

# Creating Value for Clients using a Holistic Approach in Banking Marketing

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## Abstract

This paper investigates how marketing mix strategies' design affects customer value creation. The paper presents the results of empirical research conducted through a questionnaire that aims to show and determine which elements are key in choosing a bank, the extent to which branches and digital services are used, which affects customer satisfaction, loyalty, and customer experience for quality assessment and what are the reasons why clients would leave the current bank and choose a competing bank. The research results indicate that the availability of products and services is important to clients with support that increases the user experience, the application of innovative technologies in creating new offers, and friendly, educated, and friendly staff and channels. Respondents state the reasons for changing the bank: lack of branches, unfriendly or unprofessional staff, unsatisfactory quality of service, excessive fees, and more.

**Keywords:** holistic approach; loyalty; marketing strategies; value for the client; satisfaction

**JEL classification:** G21, M31, Z33

**Paper type:** Research article

**Received:** 22 Mar 2022

**Accepted:** 04 May 2022

**DOI:** 10.54820/entrenova-2022-0008

# Technology In Banking Creating Value D

**Nadda, Vipin, Tyagi, Pankaj  
Kumar, Singh, Amrik, Singh, Vipin**

## **Technology In Banking Creating Value D:**

The Digital Hand James W. Cortada, 2006 The Digital Hand Volume 2 is a historical survey of how computers and telecommunications have been deployed in over a dozen industries in the financial telecommunications media and entertainment sectors over the past half century It is part of a sweeping three volume description of how management in some forty industries embraced the computer and changed the American economy Computers have fundamentally changed the nature of work in America However it is difficult to grasp the full extent of these changes and their implications for the future of business To begin the long process of understanding the effects of computing in American business we need to know the history of how computers were first used by whom and why In this the second volume of The Digital Hand James W Cortada combines detailed analysis with narrative history to provide a broad overview of computing s and telecommunications role in over a dozen industries ranging from Old Economy sectors like finance and publishing to New Economy sectors like digital photography and video games He also devotes considerable attention to the rapidly changing media and entertainment industries which are now some of the most technologically advanced in the American economy Beginning in 1950 when commercial applications of digital technology began to appear Cortada examines the ways different industries adopted new technologies as well as the ways their innovative applications influenced other industries and the US economy as a whole He builds on the surveys presented in the first volume of the series which examined sixteen manufacturing process transportation wholesale and retail industries In addition to this account of computers impact on industries Cortada also demonstrates how industries themselves influenced the nature of digital technology Managers historians and others interested in the history of modern business will appreciate this historical analysis of digital technology s many roles and future possibilities in an wide array of industries The Digital Hand provides a detailed picture of what the infrastructure of the Information Age really looks like and how we got there

The ^ADigital Hand James W. Cortada, 2005-11-03 The Digital Hand Volume 2 is a historical survey of how computers and telecommunications have been deployed in over a dozen industries in the financial telecommunications media and entertainment sectors over the past half century It is part of a sweeping three volume description of how management in some forty industries embraced the computer and changed the American economy Computers have fundamentally changed the nature of work in America However it is difficult to grasp the full extent of these changes and their implications for the future of business To begin the long process of understanding the effects of computing in American business we need to know the history of how computers were first used by whom and why In this the second volume of The Digital Hand James W Cortada combines detailed analysis with narrative history to provide a broad overview of computing s and telecommunications role in over a dozen industries ranging from Old Economy sectors like finance and publishing to New Economy sectors like digital photography and video games He also devotes considerable attention to the rapidly changing media and entertainment industries which are now some of the most technologically

advanced in the American economy Beginning in 1950 when commercial applications of digital technology began to appear Cortada examines the ways different industries adopted new technologies as well as the ways their innovative applications influenced other industries and the US economy as a whole He builds on the surveys presented in the first volume of the series which examined sixteen manufacturing process transportation wholesale and retail industries In addition to this account of computers impact on industries Cortada also demonstrates how industries themselves influenced the nature of digital technology Managers historians and others interested in the history of modern business will appreciate this historical analysis of digital technology s many roles and future possibilities in an wide array of industries The Digital Hand provides a detailed picture of what the infrastructure of the Information Age really looks like and how we got there      **Canadian Banks and Global Competitiveness** James L. Darroch,1999-03-30 Accounts for why Canadian banks are more successful and better thought of in the global economy than the size of the country s economy would suggest Follows the history of the four largest from their beginning highlighting how their strategies have responded to changing conditions the long term effects of corporate decisions and the contributions they have made to the Canadian economy as a whole Annotation copyright by Book News Inc Portland OR      **Managing Bank Conversions** Kent S. Belasco,2003 This is a reprint of a prevously published work It deals with devising a plan for sytems conversions in banks to ensure that no down time occurs and that the whole operation is seamless and smooth running      Global Information Systems and Technology P. Candace Deans,Kirk R. Karwan,1993-12-31 Many of the technological and managerial challenges of operating in the international environment are being addressed through global IT applications at the functional level of the organization Global Information Systems and Technology Focus on the Organization and Its Functional Areas provides a forum for identifying the specific impacts of IT in each of these areas and for understanding how the various challenges and solutions in the functional areas are being integrated via information technology With a total of 27 chapters this book examines several functional areas marketing financial services accounting manufacturing and logistics research and development human resources all within the context of today s international business enterprise      **Process Innovation** Thomas H. Davenport,1993-02-24 The business environment of the 1990s demands significant changes in the way we do business Simply formulating strategy is no longer sufficient we must also design the processes to implement it effectively The key to change is process innovation a revolutionary new approach that fuses information technology and human resource management to improve business performance The cornerstone to process innovation s dramatic results is information technology a largely untapped resource but a crucial enabler of process innovation In turn only a challenge like process innovation affords maximum use of information technology s potential Davenport provides numerous examples of firms that have succeeded or failed in combining business change and technology initiatives He also highlights the roles of new organizational structures and human resource programs in developing process innovation Process innovation is quickly becoming the byword for industries

