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THE ROLE OF DIGITALIZATION IN PROMOTING BANKING SERVICES: ADVERTISING DISCOURSE AND COMMUNICATION STRATEGIES

Роль цифровизации в продвижении банковских услуг: рекламный дискурс и коммуникативные стратегии

In recent years, digitalization has profoundly transformed the banking sector, reshaping not only operational processes but also the ways banks communicate with clients. The rapid adoption of online platforms, mobile applications, and digital marketing tools has created a new environment in which banks must rethink their promotional strategies and communication practices.

This study examines how digital technologies influence the promotion of banking services and the evolution of advertising discourse. Digitalization enables banks to adopt personalized communication strategies, targeting clients with tailored offers based on behavioral data and preferences. Artificial intelligence and big data analytics allow for precise customer segmentation, enhancing engagement and increasing conversion rates.

The research shows that digital marketing channels – social media, mobile apps, and email campaigns – have become central to the banks' promotional strategies. Traditional advertising, such as print or broadcast media, is increasingly complemented or even replaced by interactive and direct communication approaches. For example, chatbots and instant messaging services provide real-time customer support, while push notifications and targeted content campaigns maintain continuous engagement.

Case studies of leading banks illustrate these trends: digital-first banks like Revolut and N26 leverage social media campaigns and gamified apps to attract younger audiences, while established banks such as JPMorgan Chase and HSBC implement AI-driven personalized newsletters and mobile alerts to enhance customer loyalty. The success of these approaches demonstrates that effective communication and marketing in banking are increasingly reliant on technological integration.

However, digital promotion also introduces challenges. Ensuring data privacy, avoiding over-saturation of messages, and maintaining human touch in communication remain critical concerns. Banks must balance automation with personalized service to retain client trust.

In conclusion, digitalization has become a pivotal factor in promoting banking services. The evolution of advertising discourse and communication strategies reflects the necessity to integrate technology with customer-centric approaches. Banks that successfully adopt these innovations can achieve stronger engagement, competitive advantage, and sustainable growth in the digital era.