Brand and Identity as a Result of Banks' Activity in the Agricultural Sector

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Abstract

The topic of the studied issues is determined by the increasing use of digital technologies in the agricultural sector in the financial field. The proper use of information is becoming one of the biggest challenges for the digital strategy of agricultural companies of this decade. The optimization of processes through digital transformation presupposes appropriate technology, as well as trained personnel in the field of the financial sector. Leading companies point to cloud-based services and interactive analysis of a huge set of real-time data as top priorities.

Keywords: brand, financial institution, digital technologies, agricultural sector

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Introduction

Branding is the basis of the competitive system of any financial institution. The market processes in the branding systems of financial organizations determine the content and dynamics of the priorities in their market course and sustainable development. These processes build leadership positions to gain the trust and the preferences of business partners. It is known that trust is one of the essential features for the development of financial institutions. "Trust is especially necessary for any financial institution, given the significant competition in the financial market" (Milanov, 2009, p. 29-50). The aim of this article is to examine the need and the degree of digital transformation of banks serving the agricultural sector due to changes in consumer behavior and the ability to automate business processes.

To achieve the formulated goal, it is necessary to perform the following tasks:

- Analyzing the impact of digital transformation on business processes in the agricultural sector.
- Forming conclusions about the need for digitalization, its planning, brand implementation and measurement of results.

In the course of the research methods of theoretical research of scientific literature and methods of empirical research are applied.

The concept of the brand originates and develops in the field of consumer products and is initially perceived more or less as a synonym for the category "product".

Over the years, the traditional concept of the brand has expanded and different levels of the brand have emerged. Even Stephen King in his definition of "brand" predicts that ***"The product is what is produced in the factory; the brand is what the consumer buys. The product can be copied by competitors; the brand is unique. The product can age quickly, a successful brand is eternal",*** which will become the main determining factor for selection. The choice of consumers when buying will depend less and less on the assessment of the functional benefits of the product or service, but will increase the importance of assessing the people who make up and stand behind a financial institution, their skills, attitudes, behavior, altruism, way of communication, speed of reaction, etc., de facto the whole company culture ". (Vasileva, 2015, p. 186)

In recent years, multinational corporations have managed their identity and image with a very high level of activity. As a result, the concept of a brand, which has traditionally focused on a product / service, is beginning to be applied at the corporate level.

1. **Changes in the strategic management of financial and credit institutions in the agricultural sector**

Over the past decade, banks have adapted to the post-crisis environment following the market pressure of 2007 - 2008, which is defined as a system of changes in regulatory frameworks and a new risk culture, digital and information revolutions, high customer mobility, new competitors and diverse aspirations to adapt to the multi-speed world.

The evolution is expressed in the change of the of the marketing activity architecture and the communications from the physical to the digital contact. Moreover, in the context of the 2020 -2021 pandemic, it turned out that with books, music and entertainment, as well as banking, it is something that can be done with the help of devices without the need for physical maintenance.

The new marketing culture in the agricultural sector banks related with the digitalization. The issue of digital transformation has increased in importance in recent years. "The changes that will cause this transformation in the company are considered in three areas" (Slavova, 2016, pp. 142-149):

- consumer behavior - digitalization of the way of offering goods/services to customers, reaching more and more customers and conducting interactive communication with them;
- business processes - interactive financial control, intelligent planning and monthly reports, production automation, digitalization of data collection, data collection;
- business models - digital modification of business, structure and organization in the era of digital globalization.

Moreover, the digital marketing culture is a necessary resource that participates in the formation, respectively. builds the basis of the key competencies for digitalization of the processes in the banks, as the peculiarities from the strategic point of view are the following:

First. Defining a clear and motivating strategic vision for the way in which marketing innovations will be transformed and applied in business (transactions, processes, models. Moreover, management must commit to a long-term vision for digital enforcement, even when it does not know well the path to digital transformation. This will form in the clients from the agro-sphere not only a readiness to pay for the service at a fair price, but also to establish a long-term partnership with their bank.

