

International Conference On DIGITAL MARKETING — A GLOBAL PERSPECTIVE



10th
August
2018



Fatima College (Autonomous)
College with Potential for Excellence
Re-Accredited with 'A' grade by NAAC
65th Rank in India Ranking 2018 (NIRF)



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Organized by
Department of Management Studies



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DIGITAL MARKETING – A GLOBAL PERSPECTIVE

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Fatima College**

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DIGITAL LEARNING MANAGEMENT SYSTEM

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Introduction

Digitalisation is bringing about sweeping changes in the education sector. The Internet is now the principal enabling mechanism by which students assemble, spread ideas and show economic opportunities. Hence, it is imperative that IT infrastructure can support a refreshed mode of engagements at today's learning institutions. Innovation and technology have been predominant in every sector in India with each undergoing vast change in the past few years. Technology has made everything much easier and faster, leaving no option for various sectors of the economy but to adapt to change or fear to become obsolete. In this scenario of digitalisation, it is a must for the education sector to also adapt to a dynamic environment as it allows it to keep pace with a competitive world.

Significance of Digital Education for Customization

The Western education system in India came into being with the British Raj. However, while the Brits have moved and evolved ways of learning, the Indian education system still lags behind. Teaching is still conducted in archaic classrooms with rigid syllabi dominating the curriculum. But digitalisation offers fluidity to the Indian education sector by being a supplementary form of the system as it is available to students as per their need.

Adapt to Technology

Secondly, as the world is moving towards digitalisation India has no option but to keep pace with it. We know that the traditional education system in India is here to stay for the long haul and that no one can take away that learning experience. But our education system needs to be dynamic and needs to adapt to technology.

Practical Approach

Thirdly, digitalisation brings in a more practical approach of tracking students' performance. One can easily evaluate a child's progress by going through his exam scores, attendance, assignments, etc. For instance, one has a choice to choose a tutor, schedule class as per one's time availability and study offline or online as per their convenience.

Time Saver

In today's world where time is money, digitalisation is a big time saver. Apart from metros, there are many tier II and tier III cities where transport system is not fully developed. Students have to commute for hours to reach their educational institutes. In this scenario, a digital course comes as a rescuer to students from even the remotest parts of the country. One just needs to log into a website or switch on their dish TV channel to learn a subject rather than spend long hours in the commute from one spot to another.

GREEN MARKETING STRATEGIES BY USING DIGITAL MARKETING

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Abstract

Marketing communications as part of green marketing strategy is faced with numerous challenges. Its first task is to educate a consumer about the environmental problems which the product contributes solving and also to empower him with a solution or idea how can he, as an individual, contribute to environmental conservation. At the same time it has to take into account his personal interests, such as saving time and money, fitting into a particular social group and building the reputation and image within it. Promotion is definitely one of the most controversial areas of green marketing which is often criticized primarily because of its role in the promotion of unnecessary consumption but also because of the resources spent to convey messages to consumers and the presentation of green products as over-simplified solutions to complex environmental problems.

Trust and credibility are of utmost importance in environmentally oriented marketing communications. Also one of the great challenges for the marketer in green marketing is to find a suitable promotional mix that will make the desired message reach the targeted consumers and induce the desired reaction. In this sense, it is necessary to apply the integrated marketing communications concept. Besides the standard promotional elements in green marketing there are also some specific forms of promotional activities such as cause related marketing and standardized eco labels as a special way of communicating with consumers which significantly contributes to the mentioned credibility of environmentally oriented messages.

Keywords: Green marketing, marketing communications, sustainable development, cause related marketing

Introduction

One of your New Year's resolutions is to be greener with your marketing. But how do you get your message out there and increase brand awareness while also being more eco-conscious? There are more than a few ways you can implement green marketing ads into your marketing campaign without sacrificing customer engagement, quality advertising or day to day efficiency. Here are just a few ideas for green marketing examples that you can incorporate into your ongoing business processes.

Go Digital with Regular Communications

You most likely send out a lot of bills, notices, newsletters, advertisements and so on by mail. Most day to day customer communication and marketing can easily be accomplished online. Some customers do not have access to a computer, and as such require regular paper statements and promotions. Other customers who still receive paper mail, however, simply don't know that they have the option to go online or have never bothered to cancel their paper statements.

Contact any customers who you send paper mail to and ask if they would be alright with receiving it online instead. You can send it directly to their email address or store it in their online accounts on your site. Even if a customer makes a purchase in your bricks and

DIGITAL REVOLUTION IN THE BANKING SECTOR

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Banks ought to make certain adjustments in their services and offerings as the digital landscape keeps growing. Online and mobile banking are quickly growing from being perks to being necessities for many customers, yet banks seem to provide the minimum in areas of engaging their consumer bases online– and the customers miss out on what the Internet could offer further.

