Smart-pricing – a new approach to pricing policy in retail banking

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Abstract: In the times of increasing internal competition, new supervisory regulations, low interest rate environment and the dynamic development of new technologies that change customer behavior, the marketing strategies used so far in banking sector have proven to be ineffective. Advanced behavioral segmentation may become one of the essential element of an innovative pricing model in a financial institutions. Banks, in their databases, have a lot of information about their customers, their behaviors, purchasing preferences, product connections, the frequency of the transactions and favourite places and points of sale. On this basis banks should introduce innovative marketing strategies that use advanced tools such as pricing model, behavioral segmentation, customer price sensitivity, knowledge of customer needs, expectations and purchase preferences. The whole approach should be communicated to customers using precise marketing rules through the most recent distribution channels. Banking sector, although in many respects is in the technological avant-garde, still has to make up the gap with the e-commerce leaders in terms of advanced pricing management and point-to-point, accurate and effective communication.

Key words: pricing strategies, smart-pricing process, precise marketing, behavioral segmentation, pricing model, marketing strategies

Introduction

Financial sector, particularly banks, in recent years was subjected to the influence of various forces, often deviating from the standard market business model. Just mention here such factors as the global financial crisis caused by the collapse of the mortgage market in the United States (subprime loans crisis) or debt problems of peripheral economies in the Euro Zone. These unusual events have resulted in significant changes in demand for banking products and services, changes in customer expectations, perception of the banking sector[1] (loss of confidence), causing enormous pressure on the banking sector to redefine business models, marketing strategies, pricing policies and ways of communication with customers. In

[1] TNS Polska, *Reputacja polskiego sektora bankowego 2016,* TNS Polska, III 2016

the environment of growing competition, new supervisory regulations and low interest rates typical marketing strategies have proved to be ineffective or at least not optimal. All this forced banks to find new marketing strategies aimed at improving financial efficiency while maintaining the business growth and expected level of customer satisfaction. One of the new directions of actions carried out by banks in recent years is the change of the pricing strategy model towards the so-called *smart-pricing* and wider use of behavioral aspects and precise marketing in communication with customers.

The purpose of this article is to present the current pricing tactics and marketing communications in banking sector and indicate new directions in this area in an environment of growing competition and changing market and technological conditions.

This article uses the following research methods: foreign literature analysis, monographic method and individual case method.

1. Banking marketing as an element of marketing of services

Marketing strategies used in banks usually do not differ from the methods used in the marketing of products or in marketing of services. Despite the existence of different approaches and definitions of banking products or services, it seems that financial institutions, and in particularly banks, should rather be classified as service companies, i.e. those providing specialized financial services to their clients. Trying to classify financial institutions it is worth pointing out that many of the authors in theirs definitions refer to the theory of the agency, thus indicating that the bank acts as an intermediary institution, enabling the use of funds of those customers who have a surplus, by a group of customers who have a shortage of capital. Citing known in marketing theory approach, in which the service is characterized by four specific characteristics: immateriality, inseparability, impermanence, diversity[2], it seems that universal banks are rather service institutions, providing specialized financial services to customers, than companies that produce products like it is often accepted in everyday practice.

On the other hand, here is the approach taken by J. Stiglitz, who in a short definition states that the subject of the sale in banks are financial instruments, which have the character of specific monetary promises[3]. Other approach to this issue shows A. Nosowski, who separates

[2] M. Lipowski, *Marketing bankowy. Zarządzanie popytem i podażą usług*, UMCS, Lublin 2003, s. 13

[3] P. Masiukiewicz, *Marketing w enklawach finansowych*, Difin, Warszawa 2007, s. 32

a banking product from a banking service. Banking product is a set of properties, functions, and access channels (e.g. account, credit or deposit) and a banking service is an activity carried out in the process of delivery of a product (e.g. execution of a bank transfer or loan application processing) [4]. Interesting approach in this matter is presented by J. Grzywacz, who states that the bank product is any service provided by the bank[5].

Apart from the accepted definitions and theoretical digressions about banking products or banking services, market practice shows that the marketing strategies used in banking are derived from the classic sources of material marketing (based on the 4P principle), extended by additional elements used in marketing of services. On this background, it seems that banking marketing should be treated as a separate stream, derived from the field of material and services marketing (Table 1).

