

# **Internet-based Marketing Tools for Customer Engagement Management<sup>1</sup>**

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## Abstract

The Internet-based marketing tools and their use for Customer Engagement Management is the subject of this research. Selected retail banks and producers of durable goods that apply Internet-based marketing tools in their marketing activities are the research entities. In spatial dimension, the paper refers to Polish conditions. The paper applies secondary research in the form of critical analysis of literature and with the use of documentation method and also materials from both studied sectors. They include the analysis of activities of selected entities, the leaders in applying Internet-based marketing tools for Customer Engagement Management (case research and observation method).

**Key Words:** Marketing, Internet, Customer Engagement, Durable Goods Manufacturer Sector, Retail Banking Sector

## Introduction and Objectives

Development of modern communication and information technologies, especially the Internet, result in the fact that they play an increasing role in the marketing process. More and more companies use the Internet to obtain information about customers' needs or operating conditions, as well as to create, to communicate and to deliver value for customers. Internet-based marketing tools such as e.g. social media, websites, SMS, MMS, e-mails, chats, blogs, forums, virtual events, podcasts, multi-user gaming, content communities, life streams etc., are used by companies operating in various sectors to stimulate the customer engagement and to manage this activity.

**The purpose** of the paper is to identify and analyse the Internet-based marketing tools and their use for Customer Engagement Management by retail banks and manufacturers of durable goods in Poland. It is assumed that the Internet-based marketing tools are actively used by selected entities from both studied sectors to intensify the relationships with clients, especially to stimulate their engagement level, by direct interaction with the company or the brand. This is advantageous in obtaining valuable consumer knowledge (e.g. in the form of ideas for product innovations), strengthening their relationship with the brand, increasing the number of the positive recommendations (this is conducive to gaining new clients), or limiting "outflow" of customers.

With reference to the goal formulated in this way the following research question (**Research Question**) was asked: How can CE management be defined in the context of basic concept?; what are the forms of online marketing tools applied to manage CE?; what is the activity of entities of studied sectors on fanpages in Facebook service as the most popular social networking portal in Poland?; what Internet-based Marketing Tools are applied by selected entities from the sectors of banking and durable goods in the process of management of customers' engagement with reference to shaping positive customers' experience and co-creation of value?

**Methodology** – the method of critical analysis of the literature and documentation method including secondary data that come from studied sectors were applied in the paper. Furthermore, primary studies with the use of observation method (with appropriate technical resources useful for the study) that perform auxiliary function were also applied. In the study of the phenomena occurring on the Internet, internet browser was the measuring instrument that enabled precise observation. It served recognition and recording of selected websites, gaining information about some phenomena and their documentation. Quality study based on the analysis of scientific case studies was also applied. Analysed examples of activity can be numbered among good practices in studied sectors.

The paper begins with Introduction to Objectives, Research Questions and Methodology. Theoretical part is composed of two parts where within Conceptual Framework and literature review, Customer Engagement Management was identified against the CE concept and Internet-based Marketing Tools and possibility of applying them in the process of management of customer engagement. Successive parts include results of secondary and primary studies (including these with the use of case research method). They concern activity of entities from studied sectors on fanpages of social networking service Facebook and Internet-based Marketing Tools applied in the process of management of customers' engagement in the sector of retail banks and durable goods (the so-called good practices). The paper finishes with Conclusions, Managerial Implications and Limitations as well as indication of trends for Further Research.

## 1. Customer Engagement Management against the concept of Customer Engagement– Conceptual Framework

The notion of customer engagement (CE) is defined in marketing literature both in narrow and broad approach. Both approaches to conceptualize the phenomenon of CE are mostly grounded in the influential theories of presumption, service-dominant logic in marketing and enhanced competence network [Rupik 2015b]. The authors defining customer engagement in a narrow way approach it as unidimensional construct that focusses on customer engagement behaviour. These authors are represented for example by Bowden; van Doorn; Verhoef, Reinartz and Krafft. On the other hand the authors adopting broad approach to this category perceive it as complex multidimensional construct (Patterson; Hollebeek and Brodie and others, Vivek, Beatty and Morgan; and Robert and Alpert, among others). Table 1 shows selected definitions in both aforementioned approaches.

**Table 1. Customer engagement narrow and broad approach**

Approach to CE	Authors	The definition of CE
The narrow approach - CE as a one-dimensional construct (customer engagement behaviors)	J.L.H. Bowden	A sequential psychological process that models the underlying mechanisms by which customer loyalty forms for new customers of a product brand, as well as the mechanisms by which loyalty may be maintained for repeat purchase customers of a product brand.
	J. van Doorn et al.	Customers' behavioral manifestation toward a firm or brand, beyond purchase, resulting from motivational drivers, including word-of-mouth activity, recommendations, helping other customers, blogging and writing reviews.
The broad approach - CE as a multidimensional construct (cognitive, affective and behavioral)	P. Patterson et al.	The level of a customer's physical, cognitive and emotional „presence” in their relationship with the organisation.
	R.J. Brodie et al.	A psychological state that occurs by virtue of interactive, co-creative customer experiences with a focal agent (e.g. brand) in focal service relationships. It occurs under a specific set of context-dependent conditions generating differing CE levels, and exists as a dynamic, iterative process within service relationships that co-create value. It is a multidimensional concept comprising cognitive, emotional, and/or behavioral dimensions.
	S.D. Vivek et al.	The intensity of an individual's participation in and connection with an organization's offerings or organizational activities, which either the customer or the organization initiates. CE may be manifested cognitively, affectively, behaviorally, or socially.

Source: own case study on the basis: Bowden, 2009; van Doorn et al., 2010; Vivek et al., 2012; Patterson et al., 2006; Hollebeek, 2011; Brodie et al., 2011; Brodie et al., 2013.