ready to pull their companies out of modest growth patterns and compete effectively in the world marketplace The Social Impact of Computers Richard S. Rosenberg, 2013-09-03 The Social Impact of Computers should be read as a guide to the social implications of current and future applications of computers Among the basic themes presented are the following the changing nature of work in response to technological innovation as well as the threat to jobs personal freedom in the machine age as manifested by challenges to privacy dignity and work the relationship between advances in computer and communications technology and the possibility of increased centralization of authority and the emergence and influence of artificial intelligence and its role in decision making especially in military applications The book begins with background and historical information on computers and technology Separate chapters then cover major applications business medicine education government major social issues including crime privacy work and new technologies and problems industry regulation electronic funds transfer systems international competition national industrial policies robotics and industrial automation productivity the information society videotex The final chapter discusses issues associated with ethics and professionalism The material presented should be accessible to most university students who have had an introductory course in computer science Self taught or sufficiently motivated individuals who have gained an understanding of how computers operate should also profit from this book Especially useful are backgrounds in sociology economics history political science or philosophy The Economic Payoff from the Internet Revolution Robert E. Litan, Alice M. Rivlin, 2010-12-01 A Brookings Institution Press Internet Policy Institute publication This volume contains detailed analyses of how the Internet revolution could bring economic benefits primarily improved productivity and higher quality in the eight sectors of the U S economy that collectively account for over 70 percent of the Gross Domestic Product GDP automobile manufacturing and sales non auto manufacturing higher education and private sector training financial services government health care retailing and trucking **Creating Value with Science and Technology** Eliezer Geisler, 2001-08-30 Do science and technology create value for society and the economy and how might one go about measuring it How do we evaluate its benefits Can we even be certain that there are benefits Geisler argues that there are benefits and that they outweigh in value the negative impacts that inevitably accompany them His revolutionary new book goes on to show that they can also be measured and evaluated and in one volume all of the existing knowledge on how to do it is compiled then Geisler's own methods are offered The result is a compelling argument that the value of science and technology in our lives has indeed been positive and that the economic well being of all individuals organizations and nations rests upon them Geisler starts off by describing his conceptual framework for the evaluation of science and technology and the impact and benefits that proceed from them He discusses the nature of evaluation in general terms and then in the specific context of science technology and innovation together He reviews the state of our present knowledge and assesses the nature of value creation itself Throughout Geisler remains fixed on his driving thesis Although there are certainly some negative impacts

from science and technology on the whole the results of its outputs are positive He shows how they have contributed to a range of activities and institutions particularly to the improvement of health and human welfare worldwide Finally after discussing the theories of evaluation he gets down to the practice providing readers with a way to assess science and technological innovations for themselves

**Creating Value in Financial Services** Edward L. Melnick,2000 In identifying the problem of the upheaval in financial services the editors have given the reader a great deal to contemplate They make clear that deregulation is accelerating the blurring of boundaries between insurance commercial banking investment banking and brokerage At the same time the worldwide demographics for the financial services industry have never been better This convergence of competitive change and increasing opportunity make a book like this especially timely one that carefully analyzes the need for specialized financial services and the importance of these services to be delivered efficiently with moderate cost It is increasingly apparent that critical for success in the financial services industry is an innovative flexible management team who can recognize and act on these fast moving developments

**Event-Driven Mobile Financial Information Services** Jan Muntermann,2007-12-20 Jan Muntermann presents an intraday event study that is conducted within the German capital market and provides evidence that investors could exploit intraday stock price effects following critical market events He then develops the concept for a corresponding mobile decision support system that assists investors in identifying those events Based on the design science research paradigm he uses this concept in the design of a novel mobile decision support system which can provide ubiquitous information access to private investors

