaction and fostering enduring bonds.
2. **Omnichannel Approach:** The omnichannel approach to customer engagement is a strategic methodology that aims to provide a seamless and consistent experience for customers across multiple touchpoints and channels. It recognizes that modern consumers interact with businesses through various platforms, including websites, mobile apps, social media, email, physical stores, and more. The omnichannel approach seeks to integrate these channels seamlessly, ensuring that customers can move effortlessly between them without experiencing any disruption or inconsistency in their journey. This approach allows businesses to meet customers where they are, providing a personalized and contextualized experience based on their preferences, behavior, and historical interactions. By leveraging data and analytics, companies can gain a comprehensive understanding of each customer's

unique journey and tailor their interactions accordingly. The omnichannel approach not only enhances customer satisfaction and loyalty but also drives operational efficiency and revenue growth for businesses. It fosters a customer-centric mindset throughout the organization, encouraging cross-functional collaboration and breaking down silos that often hinder a cohesive customer experience.

3. **Content relevance** is a crucial aspect of effective communication and engagement, whether in marketing, publishing, or any other field that involves creating and disseminating content. It refers to the extent to which the content aligns with the interests, needs, and preferences of the target audience. Relevant content resonates with the audience, captures their attention, and provides value by addressing their specific concerns, queries, or pain points. In today's information-saturated landscape, where consumers are bombarded with countless messages from various sources, content relevance has become a critical differentiator. Irrelevant content is quickly dismissed or ignored, leading to a waste of resources and missed opportunities for businesses or creators. By prioritizing content relevance, organizations can establish trust, credibility, and meaningful connections with their audience. This, in turn, can lead to increased engagement, higher conversion rates, and stronger brand loyalty. Achieving content relevance requires a deep understanding of the target audience, ongoing analysis of their behavior and preferences, and the ability to adapt and evolve content strategies accordingly.
4. **Social listening:** is the practice of monitoring and analyzing conversations, mentions, and trends across various social media platforms and online communities. It involves actively tuning into what people are saying about a brand, product, industry, or topic of interest. By leveraging advanced tools and techniques, businesses and organizations can gain valuable insights into consumer sentiment, preferences, pain points, and emerging trends. Social listening goes beyond merely tracking mentions and likes; it involves a deep understanding of the context, tone, and underlying emotions expressed in online conversations. This invaluable data can inform strategic decisions, product development, marketing campaigns, and customer service initiatives. Social listening enables companies to respond swiftly to potential issues, address customer concerns in real-time, and seize opportunities for engagement and brand advocacy. Moreover, it provides a window into the minds of consumers, allowing businesses to anticipate shifts in the market and stay ahead of the competition. In an era where social media has become a powerful force shaping public opinion, social listening is an indispensable tool for staying attuned to the pulse of the digital world.
5. **Transparency and trust:** are foundational pillars of any successful relationship, whether personal or professional. In the context of business, these values have become increasingly crucial as consumers demand greater accountability, authenticity, and ethical practices from



the brands they engage with. Transparency involves openly sharing information, processes, and decision-making rationales with stakeholders, fostering an environment of openness and honesty. This approach not only builds trust but also demonstrates a commitment to integrity and a willingness to be held accountable. Trust, on the other hand, is the belief that an entity will act in a manner that is consistent with its stated values and in the best interests of those it serves. When businesses cultivate trust through transparency and ethical conduct, they establish stronger emotional connections with their customers, employees, and partners. Consequently, transparent and trustworthy organizations often enjoy higher levels of customer loyalty, employee engagement, and stakeholder confidence, which can translate into long-term business success and sustainability. In an era where misinformation and corporate scandals have eroded public trust, embracing transparency and fostering trust have become imperative for businesses seeking to maintain a positive reputation and build lasting relationships.

### **Challenges in Digital Customer Engagement:**

**Privacy and Data Security:** As businesses strive to deliver personalized and seamless digital experiences for their customers, they face significant challenges in balancing engagement efforts with the need to protect privacy and social security. In the digital age, vast amounts of personal data are collected and processed, raising concerns about data privacy, security breaches, and the potential misuse of sensitive information. Navigating this landscape requires businesses to adhere to strict data protection regulations, implement robust cybersecurity measures, and foster a culture of transparency and trust. Failure to safeguard customer data can result in severe consequences, including legal penalties, loss of consumer confidence, and reputational damage.

Moreover, the proliferation of social media and online platforms has introduced new security risks, such as identity theft, phishing scams, and cyber harassment. Companies must proactively monitor and respond to these threats, ensuring that their digital channels are secure and that customers feel safe when engaging with their brand online. Striking the right balance between personalization and privacy is a delicate dance, as customers expect both tailored experiences and robust data protection. Businesses must be transparent about their data collection and usage practices, providing clear options for customers to control how their information is used. Implementing privacy-by-design principles and employing advanced technologies like encryption and anonymization can help mitigate risks while maintaining a high level of customer engagement.

The challenges of privacy and social security in digital customer engagement are multifaceted and ever-evolving, requiring businesses to stay vigilant, adaptive, and committed to ethical data practices. By prioritizing these concerns, companies can build trust, maintain compliance, and foster long-lasting relationships with their customers in the digital realm.



**Information Overload:** In the era of digital connectivity, businesses and consumers alike are grappling with the overwhelming deluge of information that permeates nearly every aspect of our lives. The constant influx of data, messages, and content across various digital channels has led to a phenomenon known as information overload. This challenge poses significant obstacles for effective digital customer engagement, as it becomes increasingly difficult to capture and retain the attention of audiences who are bombarded with an endless stream of stimuli.

Information overload can manifest in various ways, from cluttered email inboxes and social media feeds to an abundance of irrelevant or redundant marketing messages. Customers may feel overwhelmed, leading to disengagement, frustration, and a general sense of fatigue. This state of cognitive overload can impair decision-making processes, reduce productivity, and ultimately undermine the very relationships that businesses strive to cultivate with their customers. To combat information overload, businesses must adopt a strategic approach to their digital engagement efforts. This involves curating relevant and valuable content, leveraging personalization and segmentation techniques, and employing thoughtful timing and frequency in their messaging. Additionally, organizations should prioritize simplicity and clarity in their communications, distilling complex information into digestible formats that resonate with their target audiences. Furthermore, embracing principles of content curation, filtering, and prioritization can help alleviate the burden of information overload for both businesses and their customers. By providing streamlined, relevant, and actionable information, companies can cut through the noise and establish meaningful connections with their audiences, fostering trust, engagement, and long-term loyalty. Addressing the challenge of information overload is crucial for businesses seeking to thrive in the digital landscape. By adopting a mindful and customer-centric approach to their engagement strategies, organizations can navigate this obstacle and deliver truly impactful and memorable experiences for their customers.

**Lack of Personal Touch:** While digital channels have revolutionized the way businesses interact with their customers, they have also introduced a significant challenge – the lack of personal touch. In the traditional brick-and-mortar environment, face-to-face interactions allowed for genuine human connections, where customers could experience the warmth of personal service, the ability to ask questions, and the reassurance of a knowledgeable staff member guiding them through their journey. In the digital realm, however, these personal touches can be difficult to replicate. Online interactions often lack the nuances of body language, tone, and spontaneity that are crucial for building rapport and trust. Customers may feel disconnected, as if they are engaging with a faceless entity rather than a relatable brand or individual. This lack of personal touch can be detrimental to customer engagement, as it may lead to feelings of disconnection, frustration, and a general sense of impersonality. Customers who crave personalized attention and human connections may become disengaged, seeking out competitors that can provide a more tailored and emotionally resonant experience. To address this challenge, businesses must find creative ways to infuse digital interactions with a human touch. This can involve leveraging technologies like chatbots and virtual assistants that are

designed to emulate natural language and conversational patterns. Additionally, incorporating video conferencing, personalized messaging, and opportunities for real-time interactions can help bridge the gap between digital and human connections. Furthermore, businesses should strive to cultivate a customer-centric culture that emphasizes empathy, active listening, and a genuine desire to understand and meet the unique needs of each individual customer, even in the digital space. By recognizing the importance of personal touch and implementing strategies to foster human connections in digital interactions, businesses can enhance customer engagement, build lasting relationships, and differentiate themselves in an increasingly competitive and technology-driven landscape.

### **Section 03: Omnichannel Customer Engagement**

**Omnichannel:** The word omni is derived from the word “Omnis” which means universal. The omnichannel approach is generated from the result of improving the multichannel approach and improving the purchasing experience of consumers (Shetty et al., 2018, p. 204). Omnichannel consumers tend to be more mobile, have technologically great connections, and adopt technology in their daily lives (Cook, 2014, p. 263). Such consumers can use a different channel or device at each stage of purchasing or use combinations, such as using a tablet while researching a product but a smartphone to buy it (Berman & Thelen, 2018, p. 600). Thus, the omni-channel customer is somebody who can freely switch between offline and online stores during their purchasing journey (Lee and Lim, 2017: 41).<sup>19</sup>

#### **Definition and importance of omnichannel customer engagement:**

Omnichannel customer engagement is a strategic approach that aims to provide customers with a seamless and integrated experience across all available touchpoints, both digital and physical. In today's rapidly evolving business landscape, where consumers interact with brands through a myriad of channels, from websites and mobile apps to in-store interactions and social media, the importance of delivering a cohesive and personalized experience cannot be overstated. At its core, omnichannel customer engagement is about understanding the customer's journey and preferences, and then using that knowledge to create a frictionless and engaging experience, regardless of the channel they choose to interact with the brand. By breaking down silos and aligning various communication and sales channels, organizations can effectively cater to the needs and expectations of their customers, fostering stronger brand loyalty, increasing customer satisfaction, and ultimately driving sustainable business growth. As the digital revolution continues to transform consumer behavior, the ability to offer a truly omnichannel experience has become a critical differentiator, separating industry leaders from those struggling to keep pace with the changing market dynamics. Thus, the definition and importance of omnichannel customer engagement lies in its power to build meaningful, long-lasting relationships with customers, positioning businesses for success in an increasingly competitive and customer-

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<sup>19</sup> Managing customer experience in an omnichannel world 2020, p32

centric world.

### **Evolution from multichannel to omnichannel approaches:**

**Multichannel:** refers to the process of engaging with clients across several channels of communication in order to produce a smooth and customized experience. It entails interacting with clients over a range of channels, including live chat, emails, social media, and phone conversations, depending on their convenience and preferences.

Businesses that use a multichannel strategy try to meet their customers where they are and give them the freedom to select how they want to communicate. This approach acknowledges that clients have different ways of communicating with businesses and makes sure they can interact with them through the channel of their choice without any disruptions.

The shift from multichannel to omnichannel customer engagement represents a significant evolution in how businesses approach the customer experience. Multichannel strategies focused on offering customers multiple ways to interact with a brand, such as a physical store, a website, and a contact center. However, these channels often operated in silos, with little integration or coordination between them. Customers were forced to navigate a fragmented experience, often having to repeat information or restart processes when moving between channels. In contrast, the omnichannel approach seeks to unify these various touchpoints, creating a cohesive and seamless experience for the customer. By integrating data, systems, and processes across all channels, organizations can provide a consistent, personalized, and contextual experience, regardless of how the customer chooses to engage. This shift allows businesses to better understand customer behavior, anticipate their needs, and proactively address their preferences, ultimately strengthening brand loyalty and driving greater customer satisfaction. The evolution towards omnichannel engagement is fueled by the rapid advancements in digital technologies, the increasing demand for convenience and personalization from customers, and the recognition that siloed channels can no longer meet the expectations of today's empowered and tech-savvy consumers. As businesses strive to stay relevant and competitive, mastering the transition from multichannel to omnichannel customer engagement has become a strategic imperative, enabling them to build deeper, more meaningful relationships with their customers.<sup>20</sup>

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<sup>20</sup> Adapted from Verhoef, Kannan, and Inman (2015); Mirsch, Lehrer, and Jung (2016); Mosquera, Pascual, and Juaneda-Ayensa (2017).