The category of CE, apart from multidimensional nature, is generally characterised by dynamism and it depends on specific context. These features result in its significant

complexity. In the exploration of the complexity of the CE and its various dynamic forms, the 2x2 classification matrix is proposed with the following dimensions: engagement initiator subject (customer or firm may initiate the CE behaviours) and subjects of value co-creating interaction (the value may be co-created in one-to-one interaction between firm and customer or in the interactions many-to-many between customers [Rupik 2015a]). It ought to be stated that all definitions emphasise the focus of customer engagement on interactions and definite relationships occurring between customers and company and brand or product / service. Specific character of the category of CE results in the fact that it is considered to be an increasingly more significant element in the process of management of relationships between the company and customers. This is because activities in the sphere of CE can strongly affect the level of their satisfaction and consequently, loyalty towards market and financial position. On the basis of this, a conclusion occurs that an enterprise not only may initiate activities in the sphere of CE but also manage them<sup>2</sup>.

Customer engagement management (CEM) can be defined as “*a discipline in which Customer Journey<sup>3</sup> Design is combined with the necessary tools and instruments that optimize and integrate the various touch points of (potential) customers throughout their Customer Journey*”<sup>4</sup>. Therefore this process includes the entire lifecycle of customer interactions with the company and its products<sup>5</sup>. In this process six stages can be identified. They refer to key activities associated with shaping Customer Journey. They are expectation setting (by advertising, brand image, word-of-mouth etc.), pre-purchase interactions, purchase interaction (co-design activity, product purchase, receipt of product), product consumption/use, continued experience (continuation of the narrative, after sales support, warranties and helplines) and post experience review (intuitive review of total experience) [Herd, Bardill and Karamanoglu, 2010]. Company activities that are undertaken on individual stages must be precisely planned (on the basis of results of analyses) and then consistently implemented and controlled. Appropriately composed internet tools and marketing channels (particularly communication-related) are of the key importance for effectiveness and management of customer engagement.

Effective management of activities in the sphere of customer engagement ought to enable the company to achieve both marketing and financial goals. Gaining new customers, strengthening relationships with current customers, acquiring brand „ambassadors” and enhancing customers’ retention are indicated among major marketing goals. On the other hand, increase in turnover as a result of larger sales, lowering costs (e.g. marketing communication, creation of product innovations due to smaller number of complaints) and increasing activity effectiveness should be distinguished.

In this paper attention is focussed on two areas of management included in the category of CE in which enterprises apply internet marketing tools in a planned way. They are:

- shaping customer positive experiences with a company, brand or a particular product. It is associated with programs / activities initiated by the company that aim at stimulating customers to greater activity,

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<sup>2</sup> According to Vivek, Beatty and Morgan the very consumers can also be the initiators of customer engagement. In this case, the company cannot directly manage consumer engagement. This is why this aspect has not been included in research trend of this paper (More on classification of the foci of customer engagement see [Vivek, Beatty and Morgan, 2012].

<sup>3</sup> According to the definition relating to the Internet, customer journey is understood as the multichannel customer experience in order to build trust based on the customer’s multimedia behaviour. Key areas of the customer journey in the building of value on the Web are: customer experience, dialogue and trust, multimedia behaviour, social media communication and planning [Padua, 2012].

<sup>4</sup> <http://www.realdolmen.com/en/services-solutions/business-solutions/customer-engagement-management>

<sup>5</sup> This is called the Customer Corridor [Reicheld and Teal, 2001].

- co-creation of value by the company and customer. This concerns engagement, by the enterprise, current and prospective customers in product development (an active consumer becomes here a company partner in innovation process)<sup>6</sup>.

## 2. Internet-based Marketing Tools and their application in the process of customer engagement management – literature review

Enterprises, while willing to build or increase customer engagement have a lot of varied Internet-based marketing tools to choose from. They have already been broadly described in marketing literature. This particularly concerns the Internet tools of marketing communication and distribution [Kieźel, Wiechoczek, 2013]. Tools associated with consumer engagement in the process of product shaping or more broadly, creation of value for customer are slightly less frequently described (Thomke and von Hippel; Prahalad and Ramaswamy; Sawhney, Verona and Prandelli; Piller). Table 2 shows Internet-based Marketing Tools that find their application in the process of customer engagement management.

**Table 2. Internet-based Marketing Tools and Apps applied by companies in the process of customer engagement management**

No	Form	Description	Main applications
1.	Corporate website/portal (version for fixed and mobile devices)	- a main website that allows access to all the information and software applications held by a company and provides links to information from outside it	- company presentation (its history, strategy, achievements, sales network, etc.) - promoting company offer - presentation of new products (in the form of description, photos and video films) - sharing advice, inspiration, electronic gadgets, mobile applications, etc. - ordering and / or selling products - communication with customers through their individual profile - giving access to service centre - creating company image / brand
2.	SMS/MMS	- short text / multimedia message sent to mobile network user	- text / graphic presentation of new and existing offer, informing about various events, discounts, etc.
3.	E-mail marketing	- the process of managing lists, developing ad campaigns, creating promotional offers, broadcasting e-mail messages, tracking the results	- product advertising, informing about special promotions, inviting to participate in events, marketing research, etc.
4.	Mobile application	- mobile version of software dedicated to mobile devices with specific operational system, i.e. Android, iOS (taking into consideration its technical capabilities, e.g. inbuilt GPS which allows to apply the technology of geolocation and augmented reality)	- applied for communication, commercial, educational and entertainment goals, - depending on functionality it can be applied to present the offer, making ordering systems accessible, making payments and sending information in real place and time and also to read QR codes
	QR Code ( <i>Quick Response Code</i> )	- a type of photocode that is a graphic register of information that is possible to be scanned with the use of telephone with digital camera and application to read codes	- sending multimedia content - unique product marking in advertising campaigns - type of link between advertisement content (e.g. in press, on billboards) and various content published on the Internet

<sup>6</sup> The degree of customer involvement in value co-creation is connected with their abilities (knowledge, skills, experience), readiness to participate and the right understanding of their role [Koniarczyk, 2015].