The digital ecosystem provides brands with an effective way to reach people. To remain competitive for the modern consumer, banks need to set aside a larger budget for online initiatives such as digital ads, content marketing and search engine optimization. These are investments that will lead to new customers and an increase in brand recognition. Banks should understand that putting digital marketing to work does not guarantee an overnight fix. It requires a long term strategy of building relationships with customers and integrating the company in the online world.

Digital Marketing for Finance Industry

Financial companies are slow to adapt the Digital Marketing change. Umpteen insurance companies and banks are following the set ways of doing business. This is because initiating any action will require a lengthy process more time and a large investment. Therefore, many companies drop the idea of integrating Digital Marketing to their strategies. So, the current scenario is that they are way behind the ones which are digitally equipped.

As the digital world is growing faster every day, new technical advancements mean that all companies that are reliant on customer retention, acquisition, and developing great customer relationships need to keep pace with the changes and demand of the day. This is especially useful for financial institutions which are heavily dependent on retention rates and referrals.

As the nature of financial institutions is rigid, they may be unwilling to change but the fact remains that companies that adapt these changes will thrive and those who neglect will have to fight for survival.

Importance of Digital Marketing in Finance Industry

- To obtain Customer Feedback

The knowledge of what clients think of their products and services is very crucial for surviving in the market. With the growth of social media, customers post numerous feedbacks, opinions, and reviews about products and services, without even being asked to do so. Therefore, digital marketing is an important aspect in understanding the views and sentiments of the company. This data could later be used by businesses to design a new product and improve their current services.

ARTIFICIAL INTELLIGENCE (AI) IN MARKETING

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Abstract

Artificial Intelligence (AI) has become an unavoidable part of our lives. Our reliance on AI is gradually increasing, not only in the commercial and professional world but in every day's routine life. The Marketing field specifically has expanded extensively by AI. Marketing involves tremendous planning, decision making, dealing with uncertainty, and right implementation. AI demonstrates to be the best decision support system as it enables the decision maker with inputs most essential to reach a decision viz. providing predictions, analysing data and trends, providing up-to-date information, reducing information load, etc. Hence, Artificial Intelligence has a significant role in the arena of marketing. The researcher had conducted an exploratory research with the help of the secondary data to study the significance and scope of Artificial Intelligence in marketing. The level of adoption and intention to spend on AI initiatives by various departments. From the findings, the researcher concluded that Financial Services and High tech and Tele communications are the leading sectors in AI adoption today and intend to grow their investment the most. Whereas, construction sector ranks the last in adoption of AI and intention to grow is also found less. There is a long way to go as far as the usage of Artificial Intelligence in marketing is concerned. The marketers should make effort to using machine learning applications to support the marketing.

Introduction

Artificial Intelligence is the intelligence of machine incorporated by the human brain. With AI, machines perform tasks which involve intelligence at par with that of humans like decision making, visual perception, speech recognition, reasoning, planning, and learning. The accuracy of AI based machines is top notch and indisputable. Artificial Intelligence has been in use around since 1956. Over the decades, it continued to be a topic of attraction for corporates, but it never really was in practice into real world applications. However, recent advances and growth of certain underlying technologies emphasised that AI powered applications became commercially workable. A new generation of developing business and the reformist conventional ones across industries saw this as an opportunity to integrate AI as part of their value proposition. This led to consumers being exposed to a slew of small virtual assistants, be it Alexa, Siri, Google Home or Amelia redefining how they found answers to some of their everyday questions.

The Marketing field has gained extensively by AI. Marketing involves meticulous planning, decision making, dealing with uncertainty, and right implementation. AI proves to be the best decision support system as it facilitates the decision maker with inputs most required to reach a conclusion viz. providing forecasts, analysing data and trends, providing up-to-date information, reducing information load, etc. Artificial Intelligence has a vital role in the future of marketing. The use of Artificial Intelligence was once thought of as a marketing technology that only larger businesses could use, but today, now even smaller businesses can apply publicly available algorithms or off the shelf machine learning services to generate useful perceptions and create forecast models based on customer's behaviours.

A STUDY ON MARKETING PROBLEMS ENCOUNTERED BY RURAL WOMEN ENTREPRENEURS

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Introduction

A large number of women are entering into entrepreneurship in some form or the other. The drive to pursue entrepreneurship is due to the immense passion and certain compulsions. Entrepreneurs play an important role in the economic development of a nation. Women's skills, knowledge, talents, abilities and desire of to do something for themselves and their children or family are some of the reasons for the women to become entrepreneurs. According to World Bank, investing more in women enterprises rather in men reduces the inequalities and poverty and thereafter ensures the economic development of a nation. The government has also offered a variety of programmes for women entrepreneurs in the recent past. But, the challenges and opportunities for women entrepreneurs are growing rapidly. In India, although women constitute the majority of the total population, but the entrepreneurial world still seems a male dominated one, which exposes women entrepreneurs to often face some major constraints in running their enterprise successfully. Many women entrepreneurs are either housewives or illiterates or a fresh graduate with no previous experience of running a business enterprise. These features have made their job more difficult. With changing time in globalized and competitive era, women entrepreneurs are now confronted with many barriers which have often prevented them to develop their enterprises. The problems and constraints experienced by women enterprise have thus resulted in restricting and inhibited the expansion of women entrepreneurship.