Second. Customer insight and anticipation of how their needs should be met could provoke the discovery of new sources of revenue generation. This requires a clear idea of customer benefit during the life cycle, formed on the basis of information on the return on investment in digital assets.

Third. Significant flexibility in the implementation of marketing transformations, which should become a dominant factor in the new digital models of traditional banks.

Fourth. Promotion the technological vision among the operational organizational-structural and business units. On this basis, active management of the culture can be carried out, which will focus the attention of all bank employees not so much on the symptoms of one or another problem, but on the causes of specific unwanted behaviour.

Fifth. Adequate treatment of risks regarding the assessment of new technologies as a prevention against unwanted "risk tension".

Six. Maintaining high experimental digital readiness with the awareness that a high level of digital innovation does not necessarily guarantee high customer satisfaction.

The symbiosis between physical contact and digital services (digital - physical) is the "substrate" of the modern digital revolution, which determines the transition to the modern digital bank: a combination of digital functionality (speed and convenience) and careful and caring human communication according to the client's needs (Burge, 2016).

From this point of view, digitalization is not just a defensive strategy against banking and non-banking competitors. It should also be a way to increase revenue through better consumer knowledge. In other words, "the modern bank is a successful symbiosis between the digital bank and the human touch, which overcomes the legacy of the past (structural units, technological complexity) and returns the benefits of a good legacy (experience, longevity, brand familiarity and trust)" (Vachkov, 2015, p.89)

A prerequisite for the success of the digital transformation is the clear vision of the bank's management for the design and technology of change. It sets the path for digital initiatives within the institutional organization that it must develop, without sinking into lengthy debates, false starts and unnecessary battles. This, against the background of contradictory forecasts for the future of banks in the agricultural sector is an extremely difficult task.

The ambiguity about the direction of the movement puts the realization of the strategy for the key priorities of the radical change in an environment of extremely high tension. In preparing it, some large banks are guided by the understanding that in a competitive environment that is constantly evolving, innovation is the main means of ensuring differentiation, as well as a critical tool for improving business results in order to best meet the needs. to all clients from the agricultural sector. Therefore, strategy, not technology, is driving the digital transformation of banks' market performance.

"Digitalization should not be undertaken to achieve private optimizations in any area - retail banking, new technologies and distribution channels, regulation, regulatory compliance rules, payments, etc" (Jonge, 2015).

"Digital is something all-encompassing, on which it is difficult to put a price tag" (Vachkov, 2015, pp.89-90) This is not only the "engine" of change (in strategy, organizational structure, processes, technologies, products and staff behavior), but also its normal physical state of the whole bank.

The introduction of digitalization in the corporate strategy and culture of banks in the agricultural sector leads to fundamental changes in existing business processes, automation of routine tasks and the creation of new opportunities. In addition, digital transformation has programs and technologies and enables cross-border interaction with suppliers, customers and competitors. Therefore, digital technologies can help to achieve a competitive advantage by transforming all strategic processes and activities in the agricultural sector, "to use existing core competencies or develop new ones" (Nadeem et al., 2018).

2. Digital technologies and banking products and services in the agricultural sector

Regarding the elements of embedding digital technologies in the bank market performance, the following general things can be presented:

- customer-centered design, taking into account the specifics of the customer life cycle;
- personalization, up-to-date information and analytical tools for the implementation of targeted measures (eg cross-sell and upselling) and risk-adjusted value offers;
- rapid experimentation, creation and implementation of projects in the agricultural sector, which "promise" high added value.