Figure: the differences between multichannel, omnichannel and cross-channel

Feature	Multichannel	Cross-channel	Omnichannel
Channel scope	Website, mobile, physical stores, and catalogs	Website, mobile, physical stores, catalogs, kiosks, social networks, and other touchpoints	Website, mobile, physical stores, catalogs, kiosks, social networks, and other touchpoints
Objectives	Per channel	Per channel or connected channels	Together
Management	Per channel	Per channel or connected channels	Integrated
Channel integration	No	Partial	Full
Sharing data	No	Only between connected channels	Yes
Perceived interaction	Within the channel	Within the channel	Within the brand

Source: Adapted from Verhoef, Kannan, and Inman (2015); Mirsch, Lehrer, and Jung (2016); Mosquera, Pascual, and Juaneda-Ayensa (2017).

### **Analyzing customer preferences and expectations for seamless experiences:**

Understanding what customers want and expect from their interactions with a brand is fundamental to delivering the seamless experiences they desire. This often involves a deep dive into customer data and behaviors, examining factors such as their channel preferences, pain points, and the specific moments that matter most to them along their journey.

For instance, some customers may prefer the convenience of mobile apps for quick transactions, while others value the personalized attention they receive in-store. Some may expect real-time updates and instant responses to their inquiries, while others are more comfortable with slightly longer response times. Identifying these nuanced preferences and aligning them with the appropriate touchpoints is key to creating a cohesive and delightful customer experience.

Moreover, customers' expectations are constantly evolving, shaped by their experiences with industry leaders and the latest technological innovations. Staying attuned to these shifting demands and anticipating emerging trends can help businesses get ahead of the curve, ensuring they continue to meet and exceed customer expectations over time.

By carefully analyzing customer data, gathering feedback, and continuously optimizing their omnichannel strategies, organizations can develop a deep understanding of their target audience and design experiences that truly resonate with them. This level of customer-centricity is the foundation for building lasting, mutually beneficial relationships in an increasingly competitive landscape.

## **Strategies for Implementing Omnichannel Customer Engagement**

### **Mapping the Customer Journey:**

The practice of visualizing a customer's processes, needs, and perceptions during their

interactions and connection with a business is known as mapping the customer journey. This aids businesses in comprehending the actions that clients do when interacting with them, even those that are not immediately apparent.<sup>3</sup>

A customer journey map's essential elements include buyer personas, customer touchpoints, customer phases, opportunities, and emotions. The various stages a consumer goes through on their journey, including inquiry, comparison, purchase, installation, loyalty, and advocacy, are referred to as the customer stages. Buyer personas, which are comprehensive depictions of a market sector, assist CX teams in forecasting consumer behavior and converting customer complaints into business language.

The encounters a client has with a brand at every point of their journey, whether through online or offline channels, are known as customer touchpoints. Customers' likelihood to feel and act in certain ways during their travel, such as enthusiasm, annoyance, satisfaction, or confusion, are called emotions. Opportunities are the intended results or realizations that point to areas where the user experience could be enhanced.

Organizations should do the following procedures in order to construct a customer journey map: they should set clear goals, develop a customer persona, identify customer touchpoints, create a visual representation, incorporate consumer emotions and actions, and pinpoint possibilities. It is critical to keep the client in mind, take customer segmentation into account, and take each stage's context into consideration.

A strategic method for comprehending consumers and improving the customer experience, customer journey mapping can boost revenue and customer loyalty. It can assist marketing campaigns, promote repeat business, lower customer churn, raise customer lifetime value, optimize sales funnels and conversion rates, decrease customer support tickets, and help firms find possibilities for innovation and improvement.

In conclusion, firms must map the customer journey in order to comprehend and enhance the customer experience. Organizations may pinpoint opportunities, touchpoints, and areas of pain by visualizing the customer journey. Then, they can take appropriate action to improve the customer experience as a whole.

**Cross-Channel Communication:** In today's dynamic and technology-driven marketplace, customers expect to be able to interact with brands through a variety of channels, from physical storefronts and contact centers to digital platforms like websites, mobile apps, and social media. The challenge for businesses lies in ensuring that these disparate touchpoints work together seamlessly, providing a cohesive and consistent experience for the customer.

Cross-channel communication is the foundation for this integrated approach. By aligning messaging, data, and processes across all channels, organizations can create a unified brand identity and enable customers to move fluidly between touchpoints without disruption. This could involve something as simple as ensuring that customer service agents have access to the same information and context as an online chatbot, or as complex as implementing a centralized customer data platform to unify customer profiles and purchasing histories.

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<sup>3</sup> How to create a realistic customer journey map, Mark Scott Rosenbaum 2016 P03

Effective cross-channel communication also requires a deep understanding of customer preferences and behaviors. Businesses must carefully analyze how their target audience interacts with different channels, and then tailor their approaches accordingly. This may mean optimizing content and user experiences for mobile devices, leveraging personalization algorithms to provide relevant recommendations, or proactively reaching out to customers through their preferred communication channels.

Furthermore, cross-channel communication extends beyond just the customer-facing aspects of the business. It also involves fostering collaboration and information-sharing among internal teams, breaking down organizational silos, and aligning strategies and KPIs to support a truly omnichannel approach.

By mastering cross-channel communication, businesses can create a seamless and engaging customer experience, build brand loyalty, and ultimately drive growth and success in an increasingly competitive and customer-centric landscape.

**Data Integration and Analysis:** In the age of digital transformation, the proliferation of customer data across various touchpoints and systems has created both opportunities and challenges for businesses. Effectively harnessing this wealth of information is essential for delivering personalized, data-driven experiences that meet the evolving needs and preferences of customers.

Data integration lies at the heart of this endeavor, as it involves the seamless consolidation of customer data from multiple sources, such as website analytics, CRM systems, loyalty programs, and in-store transactions. By breaking down data silos and creating a unified view of the customer, organizations can gain a deeper understanding of their target audience and their journeys across different channels.

This integrated customer data can then be leveraged for advanced analytics, enabling businesses to uncover valuable insights and patterns. From predicting customer churn and identifying high-value segments to optimizing marketing campaigns and personalization strategies, data-driven decision making is essential for driving continuous improvements in the omnichannel experience.

Furthermore, the integration of data can also support real-time, contextual interactions, where businesses can respond to customer needs and behaviors in the moment. This could involve triggering personalized product recommendations, offering tailored promotions, or proactively addressing potential pain points before they arise.

However, effective data integration and analysis also require a strong focus on data governance, privacy, and security. Businesses must ensure that they are collecting, storing, and utilizing customer data in an ethical and compliant manner, building trust and maintaining the integrity of their customer relationships.

By mastering the art of data integration and analysis, organizations can unlock the full potential of their omnichannel customer engagement strategies, delivering personalized, seamless, and



value-driven experiences that foster lasting customer loyalty and drive sustainable growth.

**Technology and Automation:** In today's rapidly evolving business landscape, the strategic deployment of technology and automation solutions has become a key differentiator for organizations seeking to deliver seamless, personalized, and efficient customer experiences across various touchpoints.

From the integration of customer relationship management (CRM) systems and e-commerce platforms to the implementation of artificial intelligence (AI) and machine learning (ML) technologies, businesses are leveraging a suite of innovative tools to streamline operations, enhance customer insights, and automate repetitive tasks.

For instance, the integration of chatbots and virtual assistants can provide customers with instant, around-the-clock support, while also freeing up human agents to focus on more complex inquiries. Similarly, predictive analytics and personalization algorithms can help businesses anticipate customer needs and proactively offer relevant products, services, and content, creating a more engaging and satisfying experience.

Moreover, the advent of omnichannel order management systems and unified commerce platforms has enabled greater synchronization across various sales and fulfillment channels, ensuring a seamless experience for customers, whether they are shopping online, in-store, or through a mobile device.

However, the successful implementation of technology and automation in an omnichannel environment requires a well-planned, customer-centric approach. Businesses must carefully assess their unique needs, align technology investments with their strategic goals, and foster a culture of innovation and continuous improvement to ensure that their technological capabilities remain relevant and responsive to evolving customer expectations.

By embracing the power of technology and automation, organizations can streamline their operations, gain deeper insights into customer behavior, and ultimately deliver the personalized, frictionless experiences that modern consumers have come to expect, positioning themselves for long-term success in an increasingly competitive and dynamic marketplace.<sup>4</sup>

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<sup>4</sup> Henri huovila, action plan for improving omnichannel customer experience and digital lead management 2017

**Conclusion:**

In conclusion, building enduring relationships between companies and their customers depends heavily on customer engagement. Businesses can get more income, customer loyalty, retention rates, and brand reputation by actively involving customers through conventional means including in-person meetings, phone calls, and word-of-mouth marketing. Effective customer interaction can also result in better customer insights, better brand marketing, greater potential for cross-selling and upselling, a competitive edge, and better customer comprehension.

Organizations can meet consumer requirements effectively, adjust to changing market conditions, and cultivate relationships that benefit both parties with their target audience by combining classic and modern engagement tactics. By putting into practice omnichannel customer engagement tactics, such as customer journey mapping, customer feedback collection, and ongoing monitoring, organizations may better understand their consumers and create experiences that they find engaging.

Furthermore, in order to assess the performance of engagement projects and guarantee financial gain, conventional customer engagement techniques like customer feedback and satisfaction, sales and revenue impact, return on investment, and integrating data sources are crucial. Long-term business sustainability and customer engagement strategies can be enhanced and optimized by firms through the continuous monitoring, improvement, and integration of data across several touchpoints.

In the end, companies that prioritize customer engagement may forge close bonds with their customers, spur revenue development, set themselves apart from rivals, and guarantee sustained success in the market. Offering great customer experiences and promoting long-term company growth require a blend of classic and contemporary engagement techniques, underpinned by data-driven insights and constant improvement.



# **Chapter 03: A comparative analysis of Société Générale Algérie customer interactivity before/after the digitalization**

## Section 01: General Overview of SGA

**1. Overview of SGA:** Société Generale Algeria, 100% owned by the Société Generale Group, is one of the very first private banks to settle in Algeria, since 2000. Its network, constantly expanding, has 104 branches spread over 32 Wilayas, including 13 Business Centers dedicated to the activity of corporate customers. Société Generale Algeria offers a diversified and innovative range of banking services to more than 260,000 Individual, Professional and Corporate clients. His expertise in supporting companies in their investments and in taking care of their needs in domestic operations and international trade is well recognized. The bank has more than 1,500 employees<sup>21</sup>.

### 1.1. Its values:

**Team spirit:** In changing world, SGA clients want a bank that is a responsible, trustworthy and agile partner. As a team, SGA respond to their needs through a spirit of service nourished by the diversity of expertise and knowledge of each one. They want to become the reference relationship bank and work with their clients as they want to work with each other: listening, co-construction, valuing contributions, solidarity in successes as in difficulties.

**Innovation:** SGA want to constantly improve the customer experience by acting together to adapt to solutions, their practices and relationships to tomorrow's uses, in particular by taking advantage of technological innovations. Faithful to their entrepreneurial spirit, SGA transform working methods by cultivating sharing, experimentation and disruptive reasoning. Learning from successes as well as failures.