5.	Multi-user gaming	<ul style="list-style-type: none"> <li>- advertising games created for the needs of products or brands placed on the Internet for the purpose of free or payable downloading by many users</li> </ul>	<ul style="list-style-type: none"> <li>- reaching, by an advertising message, a broad group of consumers through providing them with entertainment and pleasure in the form of a game</li> <li>- formation of loyalty towards brand</li> </ul>
6.	Corporate profile (fan page) on social networking site/platform	<ul style="list-style-type: none"> <li>- company profile for communication with consumers (e.g. fans of a particular brand or enterprise created on social networking site (it's specific applications of social media that help users to form networks, e.g. Facebook, LinkedIn, Myspace)</li> </ul>	<ul style="list-style-type: none"> <li>- encouraging consumers to like a particular company, brand or message</li> <li>- conducting promotional campaigns</li> <li>- performing survey research</li> <li>- encouraging customers to particular activity (e.g. participation in a discussion, giving answer to questions, suggesting ideas, participation in events, etc.)</li> <li>- informing about company activities that are invisible to consumers</li> <li>- making advice, instructions, news from the company life, etc.</li> <li>- expressing gratitude and appreciation for support from the consumers</li> <li>- formation of company / brand awareness</li> </ul>
7.	Enterprise instant messaging	<ul style="list-style-type: none"> <li>- a type of communications service that enables a company to create a kind of online chat room with a individual customer in order to communicate in real time (e.g. ICQ, Skype, GG)</li> </ul>	<ul style="list-style-type: none"> <li>- interactive dialogue between company and customers</li> <li>- source of information about customers' needs</li> <li>- giving access to advice and information to customers</li> <li>- shaping image</li> </ul>
8.	Blog	<ul style="list-style-type: none"> <li>- a Web-based publication comprising individual articles that are posted periodically and are usually displayed in reverse chronological order</li> <li>- most it uses a Content Management System rather than individually crafted pages</li> <li>- can operate within main company www site or blog service (e.g. Blogger.com)</li> </ul>	<ul style="list-style-type: none"> <li>- giving access to professional advice, instructions, examples of application and information that is interesting from the point of view of consumers</li> <li>- promoting products</li> <li>- formation of brand awareness / brand strengthening</li> <li>- support for brand positioning</li> <li>- shaping of relationships with consumers through links and recommendations</li> <li>- chatting with customers</li> <li>- informing about special actions, contests</li> </ul>
9.	Microblog	<ul style="list-style-type: none"> <li>- a type of blog that lets users publish short text updates (e.g. Twitter – 140-character messages, Blip – 160 character)</li> <li>- combines functionality of blog, chat and communicator</li> </ul>	<ul style="list-style-type: none"> <li>- informing about news from company life in the form of short text</li> <li>- giving immediate access to short advice and information important for customers</li> <li>- promoting company offer</li> <li>- formation of brand image</li> <li>- engagement of consumers in contests</li> <li>- monitoring information and related trends as well as reacting to them</li> <li>- managing crisis situations</li> </ul>
10.	Virtual Event	<ul style="list-style-type: none"> <li>- an marketing event that takes place in an online environment</li> </ul>	<ul style="list-style-type: none"> <li>- organization of webinars, virtual product demonstration or trade exhibitions, video conferencing, etc.</li> </ul>
11.	Discussion forum	<ul style="list-style-type: none"> <li>- an online discussion group in which participants with common interests can exchange open messages</li> </ul>	<ul style="list-style-type: none"> <li>- exchange of opinions and views about company offer</li> <li>- source of ideas concerning offer improvement</li> </ul>

12.	Chat	<ul style="list-style-type: none"> <li>- a real-time keyboard conversation on the Internet; enables asynchronous interactions between two or more subscribers (e.g. between a company and its customers)</li> <li>- chatting takes place in a chat room (a virtual meeting place)</li> </ul>	<ul style="list-style-type: none"> <li>- fast access of consumers to required information</li> <li>- interactive dialogue between company and customers</li> <li>- source of information about customers' needs</li> </ul>
13.	Community content	<ul style="list-style-type: none"> <li>- a turnkey platform that allows a company, its customers, and fans, to easily send in images and videos of breaking news, community events and other topics of interest (e.g. YouTube. - video content community; Instagram - picture content community)</li> </ul>	<ul style="list-style-type: none"> <li>- helps a company to engage its audience and empower them to share the news and events that are important to them</li> <li>- can be submitted through several sources including: corporate website, e-mail, mobile apps, and social media</li> </ul>
14.	Podcast	<ul style="list-style-type: none"> <li>- a series of digital media files (either audio or video), provided by a company, that are downloaded by subscribers through web syndication</li> </ul>	<ul style="list-style-type: none"> <li>- giving access to interviews with company representatives</li> <li>- informing about current news</li> <li>- <u>shaping / strengthening company image</u></li> </ul>
15.	Video streaming	<ul style="list-style-type: none"> <li>- synchronised media streams sent to customers via Internet in real time; they can be received in the form of constant transfer,</li> </ul>	<ul style="list-style-type: none"> <li>- presenting new products,</li> <li>- live coverage of important events from company life, events, etc.</li> </ul>
16.	Product /Sale configurator	<ul style="list-style-type: none"> <li>- the tool enabling the buyer to assembly a product (e.g. a car and furniture) according to own needs from ready elements (modules) made accessible – sale configuration or development, to a large degree, of own project design (e.g. clothes through selection of fabric, accessories, own print, etc.)</li> </ul>	<ul style="list-style-type: none"> <li>- support for sale and project solutions based on product customisation implemented within mass customization</li> <li>- applied in the process of sale – allows buyer to obtain a product adjusted to individual needs</li> </ul>
17.	Crowdsourcing platform	<ul style="list-style-type: none"> <li>- a tool that applies the concept of crowdsourcing that assumes taking aspiration from knowledge and potential of the crowd</li> <li>- crowdsourcing is defined as the act of a company taking a function once performed by employees and outsourcing it to an undefined (and generally large) network of people in the form of an open call</li> </ul>	<ul style="list-style-type: none"> <li>- product improvement, designing packaging, creating communication transfer, searching for valuable content and innovative solutions for other problems</li> </ul>

Source: own case study on the basis: <http://mobiem.pl/baza-wiedzy/>; Charlesworth, 2009; El-Gohary (ed.), 2013; Piller and Tseng (ed.), 2010; Safko, 2010; Information Resources Management Association, 2015.

