

## FORMING UP THE METHODIC BACKGROUND TO IDENTIFY MARKET POSITION OF THE COMMERCIAL BANK WEBSITE

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As the capability of extensive growth of bank service market becomes limited, more and more commercial banks pay attention to the internet-marketing technologies, which allow attracting new clients without extending the network of subsidiaries and additional offices. One of the most important conditions in solving the given problem is the existence of the special tool while identifying the market position of the commercial bank website on the Internet.

The analysis of the information regarding the users' demand and position of the sites, belonging to the competitors on the specific requests with the use of search systems, is one of the most low-cost and efficient methods of marketing research on the Internet (as the information in search systems is free), so the cost of this internet-marketing tool is minimal.

Besides, the information obtained is absolutely accurate, as there are no any human factors in the process of collection and processing of information (For example, there is no need to analyze the answers on the questionnaire, which can be fulsome. Instead of this one can analyze specific actions regarding product and service search.). So one can definitely identify target audience, as people search information or product, offered by the company.

The indicator for the given analysis will take into the account the website position on each target request, for example, request "Broking" (one of the bank services) in the main search systems, which operate in Ru.net, taking into account the percentage of the use of the given request in this or that system in relation to overall similar requests in all search systems:

$$\Pi^c_z = \sum_{i=1}^n (\Pi^{c3}_i \cdot \frac{K^{32}_i}{\sum_{i=1}^n K^{32}_i}), \quad c = (1, \dots, p),$$

$$z = (1, \dots, m),$$

where  $\Pi^c_z$  - is the website position "c" on target request "z" (the total number of sites - p);  $\Pi^{c3}_i$  - site position "c" on request "z" in "l" search system;  $K^{32}_i$  -

the number of requests "z" from theme group "z" (will be explained later), asked in "z" "l" search system; i - the number of search systems varies from 1 to n.

It is important to note that the construc-

tion:  $\Pi^{c3}_i \cdot K^{32}_i / \sum_{i=1}^n K^{32}_i$  allows to assess the

importance of this or that site position regarding the request more accurately than just multiplying the position of the site "c" on a target request "z" to the grain of the use of the given search system.

Firstly, information regarding the number of requests in the search system is more significant than the data about the grain of use of the given search system. The structure of users in search system is heterogeneous - there are lots of users in the search system who might have other kinds of interest (for example the one, which is not connected with banking), and the number of those, who search for "broking" is relatively low.

Secondly, the information about the structure of search system use can be obtained on the basis of occasional marketing research (which is not refreshed between times), and the information about the number of requests in search systems are refreshed in the real time, which means that it is always up-to-date.

The economical sense of the given indicator is in reflection of website visibility "c" for the potential clients, who search for the product or service on the Internet according to the request "z", the sense is also in opportunity to analyze the website position "c" on the given request in comparison with the competitors' sites.

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$$\Pi p z^c_z = \sum_{z=1}^m (\Pi p^c_z \cdot \mathcal{Z} H_z \cdot \frac{\sum_{i=1}^n K p^{z z}_i}{\sum_{z=1}^m \sum_{i=1}^n K p^{z z}_i})$$

$$c = (1, \dots, p), z = (1, \dots, m),$$

where  $\Pi p z^c_z$  - is site position "c" among the regional sites according to the group of target

$$\text{request "z"; } (0 \leq \mathcal{Z} H_z \leq m, \sum_{z=1}^m \mathcal{Z} H_z = m).$$

The economical sense of the given indicator is in reflection of the site visibility "c" among the potential clients from the regional sites, who search for the product or service on the Internet according to the request group "z" and the opportunity to analyze the site position "c" regarding the requests in comparison with the regional competitors' sites.

$$\Pi a p^c = \sum_{z=1}^k (\Pi p z^c_z \cdot \mathcal{Z} H z_2 \cdot \frac{\sum_{z=1}^m \sum_{i=1}^n K p^{z z}_i}{\sum_{z=1}^k \sum_{z=1}^m \sum_{i=1}^n K p^{z z}_i})$$

$c = (1, \dots, p), z = (1, \dots, m), z = (1, \dots, k)$ ,  
where  $\Pi a p^c$  - is an absolute site position "c" among the regional sites;

$$(0 \leq \mathcal{Z} H z_2 \leq k, \sum_{z=1}^k \mathcal{Z} H z_2 = k).$$

The economical sense of the given indicator is in reflection of the site visibility "c" among the potential clients from the regional sites, who search for the product or service on the Internet according to all target requests for "c" site and the opportunity to analyze the site position "c" regarding the requests in comparison with the regional competitors' sites.

Thus, to be able to develop the instrument for complex marketing research of market position of the company website, it is necessary to develop indicators group of the site position on the market among the sites of direct competitors.

While calculating the site position indicators among the sites of direct competitors, the data regarding site position according to target request among all sites displayed by the search system is identified by means of exclusion of those sites, which do not represent the direct competitors of the given commercial bank.

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