**Responsibility:** As bankers, SGA contribute to the sustainable economic, social and environmental development of the economies in which they work. The bank want to help the clients realize their projects while being attentive to risks in all their components. Its responsibility and ethics consist in responding to customers' needs quickly, while preserving the long-term interest of all stakeholders in disciplined compliance with the rules of the business. SGA responsibility is also expressed through the courage to assume the actions and decisions and to express its employees' opinions with transparency. Finally, it is to attach as much importance to the way of achieving the results as to the results themselves.

**Engagement:** SGA commitment is nourished by the lasting satisfaction of the customers and the pride they have for their businesses and Group. SGA seek daily to make a difference to contribute to the success of its customers as well as that of its

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<sup>21</sup> <https://societegenerale.dz/fr/date> 14 may at 11:18

projects. it promotes the professional involvement and achievement of all. SGA maintain external and internal relationships of trust and mutual respect.

## 1.2. History of SGA:

1987: Opening of a representative office.

1998/1999: Obtaining Banking Approval and creation of the subsidiary Societe Generale Algeria.

2000: Opening of the 1st Agency in El Biar to customers in March 2000.

2004: Societe Generale Algeria 100% subsidiary of the Societe Generale Group After repurchase of minority shareholders

2007: Creation of the Large International Companies Directorate (DGEI).

2008: Creation of the Department of Large National Companies (DGEN).

2009: Creation of the Investment Finance Bank (BFI) activity.

2010: Creation of four Business Centers in Algiers (Chéraga-Amara, Dar El-Beïda, Rouiba-Hassiba and Constantine-Palma) to better serve SMEs.

2011: Creation of the Patrimonial Client Agency (ACP) and a new communication posture based on the "Team Spirit" value.

2012: The opening of 15 new branches throughout the national territory.

2013: The opening of the Trading Floor and the creation of the Global Trade Bank (GTB) sector.

2014/2015: The opening of four (04) Business Centers (Dar El Beida- Blida- Tizi Ouzou- Rouiba).

2015: Celebration of the 15th anniversary of the bank and visit to Algeria of the first Group manager Frédéric Oudéa.

2016: The opening of the Annaba Business Center. 2017: The opening of four new agencies (M'sila-Tiaret-El Kseur-Blida).

2018: The opening of two new agencies (El Tarf - El Khroub), the organization of the Pan-African Valley Community and the creation of the first solar banking agency in Algeria (Ghardaïa).

2019: The creation of the Sidi Bel Abbes Business Center, the opening of the Télémly agency (Algiers), the merger of the two banking agencies Kouba Rabia and the Laurels (Algiers), the organization of the corporate seminar Africa – Basin mediterranean and overseas.<sup>22</sup>

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<sup>22</sup> SGA\_RA2019\_WEB

### 1.3. SGA Website Evaluation:

Global rank	Country rank	Industry rank
1,146,560	8,946	11,572

Source: <https://pro.similarweb.com> (Visited 16th may,2024 at 10:52)

Total visits	Bounce Rate	Pages per Visit	Average Visit Duration
143,166	63.92%	2.18	00:02:02

Source: <https://pro.similarweb.com> (Visited 16th may, 2024 at 10:55)

### 1.4. SGA Website Ranking:

The global ranking of societegenerale.dz has risen from 781,306 to 1146,560 in the last three months (February, March, April).

### 1.5. SGA Website Traffic and Engagement Analysis

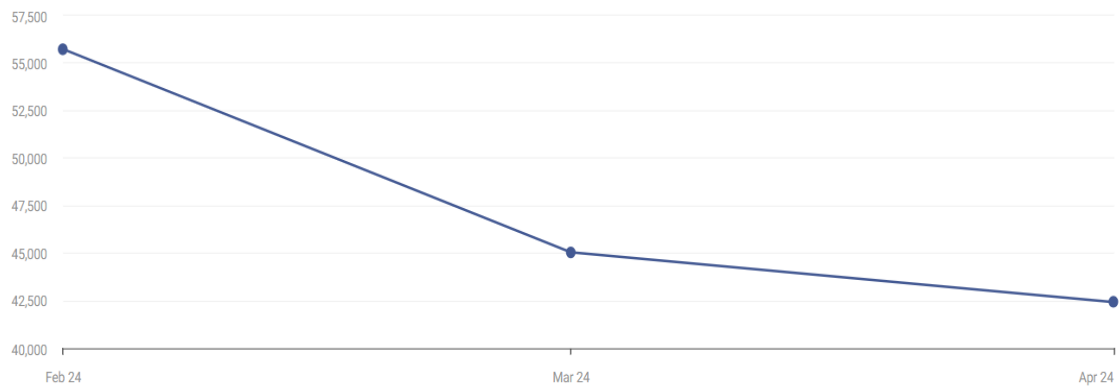


figure: Societegenerale.dz's traffic and engagement over last three months

Source: <https://pro.similarweb.com> (visited 16th may, 2024 at 11:33)

### 1.6. Geography & Country Targeting:

The countries that send the more traffic to societegenerale.dz are Algeria, Russia, and Belgium the last month.






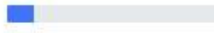

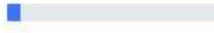

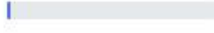
Country	Traffic Share	Change
 Algeria	56.26% 	↓ 4.97%
 Russia	24.05% 	-
 Belgium	11.49% 	↓ 86.10%
 France	5.75% 	↑ 649.07%
 United Kingdom	0.59% 	↑ 38.19%

Figure: societegenerale.dz geography & country targeting within last month (April,2024)

Source: <https://pro.similarweb.com> (visited 16th may, 2024 at 11:40)

### 1.7.Audience Demographics:

#### Gender distribution:

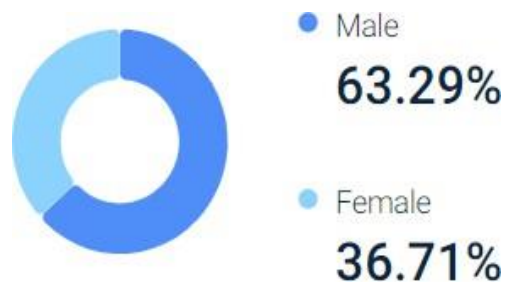
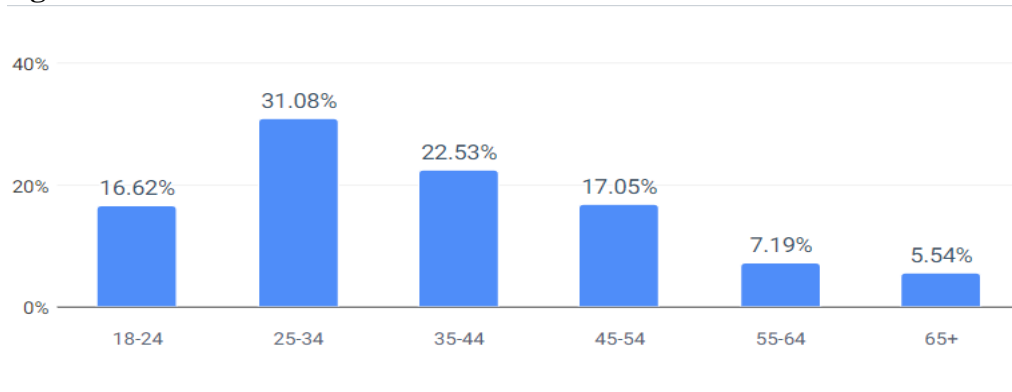


Figure: societegenerale.dz audience demographics

Source: <https://pro.similarweb.com> (visited 16th may, 2024 at 12:03)

**Age distribution:**



**Figure:** societegenerale.dz audience demographics

Source: <https://pro.similarweb.com> (visited 16th may, 2024 at 12:04)

Audience composition can reveal a site's current market share across various audiences. Societegenerale.dz's audience is 63.29% male and 36.71% female. The largest age group of visitors are 25-34 years old.

**1.8. SGA Digital Offers and Services:**

**1.8.1. Mobile applications:**

**1.8.1.1.APPLI SGA:** is a secure remote banking application that allows individual customers to access their accounts to consult their balances in real time to manage their bank cards and to execute transfers all remotely and at any time via their smartphone tablets or pc (it is also available in web version).

**1.8.1.2.SOGE CASHnet:** is a secure online banking solution that allows customers in the professional market to access their professional accounts, view their balances in real time and perform different types of operations all remotely and at any time. (it is also available in a web version).

**1.8.1.3.BtoB application:** is a mobile solution exclusively dedicated to corporate and professional clients domiciled at Société Générale Algeria. it allows wholesale merchants to pay their suppliers through real-time account-to-account payments with no amount limit

**1.8.1.4.SGA Trade:** The Trade remote banking solution allows Professional and Corporate clients to create, modify and consult import operations, carried out by documentary credit and documentary remittance, processed with Société Générale Algeria.

**1.8.2. CIB Cards:** The SGA CIB card is a checking account-linked interbank card. It comes in three forms: **CIB card TEM TEM, classic CIB card and GOLD CIB card.**

The variety of Société Générale Algeria interbank cards enables the following transactions:

- Cash withdrawals from bank ATMs (GAB).
- Electronic payment terminals (TPEs) in stores accept payments with or without human interaction.
- Online payment, or e-payment.

### **1.8.3. Visa Cards:**

The VISA card (Classic / Gold) issued by the SGA can be used anywhere in the world

24/24 and 7/7, they allow:

- To make online purchases, to book and pay for hotel stays abroad,
- book or buy plane tickets...
- To make withdrawals on ATMs internationally;
- The payment of purchases from merchants accredited by VISA abroad.

### **1.8.4. SMS:**

**1.8.4.1.MESSAGI:** Messagi is a service offered by Societe Generale Algeria that allows the clients to receive your account information via SMS.<sup>23</sup>

Messagi allows you to receive four types of SMS:

Mini statement SMS: Once a week, customers will receive a message indicating the previous day's balance and the last three transactions recorded on their accounts, they have the right to choose the day of the week on which they wish to receive their mini statements.

SMS threshold info: it allows to receive an alert when the balance crosses a threshold up or down:

- The balance on the rise: you set a threshold, when your balance exceeds this threshold, you receive an alert SMS.

- The balance down: you set a threshold, when your balance falls below this threshold, you receive an alert SMS.

SMS checkbook info: it informs you when your checkbook is available at the branch

Promotional SMS: you receive an SMS with information about the launch of a new product, promotion ... etc.

### **1.8.5. E-PAYMENT service:**

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<sup>23</sup> Site web societe generale 17 may at 10:36

Thanks to the online payment service "E-Payment" by interbank card, customers can pay purchases and invoices securely on the internet by simply connecting to the various Algerian merchant websites that offer this service.

## 2. Presentation of the reception structure:

### 2.1. Presentation of directorate of payments (PAY) of SGA:

Société Générale Algeria offers all its customers (Retail or Corporate) an integrated range of services to manage their daily transactions through the offer of transactional banking.

The Directorate of Payments (PAY) is distinguished by the recognized expertise of its teams, which offer a dedicated and complete support to customers, while relying on innovative solutions focused on quality and the safety of operations.

### 2.2. The organization of directorate PAY:

- 2.2.1. **Global transaction banking:** integrated into the PAY directorate the principal mission is to strengthen business relationships with customers within its portfolio. It improves the operational efficiency of its services and customer satisfaction. The different departments of the Global transaction we can find:

**Cash Management department:** ensures the promotion and marketing of PAY offers in terms of cash management products and services, payment services to customers. We anticipate different missions of cash managements: participate in defining the development and penetration strategy for cash management products, know the situation of customers and prospects to propose an offer of products and services adapted to their needs, promote cash management and electronic banking offers as well as related services...