The tools described in tab. 2 are applied to stimulate customers' engagement and managing this activity by entities operating in various sectors. Particularly, they ought to shape buyers' positive experience resulting from contacts between the company and its offer thanks to which their satisfaction may grow. This, in turn, should enhance their tendency to strengthen relationships with a particular company, brand, product or service.

Internet-based Marketing Tools can be applied in CEM process together because in majority they complement each other. The companies can also select some of them while combining them in possibly efficient and effective set. It depends on the size of the company, category of offered product, target segments that are served, degree of brand popularity on market and its image, marketing activity and financial possibilities. It ought to be added that recently the companies have been successively increasing the number of applied Internet

marketing tools dedicated to mobile devices, particularly smartphones. This results from dynamic growth of the number of their users and this is the consequence of their multifunction character<sup>7</sup>.

### 3. Brand fan pages in Facebook service and consumer engagement in studied sectors

Together with dynamic development of Web 2.0 increasingly more companies apply marketing tools based on social media in CEM management. This is affected by growing group of consumers actively using social media (in Poland in January 2015 it was 34% of population /13 million/; the Internet is used by 67% of the total population) [Kemp, 2015], and growing number of hours spent there (a Polish person on average in 2013 spent online 1.37 hour/day [Megapanel PBI/Gemius, 2013], and in January 2015 it was on average 2.05 hours/day (the result slightly below the world mean) [Kemp, 2015].

Well planned and organised presence in social media, integrated with the whole marketing strategy allows companies to create a community centred on a company or brand and create market image in a long term [Kieźel, 2014]. Through brand page, it is possible to inform users about offer and various activities in an attractive way and to enter effective interactions with them, thanks to which the companies can get valuable feedback from them and also gain brand ambassadors. This favours formation of loyal and strong community around brand<sup>8</sup>. However engagement of fans in creative dialogue with a particular brand (and not only the number of fans on its fan page) is important here. This depends on deliberate and confidence-inspiring content of entries, attractiveness of photos and video films that is links to www sites.

Facebook is the most popular social networking service that was used in February 2015 in Poland by 13.4 million people (annual growth by 8.5%)<sup>9</sup>. This is why majority of companies start their brand page in this service and undertake there various activities aiming at engaging their potential and current customers. Activities of 10 largest fan pages of companies from analysed sectors in presented in tab. 3.

**Table 3. Activity of 10 largest fan pages of banks, suppliers of AGD (household) and RTV (radio and television) equipment and producers of cars in social networking portal Facebook in Poland**

No	Name of the bank / company	Number of fans in total – as of 31.07.2015 (in thous.)	Annual growth in the number of fans (07.2014-07.2015)	Rate of engaged fans*		Reaction percentage **	Interactivity index***
				07.2014	07. 2015		
<b>BANKS</b>							
1.	mBank Poland	233.33	40.69%	2.16%	1.99%	66.67%	20 632
2.	Bank Zachodni WBK	229.89	35.04%	0.98%	1.01%	66.67%	10 465
3.	BGŻ BNP Paribas	223.45	17.46%	3.82%	1.10%	58.54%	6 334
4.	ING Bank Śląski	173.56	27.71%	1.25%	1.58%	94.87%	8 651
5.	Citi Handlowy	147.71	33.69%	0.22%	0.30%	66.67%	below 3000
6.	Idea Bank	91.58	7.26%	0.55%	0.89%	73.02%	3 661
7.	PKO BP	68.25	35.52%	0.42%	1.10%	below 50%	4 927

<sup>7</sup> In Poland the number of smartphone users increased between 2012 and 2014 by 58.8% (from 17 to 27 million). It is predicted that at the end of 2016, 37 million Polish people will have smartphones (growth by 37% in comparison with 2013) and thereby smartphone penetration shall reach around 70% [Garapich, 2013].

<sup>8</sup> For example, the empirical research that focuses on fan pages in a branding context was conducted by Dholakia and Durham (2010); Borle et. al. (2012); Jahn and Kunz (2012); Zaglia (2013); Hu et. Al. (2014).

<sup>9</sup> <https://www.catvertiser.com/pl/>

8.	Eurobank	47.40	53.19% <sup>10</sup>	1.21%	1.37%	95.45%	3 880
9.	Alior Bank	43.11	20.66%	5.63%	2.46%	68.83%	6 499
10.	BPH ( <i>Make Life Fair profile</i> )	36.18	33.04%	0.98%	14.77%	78.57%	15 439
<b>RTV (RADIO &amp; TELEVISION) AND AGD (HOUSEHOLD) EQUIPMENT</b>							
1.	Samsung Poland	1 392.24	5.61%	0.46%	0.50%	75.42%	30 961
2.	Media Markt Poland	277.00	46.47%	2.69%	9.00%	66.28%	70 843
3.	Sony Poland	240.18	4.83%	1.05%	0.30%	59.78%	8 044
4.	LG Poland	222.91	33.37%	1.12%	1.10%	81.36%	8 257
5.	Saturn Poland	191.73	31.22%	2.17%	7.83%	95.74%	40 872
6.	Panasonic Poland	157.28	-4.45%	0.30%	0.40%	100.00%	below 4 000
7.	Philips Poland	152.81	0.94%	1.27%	2.93%	88.37%	13 275
8.	Amica	114.73	0.11%	1.15%	1.26%	below 30%	7 091
9.	Beko Poland	111.82	-9.73%	0.50%	0.60%		below 4 000
10.	Komputronik	87.38	36.17%	4.22%	1.38%		8 603
<b>PRODUCERS OF CARS</b>							
11.	Kia Motors Poland	301.81	24.23%	3.51%	3.29%	41.18%	29 260
12.	BMW Poland	267.37	21.15%	3.79%	2.57%	below 14.0%	24 557
13.	Audi Poland	224.99	74.34%	7.60%	10.84%		113 924
14.	Mercedes-Benz Poland	220.81	39.84%	6.55%	10.88%		135 607
15.	Toyota Poland	213.12	33.66%	4.58%	3.98%	14.75%	23 419
16.	Ford Poland	193.09	39.71%	10.13%	10.10%	69.09%	64 256
17.	Skoda Poland	180.72	10.44%	3.33%	2.14%	47.22%	below 10 000
18.	Hyundai Poland	177.12	32.92%	1.35%	2.54%	51.28%	16 259
19.	Lexus Poland	106.98	66.55%	9.58%	7.56%	below 14.0%	44 405
20.	Renault Poland	104.90	8.93%	2.76%	4.90%	92.00%	23 357

\* - engaged fan is a user that conducted at least one activity on fan page in the analysed period (e.g. clicked like, made a comment, added a post or a photo, took part in a survey).