Table 1. Marketing-mix elements in banking services

<table>
<tr><th>No</th><th colspan="3">Marketing-mix element</th><th>Description</th></tr>
<tr><td>1</td><td>Product</td><td rowspan="4">4P</td><td rowspan="7">7P</td><td>Function and scope of service</td></tr>
<tr><td>2</td><td>Price</td><td>Pricing strategy</td></tr>
<tr><td>3</td><td>Place</td><td>Access channel</td></tr>
<tr><td>4</td><td>Promotion</td><td>Advertising, direct marketing</td></tr>
<tr><td>5</td><td colspan="2">People</td><td>HR strategy, training, quality</td></tr>
<tr><td>6</td><td colspan="2">Process</td><td>Processes and service standards</td></tr>
<tr><td>7</td><td colspan="2">Physical evidence</td><td>Branches, service points</td></tr>
</table>

Source: Own elaboration

Looking at the all elements of marketing-mix shown above, it is worth noting that *Price* is the only factor in this set that generates revenue for the company. All other elements are cost-only. From this point of view, defining an appropriate pricing strategy is a key element of management in terms of financial efficiency of the company.

In the literature of the subject there are many descriptions of various types of pricing strategies (e.g. low price strategy, medium price strategy, creaming strategy or bait strategy), however in general there are the following basic groups of pricing methods:

- cost method – where the price is determined as the sum of all the necessary costs incurred for producing the product and the company's margin,
- demand method – refers to the current market conditions, in particular the demand for a given product or service,

[4] P. Masiukiewicz, op. cit., s. 33

[5] J. Grzywacz, *Marketing banku*, Difin, Warszawa 2010, s. 50

- reference method – comparative method to the competition, benchmark method[6].

In recent years, following the experience of the e-commerce sector, pricing strategies using a customized approach based on perception of value to the customer are becoming increasingly popular in the financial sector. In this approach the price is set up on the basis of the information provided by the customer[7], his habits, his behavior, interactions with the company and individual customer price sensitivity. Such a method of pricing strategy allows to concentrate primarily on the customer and his individual perceptions of the value of the product or service. The price obtained in this process, based largely on behavioral factors, bears the marks of *smart-price* and the pricing strategy based on these assumption is called amongst practitioners as *smart-pricing* strategy.

2. Pricing strategies in Polish retail banking sector

Focusing on the pricing mechanism in the Polish banking sector, it is worth noting that by 2007 – that is until the outbreak of the global financial crisis symbolized by the collapse of the American investment bank Lehman Brothers[8] – the pricing strategies for banking services were mainly based on the cost method. Such an approach was used in particular when setting fees or commissions for individual banking services. Price parameters such as account maintenance fee, transfer fee, initial loan fee, etc. were most often determined on the basis of an uncomplicated approach whereby the bank's income from fees should cover the operating costs related to given service and fair margin while securing an assumed and acceptable level of competitiveness.

A similar approach functioned in the processes of pricing for products which price is determined by the interest rate (e.g. rate of the loan or term deposits or a percentage commission) with the difference that there were widely used so called reference rates. In the early 1990's the most popular reference rates were lombard rate or central bank reference rate, which were subsequently replaced by the WIBOR market rates. For credit agreements, especially long-term mortgages or investment loans, market rule is to determine the interest rate for the client as the sum of the market WIBOR rate and bank's margin (e.g. 3M WIBOR + margin).

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[6] H. Mruk, *Marketing. Satysfakcja klienta i rozwój przedsiębiorstwa,* PWN, Warszawa 2012, s. 206-208

[7] *Biblia e-biznesu*, pod red. M. Dutko, Helion - Onepress, Gliwice 2013, s. 29

[8] *Międzynarodowe bankructwa i afery bankowe*, pod red. P. Masiukiewicz, Oficyna Wydawnicza SGH, Warszawa 2009, s. 139

For term deposits the interest rate for a client is usually stated at nominal rates. By the year 2008 the market standard for the vast majority of Polish banks was an approach in which a single term deposit price very rarely exceeded the reference price (WIBOR). For both of these aspects (fees and interest rates) there were price variations most often resulting from the overall customer segmentation adopted by the bank (e.g. universal client vs. affluent customer) with limited negotiation possibility usually initiated by the customer. In most cases banks in such market conditions has focused their pricing strategies on taking care of the assumed margin, forecasting changes in reference prices, and tracking the competition, usually the nearest competition (peer group).