**Trade finance department:** the department ensures promotion and marketing of PAY offers in trade finance, international payment services to customers present in the portfolio by the payments department we can anticipate some of its missions such as: evaluate the situation of its customers and prospects as well as sectoral and regulatory developments to offer a range of products adapted to needs, provide the clients and the bank with expertise in the processing and management of services related to trade finances, promote the bank's products and services....

**FIOR department:** it is responsible for managing a portfolio of clients and prospects with constant focus on profitability, compliance and risk management. The department provide



the bank's clients with technical and commercial support. The missions of the department are: ensure the management of requests for prior agreements from the bank of Algeria and technical regulatory opinions concerning service provision files..., provide advice and regulatory assistance to clients and new contacts for regulatory operations...

**Monetics department:** it's responsible for providing business expertise with a view to contributing to the department of contributing to the development of monetics banking at the bank level. It develops and implements the monetics payment strategy within SGA by following the main strategic orientations of General Management. It is in particular responsible for developing and improving in synergy with several internal and external stakeholders and developing market shares linked to his scope. Its mission is to indentify the commercial potential of its customers and prospects through the portfolio review in coordination with market salespeople, know the situation of the customers and prospects to offer monetic payment products adapted to their needs...

**Middle office department:** is the commercial relay for the front teams (Retail and Corporate) particularly at the central level within the PAY scope. Additionally, the department is responsible for developing and strengthening relationships with customers while coordinating the processing of PAY operations with internal structures. Take over from PAY salespeople in implementing deals negotiated with customers, Respond to customer needs and take care of their requests when salespeople are not available, Contact, if necessary, directly the customer in coordination with sales representatives to validate the contract data or help them complete it.

**Animation department:** is in charge of assisting the sales force and developing customer approaches aimed at promoting the achievement of commercial objectives and the promotion of Cash Management, Electronic Payment, Correspondent Banking and Trade Finance products. Ensure communication with the network on commercial news and regulatory changes; he is the network's privileged contact on PAY expertise topics. Its missions are: Support the network's sales forces (particularly Operations Managers and Operations Managers) in promoting PAY products and monitoring KPIs, lead the sales force in coordination with market activities on PAY products (commercial and regulatory), lead and challenge commercial performance by market, point of sale, salesperson and customer.

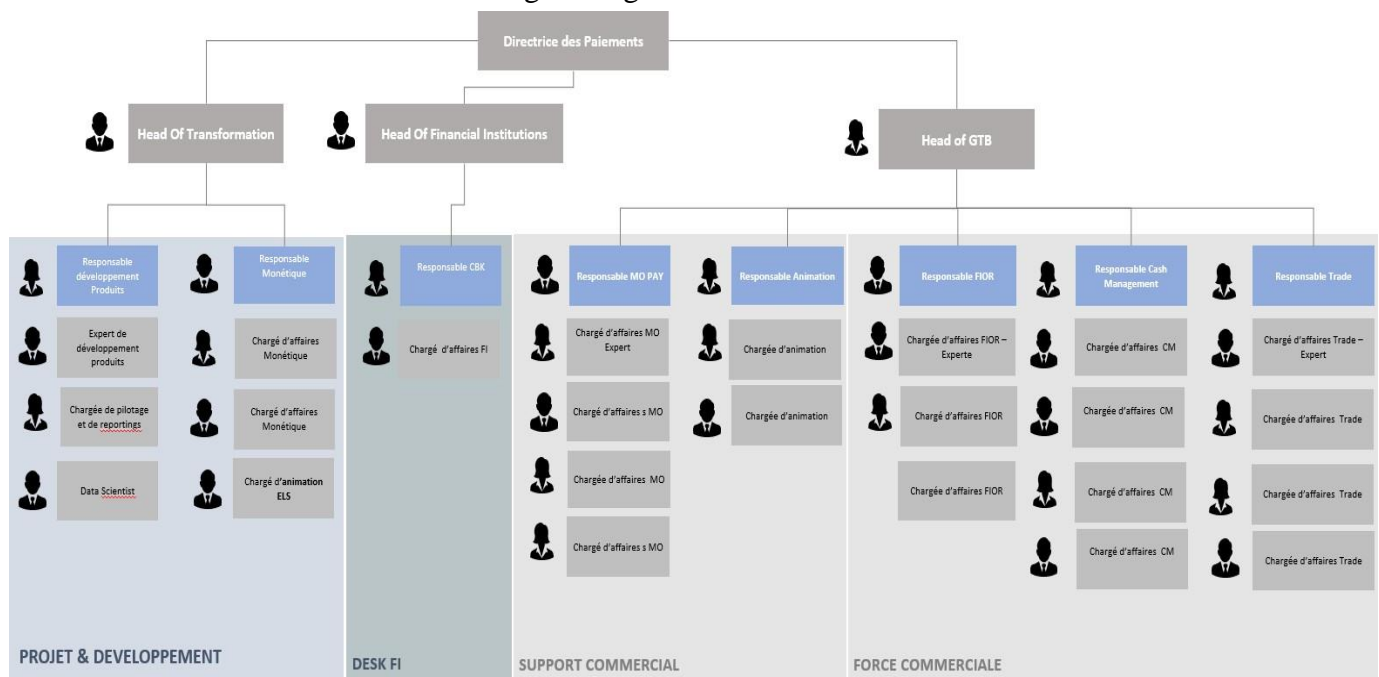
2.2.2. **Transformation:** Transformation within the Payments Department is in charge of the development, internal and external coordination at the subsidiary, management and implementation of the organization within the Payments sector as well as management change within the structure. Transformation is made up of two functional compartments: projects, development and management.

**Products development department:** The PAY Product development department is

responsible for supervising and monitoring all developments undertaken on the Payments Department's products and processes. It fuels the discussions surrounding the development of the solutions offered and the improvements to be implemented in order to ensure the efficiency of processes, the improvement of the quality of service as well as the user experience. Its mission is Build the Management's product roadmap following the strategic directions communicated by PAY management. Take into account customer feedback, relying in particular on their complaints and feedback from salespeople to perfect the functional offer of PAY products and processes, define product development priorities and coordinate their achievements with the various stakeholders, monitor the progress of products and propose solutions to achieve objectives...

**Management and reporting service:** The Management and Reporting department ensures the design and production of reports allowing the management of the overall performance of the Payments Department via the monitoring of the financial and commercial performance of each activity. In this sense, the service ensures the production and provision of the reports essential to the management of the activity to PAY's internal customers as well as to management. Its missions are: produce and make available to PAY's internal clients the reports essential to managing their activity and running the network, establish and update the data repositories necessary for the production of reports related to PAY activity, Improve product reporting based on feedback provided by internal customers.

Figure: organizational chart



Source: intern document

## Section 02: Research methodology:

**Main question:** What impact does digital credibility have on customer engagement in the banking sector?

Hence the following secondary questions:

- What are the key attributes of customer engagement in the context of digital marketing?
- How do customer preferences for interactions with machines or human employees vary across different demographics and industries?
- What factors contribute to customer satisfaction in interactions with machines in digital marketing, and how do these compare to interactions with human employees?

We can anticipate the following hypotheses:

- **Hypothesis 01:** Personalization is the major reason why customers choose to interact with human employees.
- **Hypothesis 02:** The adoption of omnichannel marketing approaches, where customers can seamlessly interact across multiple digital and physical touchpoints, enhances the overall customer satisfaction compared to single-channel.
- **Hypothesis 03:** Lack of perceived data confidentiality is the primary reason why customers do not use digital solutions.
- **Research Design:** Conduct a survey to gather quantitative data on customer preferences, satisfaction, and engagement metrics.
- **Sample Selection:** Define the target population, considering factors such as demographics, industry, and online behavior. Using a non-probability sampling techniques to ensure a representative sample of the population. Stratify the sample to allow for subgroup analysis based on relevant variables (e.g., age, industry sector).
- **Data Collection:** Develop a structured survey instrument to capture quantitative data, incorporating Likert scales and open-ended questions.
- Use pre-existing scales for measuring constructs like customer satisfaction, trust, and engagement. Conduct interviews or focus groups to explore qualitative aspects, allowing participants to elaborate on their experiences and preferences.
- **Variables and Measurements:** Clearly define and operationalize variables, such as customer satisfaction, trust, and engagement. Use established scales for measuring these variables and adapt them to the context of digital marketing interactions.

**Survey design:**

**Mode of Administration:** A self-administered online survey is launched, with a questionnaire that is tailored to contain several question kinds according to the particular data required.

**Measurement scaling:**

The questionnaire that includes the research questions of the study was prepared as one form that is composed of multiple sections. The survey contains dichotomous qualifying question about account ownership. We find questions about the type of interaction that the customer chose. We also conducted questions about the reasons of using these types of interaction. And we find in this survey the level of customer satisfaction. The first question is a short answer question about if they have a bank account and then the years of account opening, the third question about the type of interaction, the fourth one was about how many times they visit their bank branch, the fifth reason was about the reasons they chose visiting the bank branch and the next question was about the reasons they chose the digital solutions instead, the seventh question was about choosing which digital services they use and the eight question we asked them why they don't use them. We then conducted scales about if they find their solution easy, confidential and trustworthy and finally the last was a scale question in which 5-points Likert scale question is posed about their satisfaction with the bank.

In the second section we asked the respondents if they are clients of Société Générale Algérie with a simple yes or no question.

In the last section it was about demographics we asked them about age and the post they in.

**Types of questions:** In order to investigate the suggested theories and gather factual information, a self-administered online survey is introduced.

The questionnaire is made up of many question kinds that are selected based on the kind of data that is needed.

It consists of 15 questions divided into 3 sections, and includes the following question forms:

- Dichotomous questions.
- Multiple choice questions.
- Single choice questions.
- Scale questions.

### **Sampling Design:**

The target population, sometimes referred to as the mother population, is made up of all the components or items that are thought to hold the relevant data. This is where the sampling design process begins. Following the definition of the target population, it is essential to locate and make use of the components that make up it. A sample frame, which is an exhaustive list containing every component of the target population, is used to do this. There are a number of sampling techniques that fall into two categories: probabilistic and non-probabilistic techniques, and they are used to select the research sample from this preset sampling frame.

Nonprobability sampling approaches, such as convenience sampling, judgmental sampling, quota sampling, and snowball sampling, rely on the researcher's subjective judgment.

Sampling units in probability sampling are chosen at random techniques involving simple random sampling, systematic sampling, stratified sampling, and cluster sampling).

In this case, the target population consist of individuals who have an account at SGA. Due to the absence of sampling frame from which the selection of elements will be made, the method of sampling used in this research is a non-probability sampling technique. In particular, a judgmental sampling technique is used.

Regarding the sample size, the research adopts the method which is adequate to independent t-test, chi square and data visualization technique.