Through digitalization, the attention of all responsible authorities is focused on the needs of customers, instilling in them a sense of urgency. From this point of view, digitalization is also “the engine of the processes of construction and implementation of customer-centered business models. Innovation - in today's saturated banking markets - is geared towards introducing services, solutions and products that create real benefits for bank customers to improve their daily lives.” (Vachkov, 2015, pp.89-90). Of the possible digital tools, perhaps the most applicable are social networks and media. Social media can be used to prepare prospectuses and risk management, capital (property) planning and to increase the efficiency of the service as a whole. The latter is a factor that is mostly applied in Bulgaria.

They play an important educational role because they create the necessary atmosphere for clients to acquire basic knowledge on a number of financial issues. This is of great importance for increasing customer confidence and satisfaction with the offered and consumed banking products and services in the agricultural sector. Contacts with clients represent the most accurate and objective perception and evaluation of one or another business relationship. At these points, the expediency of future innovations in the distribution policy of the bank can be established.

But since there is no face-to-face contact on social networks, satisfied (ideally) customers should become referring customers. Joint innovation solutions are inspiring and shed light on changes in the relationship between the parties in banking transactions.

The bank should encourage its customers to experience the principles of Web 2.0 and to integrate the functions of User Generated Content in the product offering. The fact that the bank is accessible through traditional social media channels and that it is open to the questions of its customers is equivalent to the customer's self-understanding of integration and impresses the customer's wishes in the process of product development. From this point of view, the clients are both co-producers and consumers of the banking product.

Communication through social channels improves the organization of services, causes cost reduction, "enriches" the business practices of customers, simplifies and makes more transparent their communication with their banks. They acquire the importance of a kind of research laboratories with different departments (product development, distribution, communication management, etc.). This stimulates the introduction and development of appropriate customer-centered business models.

"The bank open for innovation can not only hear, but also carry out a fruitful visual dialogue with its customers, which is already associated with non-verbal communication" (Aleksieva, 2008, p. 134) The combination of growing uncertainty in product creation and process management, the presence of hitherto unidentified contact points with customers, the short-term target orientation of management in the introduction and market adaptation of products, market and process dynamics, requires the introduction of new organizational forms for fresh innovation. They must timely integrate customers and other partners into the conceptual and innovation platform of the bank. Working together on the same issues blurs the boundaries between banks and customers, and this is a step forward on the road to a modern bank.

Of course, the bank can delegate creative tasks to customers by communicating with them on social media only if there is sufficient clarity about the potential of its innovation management. On the other hand, it can benefit from its presence on social networks if communication through blogs, Twitter, Facebook and corporate websites gives indications that:

- is perceived by customers, employees and the market as their institution of the future;
- management and employees can more and more clearly identify with the innovation strategy;
- the client feels more comfortable with his newly positioned bank.
- it is logical that marketing communications on social networks are focused mainly on Retail Banking, which is characterized by traditionally high organizational complexity, well-managed staff and highly fragmented processes:
- some banks even use Facebook to establish the solvency of customers in credit transactions;
- tweets (text-based messages up to 140 characters) or blogs are a useful source of information about company problems, for example in payments to suppliers or debtors;
- the sudden blocking of communication networks, as a result of which credit card payments are difficult, can be signaled through social media before the information about the problem has been received by the bank call center;
- tweets, blogs and likes on Facebook may suggest to banks that some customers are reluctant to borrow from them due to lack of sufficient mobile capabilities (channels);
- interest rate likes are used in determining the price of some savings products - the higher they are, the higher the price of the trusted resource, etc.
- the emergence of social networks changes the traditional relationship between business and customers, as a result of which banking is transformed into social business (Social Banking) with multifaceted significance:
- customer opinion "word of mouth" is much more valuable than paid advertising and marketing materials;

- the active reaction to opinions, experiences, ideas and complaints in real time deepens the relations with the clients;
- conversations with the customer and his insights affect the whole organization beyond product innovation and sales promotion for the leading generations;
- successful engagement with social media creates value, the sharing of which is a success for both the bank and its customers;
- customers can interact through different channels, where they expect consistently high quality service. This requires a quick response and resolution of customer inquiries received through social channels;
- communication through social media is a field for demonstrating competitive advantages.