After the outbreak of the financial crisis pricing strategy in banks has become one of the key factors affecting both, the banks' adequacy and liquidity ratios as well as the Bank's financial performance and economic position. Due to the crisis, both in Poland and in other countries, banks suddenly faced a big business challenge. As a result of the sharp depreciation of the local currency, growing distrust in the global interbank market and the high exposure of the Polish banking sector to FX assets (mainly mortgage denominated in foreign currencies), banks faced an enormous challenge to cope with the growing insufficient liquidity of the entire sector. These have made that banks started to fight aggressively for customer funds (mainly retail term deposits), breaking the functioning paradigm by offering interest rates on term deposits significantly above the level of reference prices (Table 2). In this way in the Polish banking sector began a specific period, later named as the deposit war[9].

Table 2. Household deposits interest rates vs Polish Central Bank reference rate - period of deposit war

Period	**Avg. household deposits interest rates – new contracts**	**Avg. household deposits interest rates – balance sheet**	**Central Bank reference rate**
X 2008	6,11%	4,79%	6,0%
XII 2008	6,52%	6,05%	5,0%
VI 2009	4,40%	5,33%	3,5%

Source: Own elaboration on the basis of Polish National Central Bank data

New, so far unknown to banks, operating conditions meant that the introduction of modern and advanced methods of price management, especially for term deposits, has become one of the key issue for the management at that time. The technological improvement and development of advanced analytical processes allowing to recalculate huge amounts of data

[9] M. Mokrogulski, *Wojna depozytowa w polskim sektorze bankowym,* Gospodarka Narodowa, nr 4 (272)/2014

combined with the dynamic development of Internet and mobile banking has led to implement sophisticated pricing models based on individual preferences and customer expectations[10].

After 2010 retail banking sector, working on the area of pricing policy, is primarily concentrated on:

- wider use of the information about clients (product preferences, purchasing behavior, price sensitivity, contact channels);
- redefining internal customer segmentation by increasing the importance of behavioral aspects;
- determining the price sensitivity of segments and groups of customers, even individual customers.

These actions, combined with new and innovative communication methods, are primarily aimed at providing customers with more precise solutions that meet their expectations at an acceptable price. For the banks, the main goal of these activities is to increase customer loyalty and satisfaction while optimizing economic results and gain a competitive advantage. Such a process in the banking sector is called *smart-pricing*.

3. Behavioral segmentation and advanced pricing models - necessary innovations in banks' marketing strategies

Most companies, including financial institutions, very often use simple criteria for clients segmentation. Usually we can meet an approach, in which are taken into account demographics, income, wealth, professional classifications (e.g. special offer for lawyers). In practice very often customers segmentations come from internal corporate schemes or even the internal organizational structure, which makes that the segmentation is usually connected with product (e.g. loan customers, deposit customers, investment customers). It is still difficult to find in the Polish banking sector an example of the practical application of customer segmentation that includes such behavioral aspects as:

- purchase preferences for types of products
- purchase preferences for distribution channels
- customer individual price sensitivity
- purchase schemes and purchase hints

[10] Levy M. Grewal D. Kopalle P. Hess J., *Emerging trends in retail pricing practice: implications for research,* Journal of Retailing, Vol. 80 Issue 3, 2004

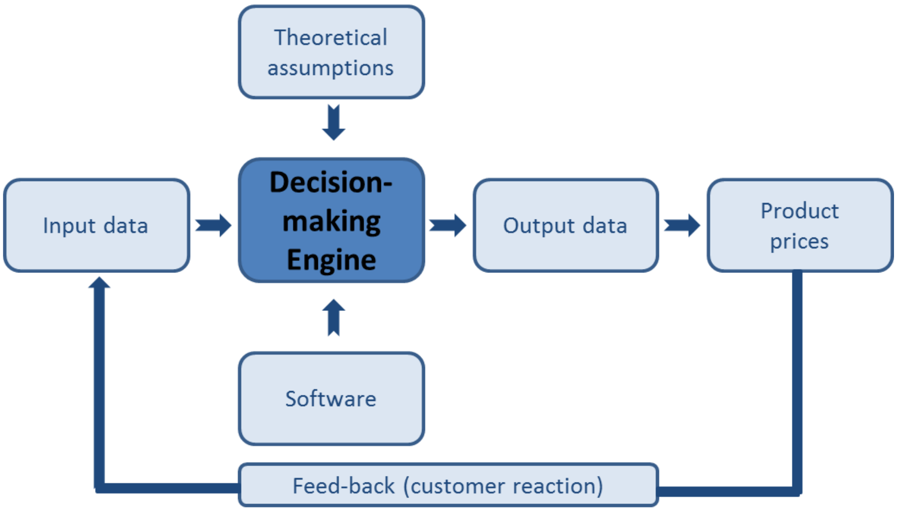
- preferred way and time of communication
- projected path of customer life cycle development