\*\* - percent share of posts commented by the company (profile moderator).

\*\*\* - total rate of all activities within fan page in a month.

Source: own case study on the basis: Sotrender, 2014 and 2015.

mBank Poland, Bank Zachodni WBK and BGŻ BNP Paribas had the largest number of fans in the sector of retail banks in July 2015. These results are also confirmed by the annual growth in the number of fans. Eurobank reached the highest result and then successively mBank, PKO BP, Bank Zachodni WBK and BPH (with its Make Life Fair profile). A spectacular increase in the number of engaged fans on the annual scale was reported by Aliorbank, while this engagement was mostly focussed on indication of errors and problems in providing services to customers. Percent share of posts commented upon by profile moderator was shaped on quite high and rather equal level in all banks (around 60-70%) although Eurobank and ING Bank Śląski that reached 95%, should be indicated as leaders here. On the other hand the highest monthly values of Interactivity Index were obtained successively by mBank Poland and MakeLife Fair of BPH bank fan pages.

Generally, in the case of banks the rate of engaged fans is rather low. Apart from product promotion, Banks encourage to take part in sponsored events (mainly cultural) or other co-organised actions on fan pages. In the period of holidays, posts from banks in majority refer to holiday issues in the form of advice or news because in this period they are less active in product promotion area. Questions that aim at encouraging fans to greater activity often occur in the posts.

<sup>10</sup> Date for the period between October 2014 when the bank started to be reported in statistics.

In the case of suppliers of AGD (household) and RTV (radio & television) equipment, Samsung Poland Company has the largest number of fans on Facebook portal in July 2015. It was nearly 5 times larger than the number of fans of Media Markt Poland commercial chain company that was the second in the ranking. On the other hand the largest growth in the number of fans was reported by commercial chains including Media Markt, Komputronik and Saturn and LG in the group of producers. Analysing the rate of fans engaged in at least one activity on fan pages of particular suppliers of AGD (household) and RTV (radio and television) equipment it can be noticed that generally it is very low (whereas it did not fundamentally changed over the year). It is interesting that although the fan page of Samsung Company has the largest number of fans, the rate of engaged fans is located in distant position (this results from a very small number of all activities within fan page in comparison with the total number of fans). The companies that organised contests or other activities (e.g. chats, discussions, etc.) with prizes, including Media Markt and Saturn Poland (that belong to Metro Group A.G.) had the highest rate of engaged fans. These chains also had the highest rate of all activities within their fan pages. Fans of other companies also engaged in a larger degree in posts including interesting content and inspiring photos and films concerning the way of using devices, circumstances associated with it and others.

Analysing the number of fans of brands of car producers, in July 2015 Korean KIA Company had their largest number, and then, successively German luxury brands of BMW, Audi and Mercedes. It ought to be emphasised that the very fan pages of two luxury brands, Audi and Lexus, reported the highest annual growth in the number of fans. In 2015 Audi and Mercedes profiles had the highest rate of engaged fans, while it increased within the year for both brands. It was significantly influenced by posts in the form puzzles or questions published on fan pages and directed to fans, as well as interesting photos and films with cars (e.g. cars launched on market, old-timers, futuristic models, models not offered on Polish market, etc.) and also contests that initiated their larger activity.

Mercedes and Audi companies also enjoyed the highest total rate of activities within fanpages. Moderators of Fan pages of car companies commented on posts placed there less frequently in comparison to other two analysed sectors. This can result from the fact that fans of particular brands often place interesting stories and photos related to cars they possess which does not need to be commented upon. However, this allows car companies to identify content that is interesting for fans, and they can apply it while planning other activities and tools in the sphere of CE.

#### **4. Internet-based Marketing Tools in the process of customer engagement management in banking sector – case study**

Three entities that reached the highest total rate of all activities within fan page (interactivity index) in a month (as of July 2015) were selected within case study research for presentation of banking sector. They were mBank, BPH and BZ WBK (tab. 3). Each of them applies a combination of Internet marketing instruments that serve increasing engagement of current and potential customers. Elementary tools, expanded in various configurations by increasingly more developed solutions constitute their basis.

**mBank** applies corporate website as elementary tool for communicating with current and potential customers. There is a lot of information on this website about the bank and its offer, with reference to product groups and division into target segments. The user can also get redirected to transaction and mobile services. On the website, the bank customers can contribute in the network on the forum within the so-called mSpołeczności [*mCommunity*]. It is made of *mKlienci* [*mCustomers*] for whom mBank forum is the source of knowledge about banking and the place where they can ask questions and suggest original solutions. The second group is made of customers and people invited by the bank who provide advice and give opinions in selected issues associated with offer development and activity of the bank

(*mRadni [mAdvisors]*). They have access to confidential information associated with plans of the bank, they assess selected elements of the offer as first and their opinion is important in works related to development and expansion of services. There is also a *Blog* of educational character operating on the platform. It contains news and information that is important for customers. There are discussions held under this information with their authors which increases their value and allows customers for sharing their experiences. *Pomysły [Ideas]* is also an important section where customers report weak point of the offer or suggest ideas concerning offer improvement that are also put under assessment of other users<sup>11</sup>.