Credit institutions, which embrace this new dynamic, are changing their thinking in the direction from transactions to deepening customer relations, as a result of which they are becoming social banks.

Unlike traditional ones, social banks use the "insights" of the public as a basis for defining an appropriate social vision, which supports their corporate strategy and business models and traces the direction of development outside the territory of marketing and communication. The governance structure of these institutions allows the engagement of more autonomous bodies and employees, whose joint activities stimulate the multi-channel experience of clients and enrich their experience. Undoubtedly, this contributes to a higher positioning of their brands and to strengthening their image. The main benefit of the digital transformation can be to increase sales by understanding the needs of customers in the agricultural sector and reaching more and more potential customers. "Optimizing internal processes on the other hand, effectively reducing costs by reducing manual labor, replacing it with automated processes and staff satisfaction are just some of the possible results and benefits of implementing digitalization as a corporate culture" (Zimmermann, 2016).

Digital technologies increase the competition of banks in the agricultural sector. "New digital technologies are changing the competition. Not only has competition become more global, but its intensity is increasing as large, information-rich companies such as Amazon, Apple and Facebook begin to dominate many industries and quickly occupy new niche markets (Lund, 2020). Like innovative industrial enterprises, start-ups are staffed with the necessary staff to abduct customers from small (non-dominant markets) bank players (Engageware blogging team, 2017)

Currently, 80% of investment products in continental Europe are distributed through banks, but the Wealth Management market continues to attract new entrants. Such are a number of non-bank providers, such as financial advisors, multi-family offices, online wealth management managers, non-financial companies, etc.

With the idea of generating benefits, high-tech companies (Google, Apple, Facebook) are launching the first attack of great concern to banks in the financial industry. From the point of view of real transactions, banks see in their face the strongest external competitive threat in the field of Internet payments. This is followed by mobile payments, banking portals (where customers can consolidate their connections with banks), social media, card services and payments, etc. Against the background of weakened business positions, confidence in credit institutions is also declining. and ed.). Vaults such as Citibank, UBS, BBVA, ING Groep, Deutsche Bank, Commerzbank have several times lower stock market price than technology concerns Apple, Google, Microsoft, Facebook and Amazon. No less worries are created by the telecommunication companies, which seize logistics functions and business, increase their critical mass and materialize the achieved advantages in the form of more attractive offers for their partner banks. They introduce innovation faster, without any respect for the growing structural barriers and without much concern for the still unwritten significant investments.

While the first wave is a hit mostly in payment transactions, where only 6% of the amount of global bank revenues are formed, the second digital wave represents the invasion of FinTech companies. Not coincidentally called "digital attackers" in the financial industry, these high-tech companies take advantage of information technology and, unlike banks and others in the sector, offer financial services in a completely new form with a clear customer orientation and significantly more tangible customer benefits.

Internet users in Germany accept Amazon and Google definitely better than traditional banks. They have about 50% approval against the modest 26% for Deutsche Bank and the respectful 69% for PayPal. After all, consumers trust technology brands like Google and Apple more than big banks.

The combination between the adaptability of start-ups with banking know-how creates preconditions for winning situations, namely:

First, because under their brand name banks can offer the best or best-in-class solutions to fintech companies.

Second, in the new digital age, vaults are becoming an online platform where various partners meet, who perform banking and other financial transactions (services), receive / provide advice, exchange information or create products.

The generated information is the basis for formulating appropriate algorithms for advice in transactions with the mass clientele, for example for changes in the credit agreement and / or insurance.

FinTechs is also not indifferent to its partnership with banks for one reason that is easy to explain - they need customers, know-how and capital. Along with the ability to understand the "language of the Internet", these new actors from the world of finance demonstrate a routine approach to modern Internet technologies and algorithm-based information analysis. Unlike banks, where the recommended algorithms and the evaluation of customer data are still in their initial stage of development, they have the necessary know-how to offer new (digital) channels, creating conditions for new digital experiences of their customers. At the same time, search and research costs are reduced and easier access to information for agribusiness customers is provided.