Review of Literature

Sanjukta Mishra (2010) carried out a research study on rural women entrepreneurship development in India and revealed that the development of women entrepreneurship is very low in India, especially in the rural areas. Women have become aware of their existence, their rights and their work 22 situation. However, women of middle class are not too eager to alter their role in fear of social backlash. Highlighting the study on rural women entrepreneurs, the author remarked that the status of women entrepreneurs and the problems faced by them when they ventured out to carve their own niche in the competitive world of business environment. The author concluded that entrepreneurship among rural women, no doubt improves the wealth of the nation in general and of the family in particular. **Rincy V. Mathew and N. Panchanatham (2011)** conducted a study on the development of women entrepreneurship in South India. They highlighted that health maintenance problems, poor time management, dependent care issues and lack of sufficient support networks are the prominent issues of rural women entrepreneurs. The study

ROLE OF ICT IN RURAL MARKETING OF INDIA

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Introduction

In recent years, rural markets have acquired significance, as the overall growth of the economy has resulted into substantial increase in the purchasing power of the rural communities. Rural areas are evolving into strategic market for companies which include not only domestic but MNCs too. There is great potential that lies in rural market. More and more stress is therefore being given on marketing products. It is very interesting to notice that the rural markets are at par with the urban markets. The credit for this scenario goes to the marketing policies.

Concept of ICT's in Rural Marketing need to understand ICT is a diverse set of technological tools, disseminate, store, bring value-addition and manage information. Rural India is in urgent need of knowledge empowerment and the challenge before us now is to enlist technology as an ally in the movement for economic, social and gender equity. ICT has emerged as a new way of reaching out to the people at grass root level. Computerized Rural Information Systems Project (CRISP) was launched in 1986 by the Ministry of Rural Development. Under this project, every district in the country was provided with computers and a software called CRISP (now re-named as Rural Soft) to help District Rural Development Agencies (DRDAs) to manage Ministry of Rural development programs more efficiently. Indian Government has realized the role of the rural development and the contribution of I.T. in the development of Rural Markets. In recent years information and communication technologies (ICTs) have been deployed in various initiatives in rural communities in the country. There are many projects underway that are using ICT to reduce poverty, overall rural development and promote good governance.

Strategies

Dynamics of rural markets differ from other market types, and similarly rural marketing strategies are also significantly different from the marketing strategies aimed at an urban or industrial consumer. This, along with several other related issues, have been subject matter of intense discussions and debate in countries like India and China and focus of even international symposia organized in these countries. Rural markets and rural marketing involve a number of strategies, which include:

- Client and location specific promotion
- Joint or cooperative promotion..
- Bundling of inputs
- Management of demand
- Developmental marketing

E-BANKING TRENDS IN INDIA: AN OVERVIEW

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Abstract

The traditional mode of delivering products and services by banks to the consumers' is through a single distribution channel and that is physical bank branches. Financial services industry is developing due to the introduction of internet, rapid technological evolutions, deregulation, globalization as well as the impact of changing competitive and regulatory forces. In order to cope with the quick changes in the business scenario, banks started to rely on distribution channels as an alternative strategy for differentiation and gaining further competitive advantage. The abovementioned paved way for the development of the E-banking phenomena. The content provided in this chapter would be useful for existing and potential banks to better understand the Indian E-banking trends and thus aid in the effective formulation of channel management strategies and reap the benefits out of it.

Keywords: E- Banking, Banking, ATM.

Introduction

The trend has been the creation of service delivery channels through which consumers can interact with the banks. Therefore modern banks provide their consumers with increased channel choice, reach out consumers through many routes. As such, ATMs, telephone, internet and wireless channels are now available to the consumers to perform their banking transactions in addition to the traditional branch banking. Banks cannot go back in the future by reducing the number of channels as consumers have become somewhat adapted to and indeed are utilizing a broad range of options (Durkin, 2004)

Therefore the present section attempts to address the objectives such as:

- To understand what E-banking is.
- To look at the evolution of E-banking as a phenomena.
- To analyze the existing E-banking trends in India.
- To identify the opportunities and challenges associated with E-banking.
- To suggest future research directions and recommendations.

What is E-banking?

Often E-banking is defined as web based banking (Hertzum *et al.*, 2004). Deployment of retail or wholesale banking services over the internet is often referred as E-banking which involves individual and corporate clients, and includes bank transfers, payments and settlements, documentary collections and credits, corporate and household lending, card businesses and some others (UNCTAD, 2002). Other researchers related E-banking to type of products and services through which bank customers request information and carryout most of their retail banking activities through computer, television or mobile phone (Mols, 1998; Sathye, 1999; Daniel, 1999). E-banking is described as an electronic connection between bank and customers in order to prepare, manage and control financial transactions (Burr,