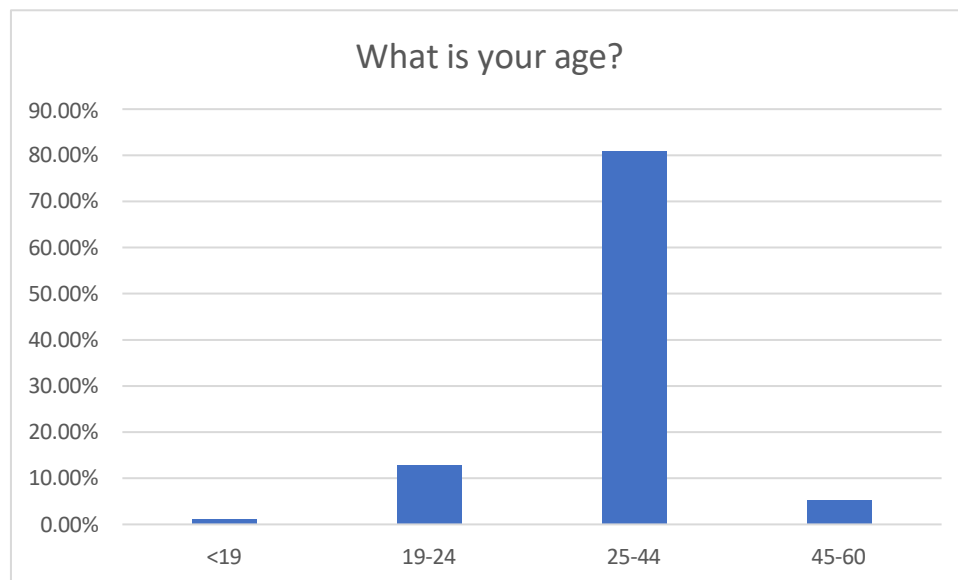
### Section 03: Hypotheses Tests

The survey received a total of 158 responses. However, to ensure the accuracy and relevance of the findings, the analysis focused solely on the target clientele. Consequently, 63 responses from individuals who did not belong to the target group were excluded from the study. The remaining 95 responses, representing the target clients, formed the basis for the subsequent analysis and conclusions.

#### 1. Descriptive Analysis:

The study chose a descriptive analysis based on several socio-demographic factors, including age, and occupation, to examine the characteristics of the respondents. The goal was to create the respondent's profile and provide an overview of the data gathered on the sample under study.

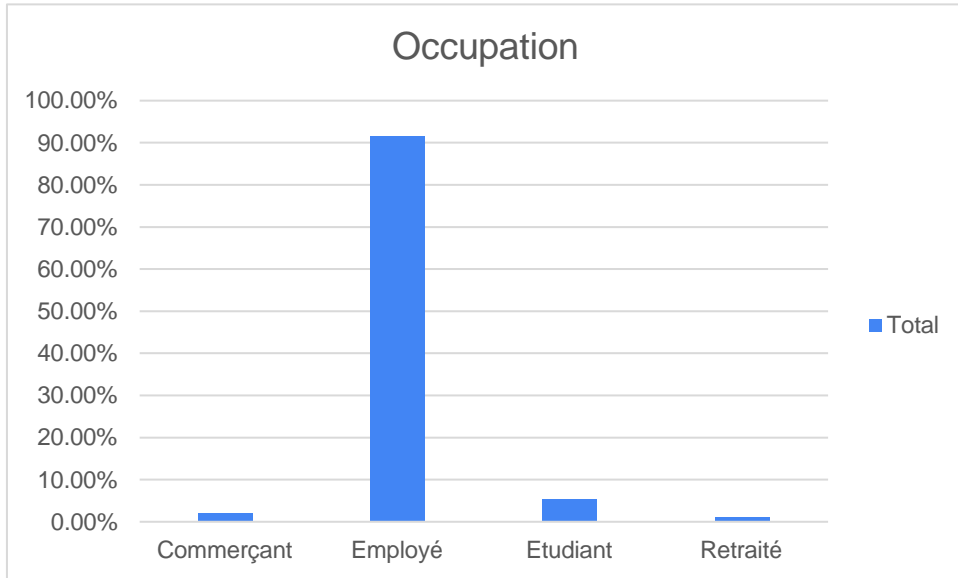
#### 2. Respondent's age:



Source: Personal effort using excel

Participants were asked to give their age. The results were: of the 95 respondents 1.06% are less than 19 years, 12.77% are between 19 and 24, 80.85% are between 25 and 44 years, 5.32% are between 45-60 years old and 0% of participants are more than 60 years old.

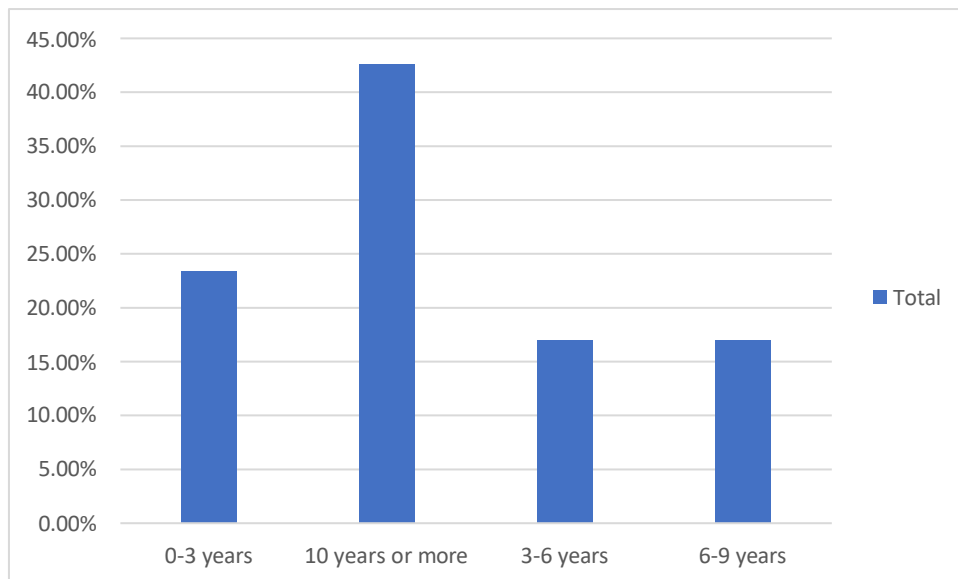
#### 3. Respondent's Occupation:



**Source:** Personal effort using excel

Participants were asked to check the proper option (Student, Employee, Unemployed, Retired, Merchant) to indicate what their occupation was. Of 95 respondents 91.49% are employees, 5.32% are students, 2.13% are merchant and 1.06% retired.

#### 4. SGA bank account possession:

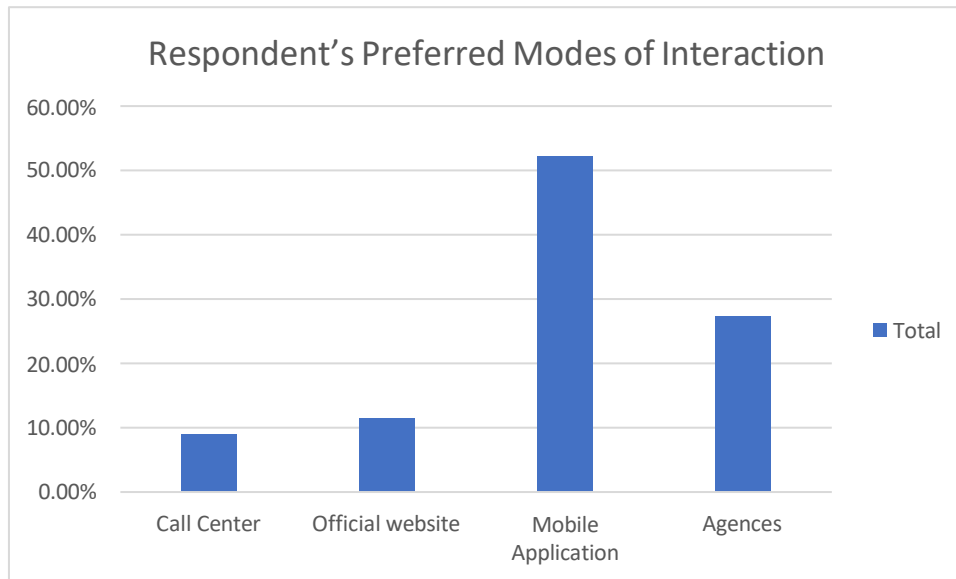


**Source:** Personal effort using excel

We asked the respondents how many years they possess the SGA bank account we found out that

out of 95 participants 23.4% have it between 0-3 years, 42.55% of participants have the account 10 or more years, 17.02% have it between 3-6 years, and 17.02% have it between 6-9 years.

**5. Respondent’s Preferred Modes of Interaction:**



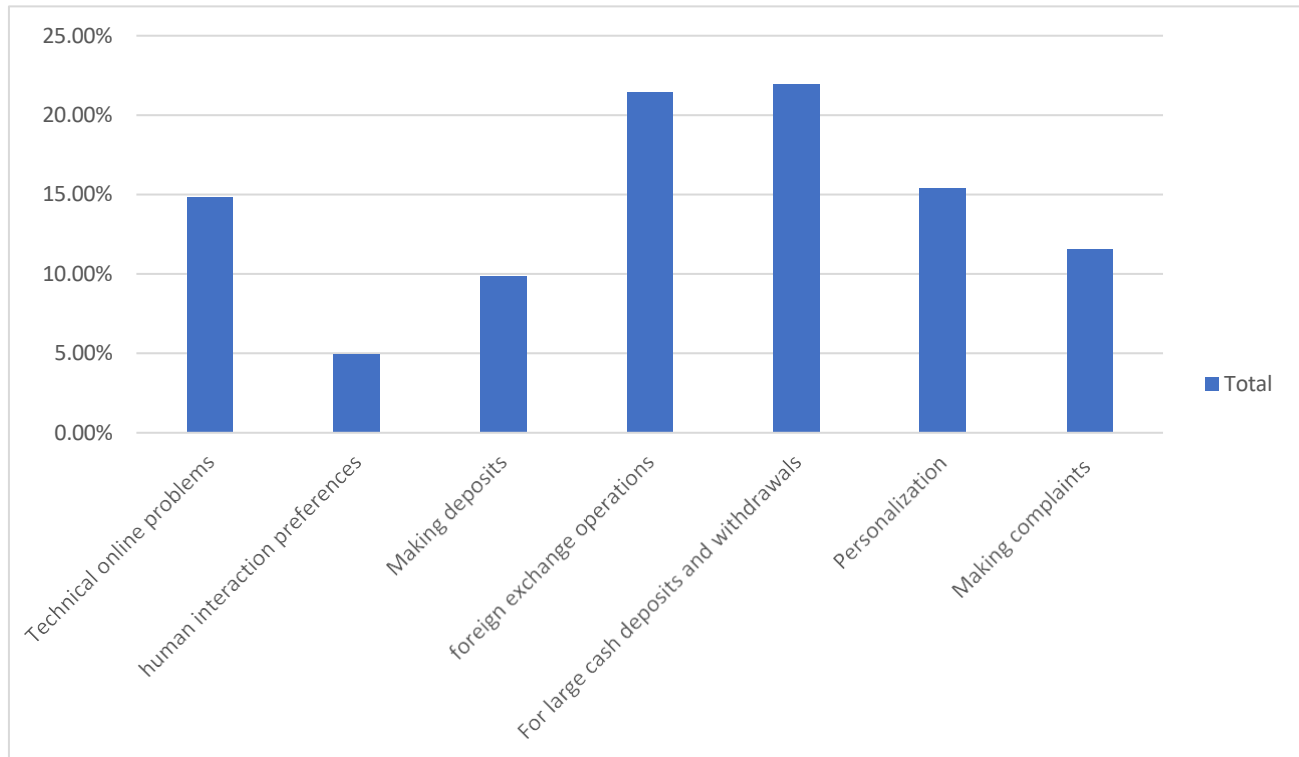
**Source:** Personal efforts using Excel

Through a multiple-choice question, respondents were asked to select their favorite method of communication with SGA by checking the appropriate boxes next to the available alternatives (branch visit, mobile application, call center, online via website). The following means of interaction were favored by the 95 respondents' consumers, with corresponding percentages: 52.23% preferred mobile application, 8.92% preferred call center, 11.46% preferred online via website interaction, and 27.39% preferred branch visit.