In its activities on the fan page, mBank focuses on active commenting current events, immediate feedback from employers concerning problems with the bank offer but also on gaining advice from customers. Information about discounts from partners can also be found there as well as advantages of active relax are indicated and important issues concerning current events are presented. Technological innovations (e.g. mobile payments) are promoted, surveys are conducted and contests for users are organised. There are also previews of bank TV commercials shown on mBank fan page. Their special editions available only on the Internet can also be seen there. Regular actions also organised on the fan page by mFundacja [*mFoundation*] (e.g. weekly maths puzzles) are an interesting idea activating customers.

mGame, the first Polish example of implementation of gamification in the banking transactional system is an important element of new transactional service of mBank (operating since 4th July 2013). This Module ought to facilitate customers to learn about new tools and functions of mBank. In the game, there are explanations on how to use implemented innovations and also prizes for correct performance of tasks given to customers (7 badges of mOdkrywca [*mExplorer*] in 7 categories)<sup>12</sup>. Implementation of a new functions for mBank mobile application at the end of July 2015 in the form of quick filling in the form of money transfer through scanning QR code on the invoice or bill is the latest Internet facility form of the Bank transaction system serving increase in customer engagement (another described BPH bank also implemented this solution at the end of August 2015). This function that was missing with respect to many competitors in the sector, contributed to increase in the level of customer satisfaction, even though in August 2011 mBank already applied QR codes for promotion of mobile banking<sup>13</sup>. Growth of customer engagement was also affected by the possibility to participate in the contest under the title „Tu byłem w mBanku” [„I was here in the mBank”] which required mobile logging in mBank and then sending a photo or film presenting original or funny place where the new service was used<sup>14</sup>.

Corporate website is also a basic tool for **BPH Bank** that enables the bank to contact customers. It presents the bank offer and the news and also provides access to electronic banking functions (SMS, telephone, internet and mobile). Apart from traditional tools, the bank very extensively applies social media to activate consumer engagement (it is found on the Facebook and You Tube). At the beginning of September 2012 *Make Life Fair* profile was started on the Facebook. It promotes positive life attitudes and fair behaviours. Within a few weeks the profile gained nearly 14 thousand fans. BPH bank was the initiator of the action and creator of *Make Life Fair* profile, however it did not reveal immediately when the profile at <http://www.facebook.com/makinglifefair> was activated who its initiator was. Consequently, the whole attention was focussed on the idea of *Make Life Fair* and it encouraged free discussion on the subject of fair behaviour. The message reached a large group of people who shared their opinions and observation on the subject of issues that were important to them. An application was prepared for profile users, and using it they could suggest their ideas of slogan-inspirations associated with the main message of the profile. The

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<sup>11</sup> <https://www.mbank.pl/blog/spolecznosc/>

<sup>12</sup> <https://www.mbank.pl/pomoc/zdalny-dostep/serwis-transakcyjny/mgra/>

<sup>13</sup> <https://www.mbank.pl/blog/post,6434,przelewy-z-kodu-qr-oraz-inne-nowosci-w-aplikacjach-mbanku.html>

<sup>14</sup> <http://gomobi.pl/news/mbank-promuje-bankowosc-mobilna-z-wykorzystaniem-fotokodu/>

most popular slogans were regularly published on the Facebook profile wall and then transferred on the wall of a building in Warsaw in the form of large-format mural<sup>15</sup>. The page has 36 800 likes (as of 24.08.2015) and it is still encouraging to join new actions, for example „Didn't you forget to clean after me?“, „Change the world around you“, „Think before you park“ and „Helpful boxes“ for the homeless, where people in need can write what they need and maybe there will be someone who will decide to help them<sup>16</sup>.

Bank Zachodni WBK communicates with customers and shapes their positive experience with brand through corporate website. Current or prospective customer can find necessary information about the bank, its offer, promotional actions and news as well as order products online on this page. There is telephone contact through infoline, but there is also email or online contact through Skype. It also includes a facility for deaf people (the Video form). The bank also runs a blog where people can subscribe for the newsletter and later obtain information about promotions and innovations. BZ WBK applies social media for analysing needs of its customers. It is present in five services including Facebook, Instagram, Twitter, NK and You Tube. It also organises contests for them. For example in August 2015, Facebook users who were interested could win tickets for the concert „Chopin and his Europe“. In July they organised a contest to draw a comic book about the topic of economics (the prize was PLN 5 thousand) and „Can you multiply your possibilities?“ associated with the use of credit cards, where 3 double airline tickets to Lisbon with the prize of PLN 10 000 were the award. Answers to the problems associated with used applications, encouragement to conduct orders online, e.g. bonuses for people who buy public transport ticket via mobile application and other incentives to apply mobile payments can also be found on the profile. Preview shows of advertisements with Kevin Spacey starring, that are later often a subject of intense discussions on the forum are also made on the fanpage of the bank<sup>17</sup>.

In February 2009 Bank Zachodni WBK implemented a more advanced instrument. IT started the internet crowdsourcing platform under the name Bank Pomysłów BZ WBK [*BZ WBK bank of ideas*]<sup>18</sup>. Its users can suggest improvements or new solutions for the purpose of development of bank services. Every logged-in user also has the right to report errors, vote for ideas of others, place comments and opinions and take part in contests and surveys. Bank Pomysłów [*Bank of Ideas*] account is also linked to Facebook which allows for informing friends from the portal about activity in BZ WBK service<sup>19</sup>. Creator of a new idea can obtain a reward and the ideas, after they are assessed by Direct Banking workers, are classified in six categories: being implemented, being consulted in the bank, implemented, partially implemented, rejected or functioning. The ranking of users (according to the number of ideas, implementations and comments) is also available in the service. Particular people are attributed ranks, e.g. an initiator, an innovator or a commentator. There is also the function of *Wyzwania* [*Challenges*] functioning for announcing contests associated with promotional actions or solutions to specific problems.

## **5. Internet-based Marketing Tools in the process of customer engagement management in the sector of durable goods – case study**

In the case of the sector of durable goods, two producers of different profile of activity were selected for the study with the use of case research method. The first one is Amica, a

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<sup>15</sup>[http://www.bph.pl/repo/bph/PR/informacje\\_prasowe/2012/121025](http://www.bph.pl/repo/bph/PR/informacje_prasowe/2012/121025)

<sup>16</sup> <https://www.facebook.com/BankBPHpoprostufair>

<sup>17</sup> <https://pl-pl.facebook.com/bzwbk>

<sup>18</sup> Since the beginning of its functioning 9236 users has registered there, 5163 ideas have been suggested and 10284 comments were placed. As of 01.08.2015.

