

Based on the survey and the pharmacy's data, it can be concluded that for the moment the use of sampling as a marketing tool is effective and profitable. Most of all sampling encourages the middle and older generation to buy a product. Young people are less susceptible to such influences. However, for all groups of buyers the opportunity to sample something is attractive.

In conclusion, considering its advantages and disadvantages, product sampling is recognized as a relevant means to increase sales and brand awareness, especially in combination with active advertising on the Internet and social media and other tools of marketing.

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THE IMPACT OF MARKETING STRATEGIES ON THE ATTRACTIVENESS OF BELARUSIAN MOBILE BANKING APPLICATIONS

With the rapid development of digital technologies and growing competition in the financial services market, banks are forced to adapt and implement innovative approaches to attracting and retaining customers. Mobile banking applications are becoming an essential tool in this process, as they not only simplify customer interaction with the bank but also shape their perception of the financial institution.

The purpose of this research is to analyze the impact of marketing strategies on the attractiveness of mobile applications of Belarusian banks and identify factors contributing to increased user satisfaction and loyalty. Understanding these factors is crucial, especially in the context of the growing trend towards mobile banking.

Mobile banking is considered a subspecies of Internet banking, since it almost always performs similar functions and has a similar property: making transactions online 24/7/365 (M-banking) [1].

Today the following marketing strategies are common in the information space, affecting the attractiveness of applications. Among them: the use of advertising on social networks to reach a larger audience, the use of email marketing and push notifications, the use of various marketing tools, monitoring the effectiveness of applications.

We conducted a study, during which we selected the top-12 M-banking applications by popularity on the territory of the Republic of Belarus. The research of the scientific work topic had three stages: collecting information, analysis of the received data, identifying the impact of marketing strategies on applications.

The first stage of the research, collecting information, consisted of conducting a survey among the 1st and 2nd year students of FIBC. A survey was created that reflected the most pressing issues in the field of marketing attractiveness of M-banking applications. Since attractiveness marketing includes criteria such as feedback and reviews, advertising, and transparency of applications, all these components were reflected in the survey.

The second and main stage of the study was the analysis of the survey result. Based on the data obtained during the survey, the following conclusions were drawn: 100 percent of the respondents use certain M-banking applications. The most popular were: Belarusbank, Alfa Bank, Priorbank. In this way, 70 per cent of respondents give their preference to them. However, data on the attractiveness of the interface varies. Thus, Belarusbank, Alfa Bank, and Belagroprombank have become the leaders among M-banking applications. In M-Belarusbank, there is data exchange with the system both over the Internet and via SMS at the user's choice. In addition to the standard functions, Belarusbank's mobile banking provides a number of unique features, namely sending requests to the bank via SMS, authorization without the Internet, connecting cards of any resident banks, and choosing the method of receiving notifications [2]. In turn, the mobile service from Belagroprombank allows you to perform standard operations. There is also an opportunity to view the exchange rates and all the bank's news. As for the visual component of the icons of the applications presented in App Store and Google Play, the majority of students preferred the following applications: Belarusbank, Alfa Bank and Priorbank. Based on the responses received, it was concluded that the majority of users made the choice associatively: they chose application icons, whose color scheme is associated with the color of bills, evokes a sense of stability, calmness and reliability to the bank. The respondents also pointed out the importance of displaying the bank's logo in the application icon.

The marketing appeal is also reflected in the tools of banking applications. According to the survey results, user-friendliness expectedly turned out to be the most essential characteristic. When the interface is intuitive and easy to use, users feel comfortable, and the user-friendly interface makes it easy for customers to find the necessary functions. The easier and faster they can perform basic actions in applications, the higher their satisfaction. The respondents value the transparency of tariffs and fees that allows users to better plan their finances, estimate the cost of services and make informed decisions about choosing a bank and its services. In addition, commission transparency increases customer loyalty and trust.

The final stage of the study was the analysis of the impact of marketing strategies that enhance the reach of banking applications. Since advertising is the most important tool of marketing strategies, it has a decisive influence on the popularity of a particular bank. Belarusbank uses both traditional methods (television, radio, print media) and digital platforms (social networks, online advertising). Its advertising strategy is aimed

at promoting the bank's new services. However, after analyzing the statistics, we came to the conclusion that Belarusbank's advertising is often perceived as intrusive due to the frequency of its appearance on social networks such as YouTube and TikTok. Alfa Bank, in turn, focuses on young audience, which is why it actively uses such modern communication channels as influencer marketing. The Alfa Bank application also collects data on the user's website traffic and social networks, with its consent, thereby adjusts the recommended advertising. Belagroprombank focuses on advertising the development of small businesses. This kind of advertising can be replaced on the banners of the city, in the institutions of banks. This advertisement appears directly in the banking applications themselves.

In general, the results obtained demonstrate the willingness of the customer segment to further develop the mobile banking applications market in Belarus. A comparison with the leading marketing strategies used to improve the functioning and interaction with customers from year to year helps to identify areas for further updating and optimization of mobile banking applications.

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