It is important to note that a respondent may choose more than one interaction mode.

**6. Respondent’s preferred circumstances to visit the bank branch**

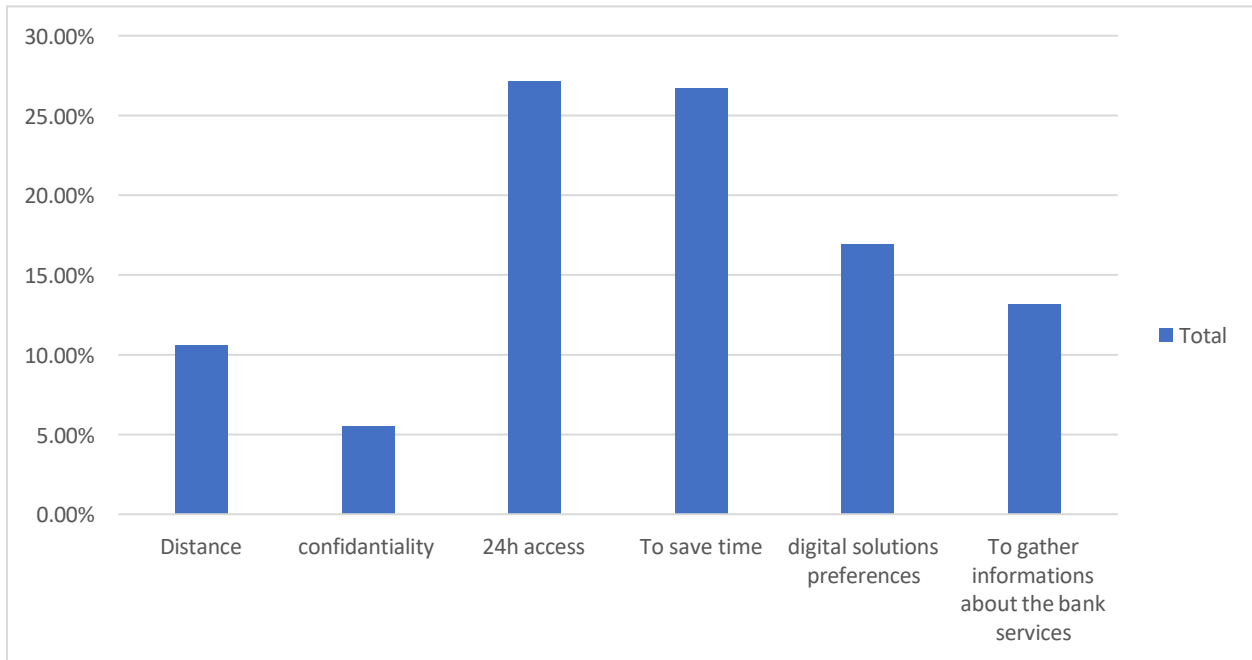




Source: Personal efforts using Excel

Through multiple choices respondents were asked to select the main reasons for them to visit SGA branch. For large cash deposits and withdraw was the number one reason the respondents chose by 21.98%, then for foreign exchange operations 21.43%, 15.38% for personalization, 14.84% for technical online problems, 11.54% for making complaints, 9.89% for making deposits and withdraws, and finally 4.95% for human interaction preferences. (It is important to note that a respondent may submit multiple requests for this question.)

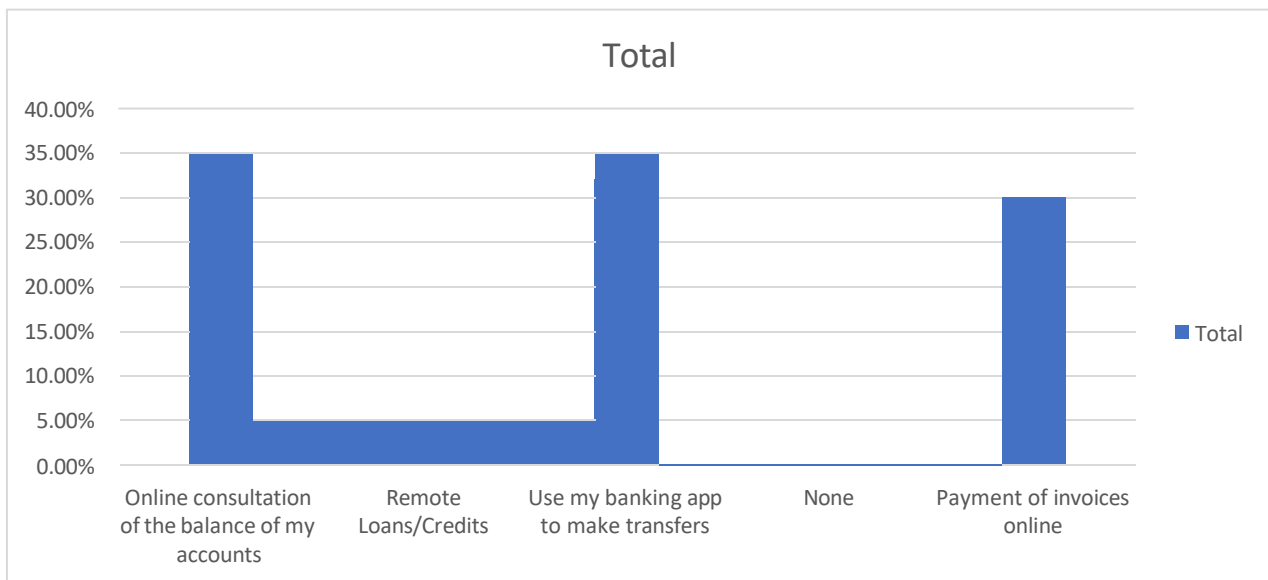
**7. Respondent’s preferred circumstances to use digital channels:**



Source: Personal efforts using Excel

Through multiple choices respondents had to choose their preferred circumstances to use digital channels. For total of 95 respondents 27.12% for 24h 7/7 access, 26.69% were for saving time, 16.95% were for the preferences for digital solutions, 13.14% were for gathering information about the bank services, 10.59% they prefer using digital channels because of the big distance between the branch and their location, 5.51% for the confidentiality issues. (It is important to note that a respondent may submit multiple requests for this question.)

### 8. Respondent's Most Used Digital Services:



**Source:** Personal efforts using Excel

We asked respondents to choose their most used digital services. From 95 respondents 34.6% use online consultation of their account, 32.05% use their banking mobile app to make transfers, 30.5% use payment of invoices online, 1.93% use remote loans and credits, and 1.16% of participants don't use any of them. (It is important to note that a respondent may submit multiple requests for this question.)

**Testing Hypothesis 01:**

The first hypothesis claims that “Personalization is the major reason why customers choose to interact with human employees.”. We used data visualization techniques, specifically a pie chart to evaluate this hypothesis.

H0: Personalization is not the major reason why customers choose to interact with human employees.

H1: Personalization is the major reason why customers choose to interact with human employees.

**Descriptive analysis:**

Statistic		
Pers_selected		
N	Valid	95
	Missing	0

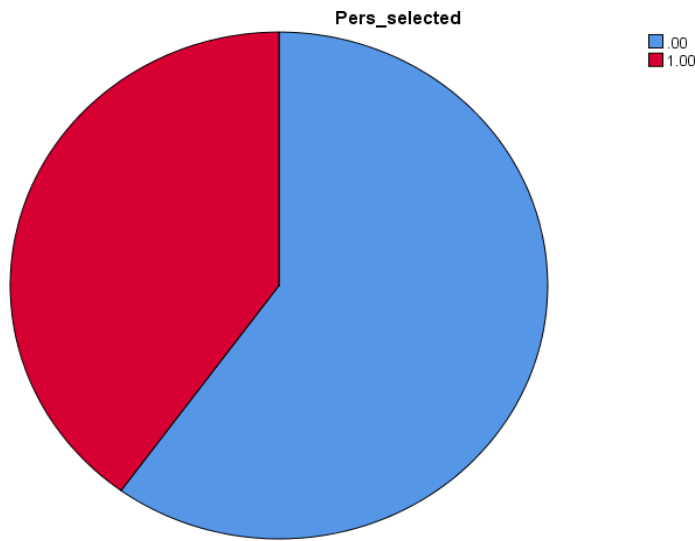
**Source:** Personal efforts using SPSS

95 participants responded to the question “In which situations do you prefer to go to a bank branch?”

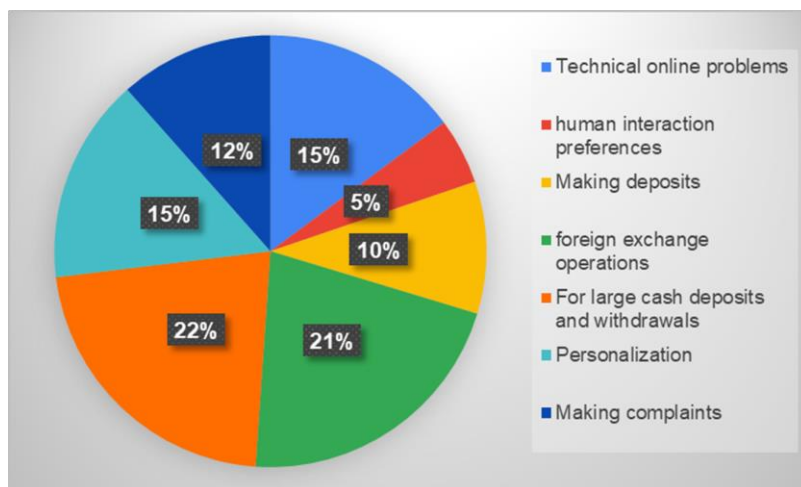
		Pers_selected			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	.00	57	60.0	60.0	60.0
	1.00	38	40.0	40.0	100.0
Total		95	100.0	100.0	

**Source:** Personal efforts using SPSS

The choice for personalization were selected by 38 participants which represents 40% of them.



Source: Personal efforts using SPSS



Source: personal effort using excel

The pie chart reveals the following distribution of the situation’s clients prefer to go to a bank branch.

The largest segment representing 22% of the total, corresponds to “large cash deposits and withdrawals”, this is followed by foreign exchange operations at 21%, followed by personalization and technical online problems at 15%.

These findings do not support our initial hypothesis.

From the results we conclude that personalization is not the major reason why customers choose to interact with human employees.

**Hypothesis 02:** The second hypothesis claims that “The adoption of omnichannel approaches, where customers can seamlessly interact across multiple digital and physical touchpoints, enhances the overall customer satisfaction compared to single-channel.” To test this hypothesis, we used an independent samples T-test

H0: The adoption of omnichannel approaches, where customers can seamlessly interact across multiple digital and physical touchpoints, doesn’t enhance the overall customer satisfaction compared to single-channel.

H1: The adoption of omnichannel approaches, where customers can seamlessly interact across multiple digital and physical touchpoints, enhances the overall customer satisfaction compared to single-channel

**Group statistics:**

<b>Group Statistics</b>					
	Interaction type	N	Mean	Std. Deviation	Std. Error Mean
Satisfaction	Single channel	54	3.9074	.85271	.11604
	Omnichannel	40	4.2500	.66986	.10591

**Source:** Personal efforts using SPSS

When SGA customers interact with single channel, The satisfaction rated with a mean of 3.9074, while when they interact with the omnichannel, the satisfaction rate with the mean of 4.25.