These circumstances should have a positive impact on the digital condition of banks. Use in children and adolescents under the age of 18 years: it was agreed that “Venlafaxine is not recommended for use in children and adolescents”. Banks are beginning to "produce" more and more innovative banking products and services, improve their e-delivery systems and learn to use the benefits of social media more effectively.

In response, “FinTech companies are optimizing the range of remote solutions available to banks.

A number of progressive banks serving the agricultural sector rely on them in their efforts to drastically improve their remote supply and this, as might be expected, creates ***a number of benefits related to:***

First, the possibility of exercising stricter and more comprehensive control - in terms of product configuration and customization, and on the other hand - on the end user and their suppliers.

Second, by searching for solutions that stimulate the sale of product packages and save consumer time, marketing capacities are improved.

Third, Through the successful combination between the competencies of the individual market participants in the agricultural sphere, new super constructions are created, which optimize the offer of standardized products "tailored to the customer's profile" or "from one hand".

In this way, the new models for universal financial supply in the digital age are constructed. They are a product of the digital symbiosis between different value offers and value creation architectures, thanks to which the mobility of customers in the formation of their financial needs is increased and their possibilities for product choice are expanded. Therefore, joint leadership based on relevant sectoral competencies and harmonized through open, technological intermediates is the real key to the success of the new type of strategic alliances in the financial industry.

3. The brand and its consumers function for the financial sector

In the modern agrarian business, the product (good, service, idea, etc.), considered as a target marketing offer, is a process designed and realized result of the product management of the financial institution.

This means that the product as an offer is produced, presented and sold on the market through complex managerial structural elements, separated in the category "brand". The brand is often perceived as a standard for product quality, which distinguishes it from similar competing products offered on the market. Through this category today the product in the agricultural sector is identified with a particular financial institution. The structure of its initial composition includes elements of additional values to the product, most often reflected by the following formula:

Brand = (Product + Brand name + Offering process + Thematic symbols - credit, insurance, other financial services).

The image itself is multi-dimensionally purposefully designed to ensure sustainable business success of the financial institution in the financial market. Defined by many metric options, initially, the structural composition of the image includes the category "brand name", which is the first of the four elements in the design of each brand. Each brand name is a sign, word, number or design combination of words or numbers, most often constructed by associations or in a certain sense, in such a way that they are easy to pronounce and remember. The second element in the design of each brand, the category "brand", is a specific symbol, with distinctive colors and letters that can not be pronounced. The third element, known as a trademark, is a personalized brand name that facilitates the sales process. The fourth element is the category "trademark", which represents the legal protection and origin of the brand name, brand and trademark.

The consumption of brands is a means of communication of certain values and through this function the brand functions as a corporate identity of self-construction.

Table 1. Brand functions for consumers in the financial sector

Type	Function	Benefit for the user
Mechanistic	Identification	To see clearly, to understand the offer, to find the products quickly This is achieved by clearly delineating the parameters of financial services
	Practicality	To allow saving time and energy through identical re-shopping and loyalty Banks, for example, achieve this through online banking
Risk reduction	Warranty service	Security to obtain the same quality, no matter where and when the product or service is purchased The Allianz brand is positioned in a similar way
	Optimisation	Assurance that you are buying a financial product that is the best in its category, with the best performance for a particular purpose This is achieved through the persuasive communication of the respective financial institution
	Characterisation	Strengthening the image of oneself or the image that is presented to others This is achieved through the persuasive communication of the respective financial institution
Emotional	Business Continuity	Satisfaction due to the familiarity and the feeling of "intimacy" towards the brand that has been used over the years. This is the basis of the DSK brand - the feeling of intimacy due to the long history of the brand on the Bulgarian market.
	Hedonistic	Satisfaction due to the attractiveness of the brand, its logo and communication
	Ethics	Satisfaction related to the responsible behavior of the brand in its attitude to society - most banks form a brand based on their social responsibility

Source: Adapted from Harrison, Marketing of financial services, p. 167.

