

IMPACT OF DIGITAL TRANSFORMATION ON MARKETING COMMUNICATION IN THE BANKING SECTOR

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ABSTRACT

The aim of this paper is to analyze the impact of digital transformations on changes in marketing communication in the banking sector, with special reference to digital communication channels such as social networks, mobile applications and internet platforms. The paper deals with the problem of the impact of the use of these channels on communication with clients and the competitive position of banks. It is assumed that using these digital channels improves communication with clients and strengthens banks' competitive advantages. The paper also clarifies the key challenges banks face when using digital communication channels. The research is based on a descriptive and comparative analysis of relevant domestic and international literature in the fields of banking, digital marketing and information technology. The analysis was conducted to identify key trends and changes in the marketing communication of banks in a dynamic digital environment. The findings indicate that, in the modern business environment, digital communication channels enable banks to improve communication with customers, strengthen their brand and achieve competitive advantages in the market. Future research could focus on the empirical analysis of the impact of modern digital technologies on the effectiveness of marketing communication, as well as customer satisfaction in the banking sector.

Keywords: Banking, Digital Marketing, Digital Communication Channels.