**Independent Samples Test**

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Satisfaction	Equal variances assumed	.043	.836	-2.104	92	.038	-.34259	.16281	-.66595	-.01924
	Equal variances not assumed			-2.181	91.649	.032	-.34259	.15711	-.65464	-.03055

**Source:** Personal efforts using SPSS

Level of significance: 0.05

Sig in this case is higher than the level chosen, then we assume that the variances are approximately equal

Our significance value is 0.038 which is lower than the level of significance so we going to accept H1 which says that: The adoption of omnichannel approaches, where customers can seamlessly interact across multiple digital and physical touchpoints, enhances the overall customer satisfaction compared to single-channel.

**Hypothesis 03:** the third hypothesis claims that “Lack of perceived data confidentiality is the primary reason why customers do not use digital solutions.” A Chi-square test was conducted to test this hypothesis.

H0: Lack of perceived data confidentiality is not the primary reason why customers do not use digital solutions

H1: Lack of perceived data confidentiality is the primary reason why customers do not use digital solutions

**Confidentiality crosstabulation:**

**Digital use \* Confidentiality Crosstabulation**

Count		Confidentiality		Total
		other reasons	Confidentiality	
Digital use	does not use	8	10	18
	use digital	77	0	77

Total	85	10	95
-------	----	----	----

**Source:** Personal efforts using SPSS

In the table above we conduct that:

18 doesn't use digital solutions 10 of them was because of lack of confidentiality

77 respondents use digital solutions none of them talked about the lack of confidentiality in this case.

**Chi square test:**

	Value	df	Asymptotic Significance (2- sided)	Exact Sig. (2- sided)	Exact Sig. (1- sided)
Pearson Chi-Square	47.810 <sup>a</sup>	1	.000		
Continuity Correction <sup>b</sup>	42.094	1	.000		
Likelihood Ratio	39.204	1	.000		
Fisher's Exact Test				.000	.000
N of Valid Cases	95				

**Source:** Personal efforts using SPSS

1 cell (25.0%) have expected count less than 5. The minimum expected count is 1.89.

Interpretation:

Likelihood ratio is at 0.0 compared to the level of significant 0.05 which is lower. Means we accept H1 that says that: Lack of perceived data confidentiality is the primary reason why customers do not use digital solutions.

**Summary of Findings:**

The primary objective of this study is to gain a deeper understanding about the kind of preferences and analyses the interactivity of customers before and after the digitalization. The aim is to identify the factors and the type of interaction that have the most significant influence

on the SGA customer satisfaction and engagement. To collect empirical data and examine the proposed hypotheses, a self-administered survey was designed and distributed online. The survey consists of three sections comprising various types of questions tailored to gather specific information. The overall research aim is to validate or refute the study hypotheses, a data visualization technique was conducted to assess the first hypothesis which is Personalization is the major reason why customers choose to interact with human employees. For the second hypotheses we used an independent sample t-test to test the hypothesis “The adoption of omnichannel approaches, where customers can seamlessly interact across multiple digital and physical touchpoints, enhances the overall customer satisfaction compared to single-channel.” The third hypothesis was tested using Chi square test to test the hypothesis “Lack of perceived data confidentiality is the primary reason why customers do not use digital solutions.”.

Ultimately, the findings of this research confirm that personalization is not the major reason why customer prefer interacting with human employees. The study reveals that the adoption of omnichannel approaches effectively enhances customer satisfaction comparing with a single channeled way. The study revealed that: lack of perceived data confidentiality is the primary reason why customers do not use digital solutions.

The study suggests that omnichannel interactivity is more effective in the customer engagement studies and that the satisfaction of the customers depends on the type of interaction.

These results have important implications for the banking sector in Algeria. SGA can capitalize on this trend by enhancing its online banking services and investing in user-friendly platforms that align with consumer preferences. Likewise, mobile applications, websites and other platforms with multiple functionalities that make the customer experience easier and responds to the customer’s needs. However, it is essential to note that further research is required to explore the underlying factors contributing to this relationship and to consider other potential variables that may influence customer engagements. Nonetheless, the significant findings of the tests provided gave us valuable insights into SGA customers interaction types and the reasons behind every choice. Nonetheless, it is important for SGA to prioritize enhancing the perceived security of its digital platforms to foster consumer trust. This can be achieved by implementing robust security measures, transparent communication about security protocols, and providing assurances to customers regarding the safety of their personal information. SGA should consider other strategies and initiatives to build and maintain consumer trust in their digital services, such as offering multifactor authentication, educating users about security best practices, and



promptly addressing any security concerns or incidents that may arise. It is crucial for SGA to prioritize and improve their digital services to not only maintain but also strengthen customer loyalty.

## Conclusion

In this chapter, a general overview of SGA was highlighted. We talked about the history and the multiple departments of the reception structure. Société Générale Algérie stands as a pivotal institution with its multiple channels that offers many types of interactions, we can find digital and traditional and with this we address the main question in this study: What impact does digital credibility have on customer engagement in the banking sector?

The study's findings, data analysis techniques, and a discussion of them are offered in the chapter's last section. While some of the study's conclusions are in accord with those of other comparable studies on online customer engagement, other findings were not like them. This is because the study's implementation context has an impact on all variables, both internal and external. Three hypotheses were tested in this study, and the following were the findings:

- H1: Personalization is the major reason why customers choose to interact with human employees. **Rejected.**
- H2: The adoption of omnichannel marketing approaches, where customers can seamlessly interact across multiple digital and physical touchpoints, enhances the overall customer satisfaction compared to single-channel. **Accepted.**
- H3: Lack of perceived data confidentiality is the primary reason why customers do not use digital solutions. **Accepted.**

# Conclusion

# W

ith the speed at which technology is developing and the widespread impact of

digital platforms, customer involvement in the context of digital marketing is changing dramatically in this day and age. The way consumers engage with brands has become a crucial determinant of success as companies fight to maintain their lead in the fiercely competitive digital market. The crucial question at the center of this development is whether human employees' personal touch or machine interactions—such as those facilitated by artificial intelligence, smartphone applications, internet platforms, and contactless payment methods—benefit customers more.

The introduction of digital technologies has completely changed how clients communicate with banks. Customers now have more ways to interact with financial services thanks to chatbots, social media platforms, web portals, and mobile banking applications. Banks may tailor their marketing messages, offer personalized services, and create seamless consumer experiences with these digital touchpoints. Nonetheless, there is still interest in and research into how well these tactics work to increase customer involvement.

According to what was stated above this research aim to answer the following problem:

**What impact does digital credibility have on customer engagement in the banking sector?**

Hence the following secondary questions:

- What are the key attributes of customer engagement in the context of digital marketing?
- How do customer preferences for interactions with machines or human employees vary across different demographics and industries?
- What factors contribute to customer satisfaction in interactions with machines in digital marketing, and how do these compare to interactions with human employees?

The present research is divided into three major chapters, the first and second are theoretical and the third is empirical in nature:

- First chapter entitled digital marketing is structured into three sections the first one we will explore the evolution of digital marketing, we delved into the definition and strategies of digital marketing, highlighting its ability to reach targeted audiences through various online channels. The benefits of digital marketing, such as increased reach, cost-effectiveness, and measurable results. Moving on to the second section, we examined the application of digital marketing in the banking sector. We discussed the definition of digital marketing in this context, exploring the advantages it offers to financial institutions. The chapter covered the various channels employed, including social media, email marketing, and search engine optimization, as well as the role of digital advertising in attracting and retaining customers. and the final section focused on the digitalization of banking services, We explored the different digital banking services available, such as online banking, mobile banking, and digital wallets. Particular emphasis was placed on the security measures implemented to safeguard sensitive financial information and transactions, ensuring the trust and confidence of customers in the digital banking ecosystem.
- Second chapter entitled customer engagement divided into three sections we will explore in the first one the understanding of customer engagement and its importance and then we will talk about traditional customer engagement, the methods and how to measure its impact. In the second section we will discuss digital customer engagement where we find the definition, the importance and the digital channels of the digital customer engagement we find CRM systems, strategies for effective digital engagement and finally the challenges. We will delve in section three into the definition, the difference between multichannel and omnichannel and finally explore multiple strategies for implanting omnichannel customer engagement.
- The third chapter entitled “A comparative analysis of Société Générale Algérie customer interactivity before/after the digitalization”, consists of a case study conducted to answer the main research question on how customer interactivity was before and after the digitalization. It is divided into three sections. The first section provides a general overview of the host company, SGA. The research design and technique are described in the second section. The research findings pertaining to statistical analysis, descriptive data analysis, and result interpretation are presented in the final part. In other words, study methodology, data analysis techniques, and a summary of the conclusions are given.

### **Major Finding:**

This study uses a quantitative methodology, wherein a non-probabilistic sampling strategy called the judgmental sampling method is applied. 158 participants have responded to the questionnaire that was distributed across the internship at SGA and transmitted via social media.

of which only 95 were suitable. Ultimately, the examination of the study's preliminary conjectures yields the subsequent findings:

- The first hypothesis that states that personalization is the major reason why customers choose to interact with human employees is rejected after the analysis.
- The second hypothesis that claims the adoption of omnichannel marketing approaches, where customers can seamlessly interact across multiple digital and physical touchpoints, enhances the overall customer satisfaction compared to single-channel is accepted.
- Hypothesis three that specifies that lack of perceived data confidentiality is the primary reason why customers do not use digital solutions is accepted after conducting a chi square test we observed that it was indeed accepted

After the hypothesis testing, we answer the questions:

- Key attributes of customer engagement in digital marketing include personalized experiences, omnichannel presence and real-time interactions to understand and anticipate customer needs.
- Customer preferences for digital vs. human employees vary by demographics and industry. Younger generations tend to prefer more automated digital interactions, while older demographics often prefer human customer service.
- Factors contributing to customer satisfaction with digital interactions include speed, convenience, consistency, and 24/7 availability. Compared to human employees, digital approaches can provide faster response times and more standardized experiences. However, human interactions offer more personalized and empathetic service that can enhance satisfaction in certain contexts.
- Overall satisfaction of SGA customers with its digital platforms influences positively their loyalty towards SGA.

### **Recommendations:**

- Improve personalization tactics: SGA should make an effort to provide individualized experiences that address each customer's unique wants and preferences, even when personalization might not be the only factor influencing customer interactions. This could entail using customer data analytics to offer individualized digital experiences, personalized communication, and product suggestions.
- Maximize the omnichannel experience: To establish a unified and smooth consumer experience, SGA needs to keep spending money connecting its digital and physical touchpoints. This could entail strengthening the connection between online and in-branch

services, supplying consistent brand message and customer support across all channels, and upgrading the usefulness and usability of its mobile banking app.

- **Boost data security and confidentiality:** SGA should proactively discuss its security procedures and data protection measures to allay consumer worries regarding data privacy. This can entail informing clients about the security measures in place, emphasizing the bank's dedication to protecting customer information, and perhaps providing extra security features like multi-factor authentication or biometric login choices.
- **Promote a culture of digital innovation:** SGA ought to push for an ongoing innovation and experimentation environment inside the company. To stay ahead of the curve, this may entail promoting employee input, aiding in the creation of fresh digital products, and keeping a close eye on market trends and consumer preferences.
- **Work together with fintech partners:** SGA could think about collaborating with forward-thinking fintech businesses to further improve its digital capabilities and consumer engagement. These collaborations can provide access to cutting-edge technologies, enhance the bank's digital offerings, and foster a more dynamic and responsive banking ecosystem.