<sup>19</sup> <https://bankpomyslow.bzwbk.pl/regulamin>

Polish producer of big and small AGD (household) equipment<sup>20</sup>. In comparison of 10 largest fan pages in Facebook service, Amica Company is the only Polish producer of AGD products. Furthermore, its brand is well-known to buyers (supported recognisability in Poland reaches 83%<sup>21</sup>). Audi Poland car company is the second entity that reported the largest annual increase in the number of fans in the aforementioned ranking. In 2014, with respect to the sale it was in the second position on Polish market of premium segment cars<sup>22</sup>.

Amica Company tries to engage customers while applying several leading, integrated marketing tools. Corporate website is the basic tool. Through the website (apart from information about the producer, its offers and promotional actions<sup>23</sup> and subscribing for newsletter), the consumer can obtain telephone support from Service Centre, e.g. in the form of professional advice in the sphere of product use, choice of accessories or reporting repairs. Furthermore, the company holds „Moja Amica” [„*My Amica*”] program for registered users. Thanks to it, customers can obtain, among others, advice concerning the best use of the equipment, as first they get information about new products and special offers, find out about ideas of other users for kitchen arrangement and can find culinary recipes.

It ought to be mentioned that Agnieszka Radwańska has been the face of Amica brand since 2012. This allowed the company to gain new customers who appreciate smart technology, original solutions and attractive design (i.e. the qualities identified with the tennis player and transferred to the brand image). Consumers can see advertising spots with her participation and also many other video materials showing products, applied technologies, etc. on corporate website and in social media that are the second important marketing tool. The company is active in four services including Facebook, Instagram, You Tube and Pinterest. It presents (in the form of descriptions, photos and films) the company history, production process, new product lines, appliances application, etc. and it also invites fans to participate in interesting events (e.g. open air culinary workshop) on its fanpage. Furthermore, while asking fans questions, it tries to increase their activity and gain information about their preferences and needs. Activation of customer engagement should also be supported by contests with prizes (mainly AGD [household] equipment) conducted in Facebook service (e.g. „#Amica Tour” for the most interesting photo from culinary events organised in several cities inspiring 2015)<sup>24</sup>. It should be added that while willing to increase consumer engagement in social media the company grants awards to most active brand fans. For example on Facebook service, it conducts an action „Fan miesiąca” [„*The fan of the month*”] every month (since June 2014). Five most active people in a particular month (i.e. people who regularly place comments on presented topic, share website posts or give „likes”) is awarded with Amica cookbook entitled „Nowoczesna kuchnia” [„*Modern cuisine*”]<sup>25</sup>.

Within activities associated with CEM, Amica Company also applies other (linked to www) marketing tools. In 2012 it made a free „Amica Mobile” application accessible. It allows its users to gain knowledge about modern solutions offered by the company. They can also virtually test selected devices. The application applies augmented reality technology<sup>26</sup>, thanks to which after scanning QR code from the device (e.g. a cooker) the user can see how it will fit into virtual model of their kitchen. With the use of the application, the owners of

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<sup>20</sup> The company operates in 40 countries. In 2014, according to European Trusted Brands, Amica had the 2nd position in Poland in the ranking of companies worth trusting with reference to household equipment brands. <http://www.amica.pl>.

<sup>21</sup> <http://www.amica.pl/inteligentny-styl>

<sup>22</sup> <http://premiummoto.pl/rynek-samochodow-klasy-premium-w-polsce-w-2014-roku-raport/>

<sup>23</sup> Within promotional activities, the company also starts landing page (for example <http://www.amica.pl/in/>) that allows customers to reach interactive presentation of new products.

<sup>24</sup> <https://www.facebook.com/amicaAGD>

<sup>25</sup> [http://fb.getmoresocial.pl/amica/najaktywniejsi\\_amica/regulamin.pdf](http://fb.getmoresocial.pl/amica/najaktywniejsi_amica/regulamin.pdf)

<sup>26</sup> More [Mehler-Bicher, Reiß and Steiger, 2011]

Amica equipment can remotely manage it being outside their house (e.g. switch on/switch off the oven or check the mode of its operation)<sup>27</sup>.

With reference to blogging, Amica actually does not have its own blog but it cooperates with culinary bloggers. A famous cook and culinary journalist hosting a popular program on Kuchnia+ television is one of them. While cooking in the program he uses devices of Amica brand while promoting healthy lifestyle at the same time. Multistage contest under the name „Amica INTEGRA-cje kulinarne” [„Amica culinary INTEGRATION”] is another example. It is conducted together with three bloggers and it is about the best recipes in various categories of meals. The winners of its individual stages could try out professional equipment produced by Amica, meet with the bloggers and cook with them during culinary events (from the point of view of participants, it was important that the costs of travel and accommodation were covered by the organiser). Amica brand modern oven was the main prize of a particular stage. The company published information about events on its fanpage in social media and video coverages were presented on You Tube<sup>28</sup>. Multichannel, direct dialogue between Amica and customers is also a source of valuable knowledge that the company applies in the product innovation process. So far the company has not applied a crowdsourcing platform yet.

While initiating activities aiming at engagement of current and prospective customers, Audi Company, the second studied entity uses majority of marketing instruments described in tab. 2. Developed corporate website that is integrated with other tools is the basic tool. For example, it gives access to mobile website and applications for mobile devices like for example myAudi mobile assistant, AudiMedia and Audi Sport. On www sites, current and future owners of Audi cars can (apart getting acquainted with the offer, terms of purchase payment terms, etc.), arrange a test drive, start „myAudi” account that enables to manage the car individually (check car details, add data about it, control service works, etc.) and use the services of smart network intelligent mobility. After they log in, they can for example configure Audi car of their dreams (this can also be done without account registering) and track production process after ordering a new car. Other Audi connect services available depending on the type of possessed model, include connecting car with „myAudi” account, receiving customised messages and information about city events, connecting „myAudi” account with social media (Facebook and Twitter) and also the possibility to find individual special points (Points-of-Interest), e.g. WiFi Hotspots and cinemas nearby among others<sup>29</sup>. Through successive expansion of „myAudi” functions, the company tries to gain a growing amount of information about consumers’ needs and engage their customers more in interactions, and in consequence, strengthen relationships with them.

