









expand online customer channels, raise the bank's profile, and lay the underpinning for future marketing. Fig. 5 demonstrates the banking ecosystems extend out from the core business into three levels.

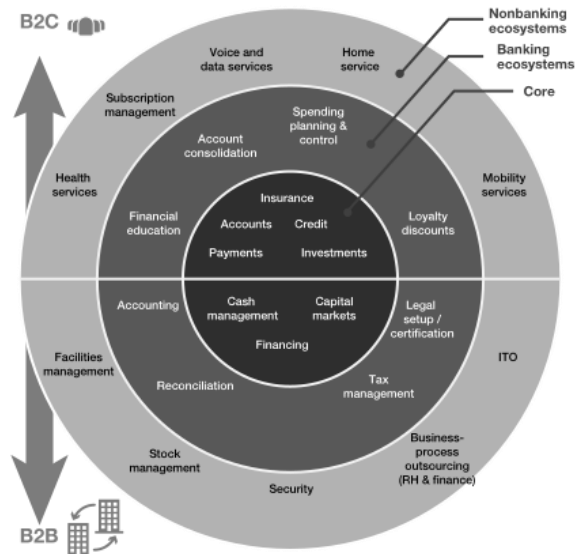


Fig. 5. Banking ecosystems extend out from the core business into three levels

#### D. Optimization of Promotion Strategy

##### (a) Strengthen online promotion

While the financial industry matures, the financial products offered by major financial institutions are gradually becoming more homogeneous. Competition in the financial industry is gradually increasing, which leads to the outcome that traditional marketing can no longer meet the substantial needs of the modern customers. So, bank must follow the development trend of the Internet era and actively create golden financial products on the internet. With the help of the online marketing platform, the preferential efforts of the Internet marketing platform are strengthened so that more customers can know the bank's Internet products which can not only generate revenue for customers, but also enable banks to gain more online customers.

##### (b) Simultaneous update for online business

Increasing the capacity of online financial services is a necessary way for banks to continue their long-term development. To improve the ability to manage online business, it is necessary to ensure that the level of information technology meets the corresponding standards. Currently, the number of IT specialists in banks is very low and it is difficult to manage IT in a timely once it is out of place. In addition, communication and cooperation between the different banks' online marketing channels is weak, making it difficult to integrate and use information in a timely manner, and there may even be problems of mutual competition of internal resources. Since banks face the phenomenon of gradual homogenization of offline products, they should promote the optimization of online products, develop scientific standards and reasonable innovations, improve and optimize online financial products and actively promote online financial products based on the Internet platform. Pay attention to the joint improvement of online and offline services to improve the capacity and efficiency of banking services.

##### (c) Good PR marketing and alliance with various sectors

Banks also need to strengthen their PR marketing activities. Bank should reinforce its relationship with local government departments, enhance interaction and cooperation with local firms, actively establish long-term strategic joint contacts with local enterprises. In addition, the bank needs to initiate activities that give back to its customers based on their real needs, position itself accurately, be proactive in public relations, and coordinate relationships among all parties to ensure the effectiveness of the bank's marketing.

## VIII. CONCLUSION

In the perspective of rapid digital enlargement, commercial banks need to explore new online marketing pathways in order to have more sustainable development forecasts. Commercial banks need to optimize their online sales strategies through several perspectives of products, prices, channels, and promotions in order to achieve a new landscape of customer adhesiveness, resource incorporation, and multifaceted development of online and offline integration, and to dominate a constructive position in competition with other financial institutions.

## CONFLICT OF INTEREST

The authors declare no conflict of interest.

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