#### **Limitations:**

- **Geographical Scope:** The study was conducted within Algeria that's all, potentially limiting the generalizability of the findings to other markets and banking environments. Factors such as cultural differences, regulatory frameworks, and technological infrastructure may vary across regions, influencing customer behavior and preferences.
- **Time Horizon:** The study was cross-sectional, capturing customer engagement and digital credibility at a specific point in time. However, customer expectations and the banking industry's digital transformation are constantly evolving. The findings may not fully account for the dynamic nature of customer preferences and the ongoing changes in the digital banking landscape.
- **Sample Size and Representation:** While the study included a sizeable sample of SGA customers, the representativeness of the sample may be limited. The study could have benefited from a more diverse and representative sample, including customers from different demographic groups, financial backgrounds, and levels of digital proficiency.
- **Reliance on Self-Reported Data:** The study primarily relied on customer self-reported data, which can be subject to biases and inaccuracies. Customers' perceptions and experiences may not always align with their actual behaviors and preferences, potentially influencing the study's findings.

- **Competitive Landscape:** The study focused solely on SGA and did not consider the competitive dynamics within the banking sector. Factors such as the digital offerings and credibility of other banks, as well as the impact of industry-wide trends, were not explicitly examined.
- **Technological Advancements:** The study's findings and recommendations may not fully account for the rapid pace of technological advancements in the banking industry. Emerging technologies, such as artificial intelligence, blockchain, and quantum computing, could significantly impact the digital banking landscape and customer engagement in the future.
- **Regulatory and Policy Changes:** The study did not extensively explore the impact of regulatory and policy changes on digital credibility and customer engagement. Evolving data privacy laws, cybersecurity requirements, and industry regulations may influence the banking sector's digital transformation and customer trust.

#### **Future Research Recommendations:**

- This study offers insightful information about how customer engagement in the SGA is affected by digital trustworthiness. The results provide a number of directions for further investigation as well as useful suggestions for improving consumer interaction in the digital world.
- The importance of personalization in consumer interaction is one important topic that needs more research. Even though the study concluded that interactions between consumers and human employees are not primarily driven by personalization, it would still be beneficial to investigate the particular facets of personalization that customers find valuable. For example, studies could look into the best way to combine personalization with human touch in digital interactions, and how advanced personalization approaches like AI-powered recommendations and predictive analytics affect consumer satisfaction and loyalty.
- The theory about the advantages of omnichannel marketing approaches being confirmed gives SGA a chance to improve and broaden its multichannel strategy. Subsequent investigations may examine the precise touchpoints and integration points that yield the greatest improvements to the entire customer experience. Furthermore, by examining consumer preferences and behaviors across various physical and digital channels, SGA may be able to improve customer engagement and satisfaction by streamlining the transition between these touchpoints.

- The discovery that consumers' main reason for not utilizing digital solutions is perceived data confidentiality emphasizes how critical it is for the banking industry to solve data privacy and security. To gain the confidence and respect of its clientele, SGA should keep funding strong cybersecurity defenses and open data governance guidelines. The effects of cutting-edge technology like blockchain and biometric authentication on consumers' views of data privacy and readiness to use digital financial services might be investigated in more detail.



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# Appendices

## Appendix A: The questionnaire

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Engagement client dans un secteur bancaire

### Engagement client dans un secteur bancaire

Ce questionnaire rentre dans le cadre d'un mémoire de fin de cycle élaboré à l'École supérieure de commerce.

L'objectif de ce questionnaire est de comprendre les préférences et l'évaluation de satisfaction des clients en matière d'interaction avec les employés ou les interfaces numériques dans le secteur bancaire.

Veillez prendre quelques instants pour répondre à ce sondage et fournir vos commentaires. Les réponses resteront anonymes et ne seront utilisées qu'à des fins de recherche.

هذا الاستبيان هو جزء من أطروحة نهاية الدورة التي تم تطويرها في المدرسة العليا لتجارة

الهدف من هذا الاستبيان هو فهم تفضيلات العملاء وتقييم رضاهم من حيث التفاعل مع الموظفين أو الواجهات الرقمية في القطاع المصرفي

يرجى أخذ بضع لحظات لإكمال هذا الاستطلاع وتقديم ملاحظتكم. ستبقى الإجابات مجهولة ولن يتم استخدامها إلا لأغراض البحث.

\* Indique une question obligatoire

1. Veuillez choisir la langue avec laquelle vous êtes à l'aise

Une seule réponse possible.

- Français *Passer à la question 2*
- العربية *Passer à la question 24*

#### Engagement client

2. Possédez-vous un compte bancaire? \*

Une seule réponse possible.

- Oui
- Non

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Engagement client dans un secteur bancaire

3. Depuis combien de temps disposez-vous de ce compte? \*

*Une seule réponse possible.*

- 0-3 ans
- 3-6 ans
- 6-9 ans
- 10 ans et plus

4. Comment interagissez-vous avec votre banque? \*

*Plusieurs réponses possibles.*

- A travers son site web
- Déplacement aux agences
- A travers une application mobile
- A travers le centre d'appel
- Autre : \_\_\_\_\_

5. A quelle fréquence mensuelle vous déplacez vous à votre agence bancaire ? \*

*Une seule réponse possible.*

- Moins d'une fois par mois
- 1 à 3 fois par mois
- Plus de 3 fois par mois

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Engagement client dans un secteur bancaire

## 6. Dans quelles situations préférez-vous vous déplacer en agence bancaire?

*Plusieurs réponses possibles.*

- Pour rencontrer un conseiller et obtenir un accompagnement personnalisé
- Pour des dépôts et des retraits de grosses sommes d'argent
- Pour des dépôts, des retraits et des virements
- Pour les opérations devises
- Par préférence pour le contact humain
- En cas de problème technique avec les services en ligne
- Réclamations
- Autre : \_\_\_\_\_

## 7. Dans quelles situations préférez-vous utiliser les canaux digitaux (application mobile, site web, réseaux sociaux)

*Plusieurs réponses possibles.*

- Pour se renseigner sur le service de la banque
- Pour gagner du temps/éviter les files d'attente
- Possibilité d'avoir accès aux services 24h/24 et 7j/7
- Par souci de confidentialité/intimité
- Par rapport à la distance/ éloignement géographique
- Préférence des outils digitaux
- Autre : \_\_\_\_\_

## 8. Lesquelles des solutions suivantes utilisez vous en ligne? \*

*Plusieurs réponses possibles.*

- Paiement de factures en ligne
- Utiliser mon application bancaire pour faire des opérations de virements
- Consultation du solde de mes comptes en ligne
- Souscription de prêts/crédits à distance
- Aucune
- Autre : \_\_\_\_\_



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Engagement client dans un secteur bancaire

## 9. Qu'est ce qui vous freine pour l'utilisation des solutions digitales ?

*Plusieurs réponses possibles.*

- J'utilise les solutions digitales
- Inquiétudes liées à la confidentialité des données
- Problèmes techniques
- Manque d'équipements technologiques adaptés
- Coûts liés aux services en ligne
- Autre : \_\_\_\_\_

## 10. Trouvez-vous que les fonctionnalités que vous utilisez en ligne sont faciles ?

*Une seule réponse possible par ligne.*

	Très difficile	Difficile	Ni facile ni difficile	Facile	Très facile	Je ne dispose pas de la solution
Paiement de factures en ligne	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Utiliser mon appli bancaire pour faire des opérations de virements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Consultation du solde de mes comptes en ligne	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Souscription de prêts/crédits en ligne	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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Engagement client dans un secteur bancaire

## 11. Trouvez-vous que les fonctionnalités que vous utilisez en ligne sont de confiance ?

*Une seule réponse possible par ligne.*

	Pas du tout	Peu	Moyennement	De confiance	Extrêmement	Je ne dispose pas de la solution
<b>Paiement de factures en ligne</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Utiliser mon appli bancaire pour faire des opérations de virements</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Consultation du solde de mes comptes en ligne</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Souscription de prêts/crédits en ligne</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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## 12. Trouvez-vous que les fonctionnalités que vous utilisez en ligne sont sécurisées?

*Une seule réponse possible par ligne.*

	Pas du tout sécurisée	Peu sécurisée	Moyennement sécurisée	sécurisée	Extrêmement sécurisée	Je ne dispose pas de la solution
<b>Paiement de factures en ligne</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Utiliser mon appli bancaire pour faire des opérations de virements</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Consultation du solde de mes comptes en ligne</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Souscription de prêts/crédits en ligne</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## 13. Comment évaluez-vous votre niveau de satisfaction avec votre banque ? \*

*Une seule réponse possible.*

	1	2	3	4	5	
Peu	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Très

Société Générale Algérie

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Engagement client dans un secteur bancaire

14. Êtes-vous client chez la banque Société Générale Algérie? \*

*Une seule réponse possible.*

- Oui
- Non *Passer à la question 22*

### Démographie

22. Quel est votre âge ? \*

*Une seule réponse possible.*

- <19
- 19-24
- 25-44
- 45-60
- 60>

23. Vous êtes \*

*Une seule réponse possible.*

- Etudiant
- Employé
- Retraité
- Commerçant
- Sans emploi
- Autre : \_\_\_\_\_

Merci pour votre réponse

**Abstract:**

The digital revolution has reshaped the banking sector, necessitating a comprehensive understanding of its impact on customer engagement. This master's thesis aims to optimize customer engagement in a digital marketing approach through a comparative analysis of clients' interactivity before and after digitalization. Specifically, it investigates the impact of digital credibility on customer engagement in the banking sector. It was divided into 3 major parts two of them theoretical were about digital marketing and customer engagement. The second part is the empirical research, a survey was conducted using an administrated questionnaire to SGA customers.

**Key Words:** Digitalization, Customer Engagement, Digital Credibility, Personalization, Omnichannel Marketing.

**Résumé :**

La révolution numérique a transformé le secteur bancaire, nécessitant une compréhension approfondie de son impact sur l'engagement des clients. Ce mémoire de master vise à optimiser l'engagement des clients dans une approche de marketing numérique grâce à une analyse comparative de l'interactivité des clients avant et après la numérisation. Plus précisément, il étudie l'impact de la crédibilité numérique sur l'engagement des clients dans le secteur bancaire. Il a été divisé en 3 parties principales, dont deux théoriques portaient sur le marketing numérique et l'engagement des clients. La deuxième partie est la recherche empirique, une enquête a été menée à l'aide d'un questionnaire administré aux clients de la SGA.

**Mots clés :** Numérisation, engagement client, crédibilité numérique, personnalisation, marketing omnicanal.

**ملخص**

لقد غيرت الثورة الرقمية قطاع الخدمات المصرفية، مما يتطلب فهمًا شاملاً لتأثيرها على مشاركة العملاء. تهدف هذه الرسالة الماجستير إلى تحسين مشاركة العملاء في نهج التسويق الرقمي من خلال تحليل مقارن لتفاعل العملاء قبل وبعد الرقمنة. وتحديداً، تبحث في تأثير المصداقية الرقمية على مشاركة العملاء في القطاع المصرفي. تم تقسيمها إلى 3 أجزاء رئيسية، اثنان منها نظريان تناولتا التسويق الرقمي ومشاركة العملاء. أما الجزء الثاني فهو البحث التجريبي، حيث تم إجراء مسح باستخدام استبيان معد لعملاء شركة سوسيتي جنرال

الكلمات الرئيسية: الرقمنة، مشاركة العملاء، المصداقية الرقمية، التخصيص، التسويق متعدد القنوات