In fact banks still use a simple segmentation based on the assigned customer service channel. As a result, a client classified as "branch client” is consistently invited by his advisor to the bank branch for any business activity, although some of these activities the customer could perform more efficiently and conveniently through another access channel. Intuitively, but also referring to practices in other industries such as e-commerce (a good example is amazon.com), the banking sector is aware that the key to gaining competitive advantage in the near future may be advanced customer segmentation based on behavioral aspects. It is very important that in the same time we observe new trends in terms of customer behavior and client-bank relationship (e.g. increasing role of self-service and remote channels like internet banking, mobile banking, chats and video-banking). The preferences of customers, as well as their expectations towards financial institutions and banks, are changing significantly. The convenient and fast processes, the ability to handle the matter at any time and any place and – most of all – high transaction security – these are the things of growing role for customers. On the other hand, physical contact and branches lose its importance. These traditional sales channels are increasingly being replaced by video-banking or automated tools such as chatbot.

Although it is obvious that banks have a lot of information about their customers, their behavior, shopping preferences, product and process links, frequency of transactions, favorite places and points of sale, the database management and CRM systems still remain insufficient. There are still no comprehensive implementations of innovative approach using this knowledge to create more advanced customer segmentation. Comparing to other sectors (e.g. e-commerce), it seems that this direction of changes in marketing strategies in banking is inevitable.

Advanced behavioral segmentation is one of the elements of an innovative pricing model in a financial institution. The first change in pricing approach should be the transition from currently most popular linear pricing process (price strategy → pricing → price introduction → price control) to a continuous and self-learning loop model. An example of such a loop model is shown in Figure 1.

Figure 1. General scheme of smart-pricing model (loop model)



Source: Own elaboration

input data – market data and internal customer database information

theoretical assumptions – assumptions, business objectives and constraints of the pricing strategy

software – IT applications, programs and tools

decision-making engine – mathematical model, econometric model, or another optimization algorithm that is the core application of the pricing mechanism used for defining individual price proposals on the basis of given assumptions and input data

output data – initial product of the pricing model, before verification

product prices – verified final price proposals submitted to customers

feed-back – current customer response and reaction used as a variable to re-feed the model in the next cycle

In this approach the key issue is the systematic reception and analysis of feedback (customer response to the proposed solution) and on this basis adjusting and correcting the inputs to the decision-making engine in the next cycle of the process.

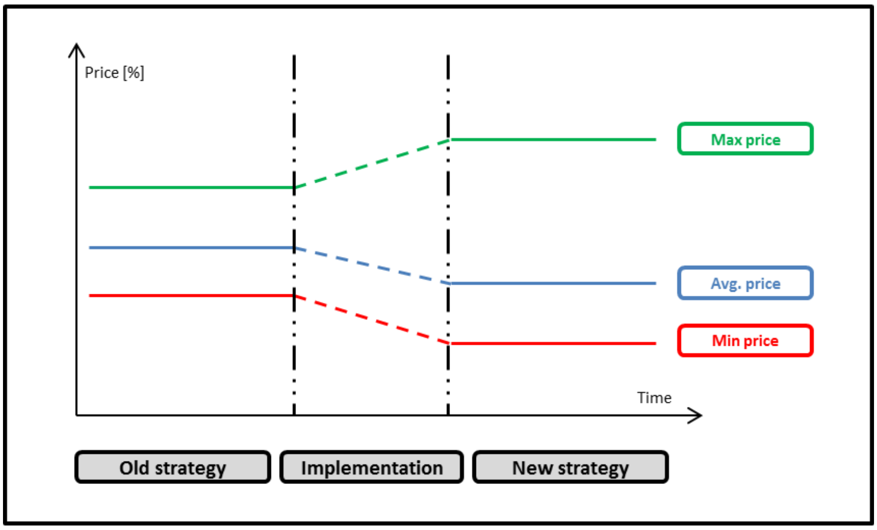
Another approach that has been used by banks in recent years, in particular when determining prices for retail term deposits, is the strategy of dispersion form the mean (*deaveraging process)*.The idea of the deaveraging is shown in the Figure 2. Maybe this process is not an example of advanced behavioral strategy – it's rather a tactic activity – but deaveraging is certainly a significant step towards using at least a basic knowledge of the customer's projected price sensitivity and offering to them an individual and acceptable price. The main goal of this approach is to optimize the financial performance of the bank, mainly through:

- use a wider range of potential price levels of available banking products presented to customers,
- implementation of an individual price offering process using basic customer information (e.g. customer price sensitivity based on historical customer relationship),
- taking into account the customer's reaction (feedback) to the proposed conditions.

With consistent use of this approach, the bank is able to achieve some important business goals, which have especially proved to be true during the "deposit war", namely:

- optimize deposit margin,
- achieve the assumed balance sheet level of deposits,
- maintain business relationships with key customers, even in a situation of high deposit rates expectations;
- gain a competitive advantage over banks using a traditional pricing strategy.

Figure 2. Deaveraging - strategy of dispersion from the mean



Source: Own elaboration

Deaveraging is uncomplicated and very effective method used by banks mainly in the pricing strategy for deposit products. During the "deposit war", the use of this strategy made that the need for overpaying for liabilities was relatively controlled and limited only to selected by the bank groups of customers (e.g. overpaying for deposits only for customers who have a lot of products and a strong business relationship). As a result, due to deaveraging process an increase in the weighted average price of the portfolio of deposits in general was significantly lower than in the situation, if the high prices were offered to all customers.

In the final phase of the deposit war, when the banks' activities aimed at raising the balance by all means gave way to the search for the optimal structure of liabilities in relation to interest costs, the use of deaveraging allowed to obtain a reduction of the weighted average price of the portfolio and an increase in the balance of deposits.

4. Precise communication as a response to customer expectations

The creation and introduction of an advanced and extensive pricing strategy that is based on customer behavioral segmentation, collecting, analysing and taking into account feedback from clients will not deliver the desired results unless it is supported by adequate, personalized and accurate communication to customers. Observing marketing campaigns and communication activities of most financial institutions we can come to the conclusion that still dominates the traditional marketing approach, in which we believe that the more we communicate, the greater the chance we achieve to increase sales and attract new customers. Unfortunately, while observing the marketing efforts of companies, it turns out that the number of marketing messages directed to customers is growing at a geometric pace, causing the clients to be flooded with different marketing content. As a result many of these marketing messages do not reach customers at all and consumers are increasingly convinced that marketing actions are unintended, chaotic and accidental. As a consequence, the performance of the effectiveness ratios for individual marketing efforts decrease, and customers receiving inadequate communication often act contrary to the original intention of the sender of the message[11].

What financial sector should do is to use the knowledge of their customer in order to create a personalized, relevant marketing message using the customer-preferred communication channels. Banks have a huge knowledge about the behavior and preferences of their clients. This data is the source of wealth of knowledge about the clients that should be used to prepare an adequate personalized marketing message using the preferred contact channel.

For example, if a bank has knowledge that a customer prefers a traditional style of banking, most of the banking matters in the facility, rarely logging in to an online account and

[11] L. Piesik, *Marketing precyzyjny,* Gazeta Bankowa nr 3/2010

simultaneously analysing monthly statement statements sent by traditional mail, what business sense is sending to the customer e-mail with the bank's promotional offer.

For example, if a bank has knowledge that a client prefers the traditional style of cooperation with the bank, attending to most of the cases bank branch, rarely logging into an online account and analyses the monthly account statements sent by traditional mail, what is a business aim in sending to the client e-mails with the bank's promotional offers? And similarly – if the customer relationship with the bank is mainly through the website and mobile application, it is likely that the letter correspondence inviting him to use the new branch will probably be questionable. Although these examples may seem exaggerated but very often marketing activities are carried out just on a large scale and broad scope, without reflection whether the marketing message is adequate.

It is not the author's aim here to criticize the marketing activities of the banks, but probably many of us met with a situation in which there is another call from the bank with a proposal of the product, which we are not interested – and this is done despite the fact that we had pointed out earlier in the talks that the solution is not in our interest.