Audi also started „Audi Newsroom” Internet service<sup>30</sup>. It makes complex information about the history, current and future activities of the brand, obtained distinctions, technical specification of cars with photo and video documentation and access to many materials about the brand in social media accessible in one place<sup>31</sup> (prototype drafts, live coverages from test drives and interviews). The service also allows for applying configurator of individual Audi models and downloading applications concerning the brand on mobile devices.

While communicating with consumers and in the process of sale and customer service (e.g. in digital showrooms), Audi Company applies mobile applications based on augmented reality technology (AR). Using these applications allows for modifying existing reality in the

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<sup>27</sup> This tool is included in the trend associated with dynamic development of Internet of Things and the idea of smart home.

<sup>28</sup> <https://www.youtube.com/watch?v=gqhP3jyZcFE>; <https://www.youtube.com/watch?v=Dz-hIdDIQ8Y>

<sup>29</sup> <http://www.audi.com/etc/medialib/ngw/myaudi/pdf.Par.0048.File.pdf>

<sup>30</sup> <http://www.audi-newsroom.pl/>

<sup>31</sup> In Poland Audi has fan pages on four portals including Facebook, Twitter, Instagram and You Tube whereas in its home market in Germany on five portals and it also holds its own blog (<http://blog.audi.de/feed/>). In Poland an official blog of Audi brand does not function (there is a blog about Audi but it is kept by an entity not associated with Audi A.G. company).

way that was not possible previously. This favours gaining interest of buyers and stimulating them to activity more effectively. This is to provide them with original experiences as a result of integration of the real and virtual world. It is important that AR applications allow for customisation of communication, engagement of consumers in various actions, automatic collection of opinions from customers and tracking their preferences and choices which is important for innovative policy among others. The company used AR application to promote A1 model and for virtual testing of A6 model on You Tube among others.

As it has been aforementioned, Audi Poland Company tries to activate consumer engagement also through social media<sup>32</sup>. It creates visually attractive and dynamic stories about the brand (storytelling) and provides access to practical application on its fanpages. It also provides its fans with unique specialist content and ensures unique education (in the sphere of the sector and product development) and exclusive entertainment. Posts informing that inform about organised contests with attractive prizes are a popular tool aiming at activation of consumers. „Premiera Audi Q7 in Poznań Motor Show” organised in April 2015 for the best photo of this model presented in the fair (prizes: test drives in Q7) and „Audi & Avengers” from May 2015 for creative response concerning Audi model that the participant would like to see in a cinema film (prizes: test drives in TT) are examples of such contests. The contests are also an important tool to acquire addresses of fans to send them newsletters.

Audi establishes consumer engagement while applying gaming too. For example in 2010 the company gave free access to innovative racing and music game „Audi A1 Beat Driver” (designed for an iPhone). The player could also send its result to friends through Facebook and Twitter services and gain information about new Audi A1. Audi also engages buyers in the process of creation of product innovations and shaping communication content while giving access to crowdsourcing platforms<sup>33</sup> (also in social media). Their goal is common solving consumer problems, and consequently creation of value required by them. It is not conducted directly in Poland and Polish consumers can participate in projects implemented for example on German market.

## **6. Conclusions and Managerial Implications**

Application of internet tools in CEM process is currently more and more popular among entities of many sectors. This results from popularisation of new information technologies and benefits they provide, including communication interactivity, flexibility in adjusting the content and its customisation and creation of customers' positive experiences with the company and brand. They also contribute to taking into thorough consideration buyers' needs and applying their knowledge and ideas from talks, posts or messages sent to improve the offer. All these serve strengthening relationships with consumers and their further stimulation.

Monitoring customers' opinions about the company, its activity, offer or services allows for identifying their mood that consequently affects the brand image in particular time. It can be noticed that positive response is observed in the case of actions socially-oriented although increase in engagement is also supported by contests. Consumers can also express their dissatisfaction which is rapidly spreading in media. Such discussions on forums of a negative overtone are extremely hard to control and demand deliberate activities from the company.

Integration of all internet activities and marketing tools is very important for CEM effectiveness. They should combine three pillars of modern communication i.e. #social, #mobile, #video among others. They must also be consolidated with the whole marketing strategy of the company. Therefore, marketing tools based on social media are increasingly more important because they facilitate multichannel, interactive and fast communication with

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<sup>32</sup> Car companies operating in Poland, according to the report by „Moto social” PRESS-SERVICE Monitoring Mediów, are most active among studied entities in social, particularly on the Facebook. <http://socialpress.pl/2014/11/swiat-samochodow-w-social-media/#>

<sup>33</sup> <http://audi-urban-future-initiative.com/blog/tagged/crowdsourcing>

buyers (often customised). It favours initiating activities while increasing the scale of customer engagement. Large frequency and regular character of activities as well as their reliability, as well as precise adjustment of activities and communications for target groups is also important. Creation of the network based on cooperation between social media members, IT departments and worker teams of a particular company is an important recommendation for enterprises. Formation of community around the company and its brands that can be observed in activities of studied enterprises ought to be based on discussion, exchange of opinions and strong engagement of both parties. This contributes to ensuring larger consistency of adopted strategy in the sphere of shaping the whole lifecycle of customer interactions with company / brand and its offer.

## 7. Limitations and Further Research

This paper presents only a few activities and tools applied by analysed companies from three sectors. This allowed for explaining two CEM aspects. They concerned the sphere of shaping customers' positive experiences and formation of relationships with them, as well as organising the possibility to co-create values by customers. Focussing on several entities of studied sectors and only on selected CE elements definitely brings some cognitive limitations to research in both subjective and objective dimension.

Identification of the complete CEM process in the context of its individual stages (and specific tools within them) is an interesting trend for research that ought to be started in the future. This could contribute to creation of the model for studied sectors at the assumption of including a larger number of entities in the research. Future studies (e.g. surveys) could also concern application of these Internet sectors and social networking media by customers in contacts with companies. Then it could be possible to identify the forms of CE initiated by customers and their determinants.

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