Table 2. Strategic elements of the brand in the financial sector

Element	Character	Strategic focus
Product Title	Carrier of information about location, property, history, etc.	Harmony / memorability / pronunciation
Company sign	A specific symbol, with distinctive colors, letters, graphics, etc.	Uniqueness, ease of recognition
Tagline	Concentrated text reflecting banking policy and philosophy	Short, clear, memorable
Brand image	Linking the product with its emotional and psychological perceptions	Approaches 1) to famous persons; 2) the "product / situation / emotions"
Mascot	Personalization of the brand through perceived symbols for brand speakers	Selection Criteria
Packaging design	Form, structure, technology, packaging innovations	Easily recognizable, unique, memorable
Audio design	Visual / auditory positioning of the brand	Selection of target audience
Brand value	Combined value of the financial institution's assets measured in relation to the "brand-client"	1) transaction values - an asset of the brand in the balance sheet of the financial institution; 2) value for consumer, degree of attraction, associations, etc.
Brand strength	Degree of user engagement that is provided through a designed benefit architecture	Competitive advantages / positioned benefits by segments
Image	Verbal / visual coded descriptions, associations / beliefs, etc., constructing brand strength	Target user profiles / religion / standard, style and phase of life, etc.
Hidden / additional benefits	At first glance inconspicuous advantages of the product, in contrast to those of the distinctive advantages, especially for products with short LC and high technological complexity.	Promotions of imperceptible / imaginary differences; samples / testers / guarantees / consultations and Acad.

Adapted from R. Brestnichka, Trademark Management, University Publishing House "Economy", Sofia,, 2004, pp.14-28

The brand, as a modern "value-added agent" reflects not only the values and benefits for the consumer through visual mechanisms to activate the differentiation of the exceptional features of the products, but also through the level of their competitive advantage. From this position, the brand is a modern mechanism for ensuring competitive market positions of financial institutions, realized through the processes of dynamic balance of "benefits / profits" between them and their partners and clients of financial services. It can be summarized that in the banks serving the agricultural sector, the strategic aspects of brand marketing communications derive from the following key statements:

- Communication and marketing theory have common theoretical roots, and their parallel development mutually enriches them.
- In the current market space, marketing is highly dependent on communication, but also on the specifics of the financial service itself - whether it is intended for a certain group of consumers in the agricultural sector or has a broader nature.
- Brand communication (one-way and two-way) is performed at the corporate level, strategic marketing level and "marketing communications" level. In the banks serving the agricultural sector, for example, communication on an operational level is essential - the employees themselves, who communicate with the bank's customers.
- Brand communication management should cover and focus not only on customers and consumers, but also on employees, suppliers, members of distribution channels, media, regulators, institutions and the public.

And most importantly, communication is the main integrating element in the management of brand relationships, especially given the complexity of the financial services themselves in the agricultural sector.

Conclusion

The following main conclusions can be drawn from what has been presented so far:

First: Digital start-ups in the financial sector are fighting a kind of battle to win over dissatisfied bank customers in the agricultural sector.

Second: Independent of old IT systems and without bureaucratic costs, financial institutions focus on specific customer needs rather than specific competitors.

Third: Customers in the agricultural sector feel more secure in traditional banking markets than in digital ones.

Fourth: It is believed that the digital revolution and new competition will improve the brand of banks in several ways:

- Clients from the agricultural sector are provided with many more benefits and choices.
- Banks are forced, whether or not they want to innovate their supply in the agricultural sector.
- The struggle between banks and digital companies that offer their services on the Internet leads to cheaper these services in terms of fees and tariffs, which will be positive for a wide range of consumers of financial products and services in the agricultural sector.

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