**Information Systems Outsourcing** Rudy Hirschheim,Armin Heinzl,Jens Dibbern,2007-06-13 Four years have been passed away since the first edition of this book has been published While certain key issues on IS sourcing like determinants and application service provision have become more mature from an academic and industry perspective additional topics have arisen on the horizon In particular offshoring and business process outsourcing have led to numerous insightful publications which offer a valuable and indispensable holistic sourcing perspective Thus the second edition of our outsourcing book deals with enduring themes new perspectives and global challenges In addition to classical themes like Sourcing Determinants Part I Relationship Aspects Part II and Experiences Part III we felt it worthwhile to add three new parts They cover information systems outsourcing from a Vendor and Individual Perspective Part IV Application Service Providing Part V as well as Offshoring and Global Outsourcing Part VI Again we have thoughtfully tried to arrange a compilation of contemporary outsourcing research as a primer and a platform for scientific discourse In contrast to the first edition this book is not the outcome of an International Conference but rather an update of important and relevant perspectives Since the Third International Conference on Outsourcing of Information Services will take place 2007 in Heidelberg Germany it may be considered as an epilogue for further interactions and discussions

**Economic Developments In India : Monthly Update, Volume -23 Analysis, Reports, Policy Documents** Editors : Raj Kapila & Uma Kapila,2000

**New Rules for a New Economy**

Stephen A. Herzenberg, John A. Alic, Howard Wial, 2018-08-06 Three quarters of the American workforce is now employed in services a substantial portion in low paying dead end jobs Can the service economy do as well by the American worker as the old manufacturing economy Can the widely shared prosperity that accompanied steady increases in productivity and performance in manufacturing be replicated in the services They can and they will the authors of this timely book contend but only if outmoded policies and practices are brought into line with the new economy New Rules for a New Economy explains why this must be accomplished and how we can start The authors call for new decentralized institutions suited to a dynamic economy in which change is constant and rapid In particular they see a need for job ladders and worker associations that cut across firm boundaries These institutions would foster individual and collective learning mark out career paths and facilitate coordination among both individuals and organizations in a networked economy The authors propose new rules to reshape labor market institutions and policy improving economic performance and opportunities for workers Unusual in providing a comprehensive theoretical perspective that is grounded in detailed case research this book points the way to a better future not just for elite knowledge workers but for everyone *Advances in the Human Side of Service Engineering*

James C. Spohrer, Louis E. Freund, 2012-07-11 If there is any one element to the engineering of service systems that is unique it is the extent to which the suitability of the system for human use human service and excellent human experience has been and must always be considered An exploration of this emerging area of research and practice *Advances in the Human Side of Service Engineering* **Advances in Human Factors and Ergonomics 2012- 14 Volume Set** Gavriel Salvendy, Waldemar

Karwowski, 2012-08-06 With contributions from an international group of authors with diverse backgrounds this set comprises all fourteen volumes of the proceedings of the 4th AHFE Conference 21-25 July 2012 The set presents the latest research on current issues in Human Factors and Ergonomics It draws from an international panel that examines cross cultural differences design issues usability road and rail transportation aviation modeling and simulation and healthcare

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Kumar, Singh, Amrik, Singh, Vipin, 2024-08-29 In an era marked by rapid technological advancements and the increasing integration of artificial intelligence AI into various sectors the intersection of AI technologies with service marketing stands as a pivotal frontier It is essential to explore the intricate nexus between AI technologies and service marketing strategies

Integrating AI Driven Technologies Into Service Marketing elucidates the transformative impact of AI on key facets of service marketing ranging from customer engagement and relationship management to market segmentation and product customization. It underscores the imperative for stakeholders in emerging economies to harness the power of AI technologies in crafting innovative and adaptive service marketing strategies. The book navigates the complexities of AI adoption while offering pragmatic recommendations for fostering responsible and inclusive AI driven service marketing ecosystems. Covering topics such as customer engagement, influencer marketing, and sentiment analysis, this book is an excellent resource for scholars, researchers, educators, business professionals, managers, academicians, postgraduate students, and more.

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,2025-07-02      *Advances on information Technologies in the Financial Services industry* Robert J. Kauffman, Bruce W. Weber, 2002-04-01. The financial services industry is changing under the stimulus of advances in information technology. IT, telecommunications, and the Internet. Technological innovations and growing customer demand and sophistication have led to the emergence of new electronic financial markets, organizational forms for financial services firms, products, and product delivery capabilities. This special issue highlights Information Systems (IS) research on management topics in the financial services that involve IT. The authors utilize a mix of research methodologies to examine a range of innovative applications of IT in the financial services industry.



## Decoding **Technology In Banking Creating Value D**: Revealing the Captivating Potential of Verbal Expression

In a time characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its capability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Technology In Banking Creating Value D**," a mesmerizing literary creation penned by way of a celebrated wordsmith, readers set about an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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