The answer to this type of approach should be precise marketing, understood as an essential part of a broader marketing strategy, which should include such elements:

- broad and deep behavioral segmentation,
- knowledge of customers' preferences and expectations regarding banking services and products,
- knowledge of customers' price sensitivity,
- knowledge of the behavior and purchasing patterns of other (similar) customers in order to suggest solutions that were chosen by customers from the similar segment,
- knowledge of the contact channel preference for a particular service or product,
- taking into account the feedback obtained from the client,
- new communication technologies (e.g. real-time-marketing technics).

Financial services, including banking, are increasingly seen by customers as a business area combining new, fast and convenient technologies while maintaining the expected level of safety and reliability of the brand. Today each major bank in the market has an extensive internet banking system which enables to conduct the majority of customer banking activities, including not only the simple term deposit or cash transfer but also the quick online loan application or credit line. Many banks are developing the aforementioned services, offering customers specialized mobile apps whereby a customer's cash loan application can be realized in a "one-click" path based on the client's shopping impulse for example in a shopping centre.

The Polish banking sector is proving to be amongst technological leaders on a global scale in the context of delivering to the clients modern sales processes and innovative channels of contact with the bank (e.g. mobile apps, chatbot or video-banking). However, in the area of marketing and communication – in the opinion of the author of this text – banks activities are still dominated by traditional marketing strategy: broad and mass communication to all customers with the same marketing message.

So there is no finesse, precision and personalized message in marketing activities. Obviously this is not an easy task, but all the necessary elements for the implementation of these activities, namely the broad knowledge about their clients, are held by banks. There are also available in banks advanced analytical tools, process tools, as well as the necessary intellectual resources. Moreover, there are a lot of good market practice examples – such companies as Amazon, Apple of Facebook have already set new standards for precise and personalized marketing communications, thereby creating a positive customer experience.

Conclusion

Smart-pricing strategy still seems to be a new approach in banking sector, despite the fact, that such a method is successfully used in e-commerce sector. Taking into account that smart-pricing strategy, defined as the process of offering an adequate and acceptable individual price with regard to behavioral aspects, is a win-win strategy (client receive acceptable price, bank optimizes the balance and the margin) it seems that the development of this approach in banks is inevitable. Banks have a huge knowledge of their clients' behavior and preferences but there are still few examples of the comprehensive use of this information to build behavioral segmentation and effective pricing strategies. Banks should also more widely use the knowledge of their customer in order to create a better, personalized and relevant marketing message.

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Streszczenie: W środowisku rosnącej konkurencji wewnętrznej, wzrostu regulacji ostrożnościowych wprowadzanych przez instytucje nadzorcze, konieczności

długofalowego funkcjonowania w otoczeniu niskich stóp procentowych oraz dynamicznym rozwoju nowych technologii wywołującym zmianę schematu zachowań klientów, dotychczas stosowane strategie marketingowe okazały się nieefektywne. Zaawansowana segmentacja behawioralna to jeden z elementów innowacyjnego modelu zarządzania ceną w instytucji finansowej. Banki w swoich bazach posiadają bardzo dużo informacji i danych na temat swoich klientów, ich zachowań, preferencji zakupowych, powiązań produktowo-procesowych, częstotliwości realizowanych transakcji, ulubionych miejsc i punktów sprzedaży. Na tej podstawie powinny powstać innowacyjne strategie marketingowe, oparte na zaawansowanym modelu cenowym, wykorzystującym segmentację behawioralną, wrażliwość cenową, wiedzę na temat potrzeb, oczekiwań i preferencji zakupowych klientów. Całość podejścia powinna być komunikowana do klientów z wykorzystaniem zasad marketingu precyzyjnego, również za pośrednictwem najnowszych kanałów dystrybucji. Sektor bankowy, mimo iż w wielu aspektach znajduje się w światowej awangardzie technologicznej, cały czas posiada do nadrobienia dystans do liderów branży e-commerce w aspekcie zaawansowanego podejścia do zarządzania cenami oraz punktowego, precyzyjnego i efektywnego sposobu komunikacji.

Słowa kluczowe: strategie cenowe, smart-pricing, marketing precyzyjny, segmentacja behawioralna, model cenowy, strategie marketingowe