

# On the Social Media Marketing Strategy of Financial Enterprises Based on User Stickiness

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**ABSTRACT.** social media can bring many opportunities for financial enterprises, with the rapid development and rapid application, with the particularity of the model of the corresponding user behavior research is an urgent problem in the financial enterprises, this article from the perspective of how to improve the user viscosity, through the analysis of user psychology and behavior characteristics, summed up the topic should be made, virus spread, build the information Enjoy platform, improve financial security and many other marketing strategies to enable financial enterprises to cope with the current rapid development of social media wave.

## 1. INTRODUCTION

Viscous behavior of social media users is an overuse behavior with psychological changes formed on the basis of users' continuous use of social media. This is discussed in detail in the article "research on the influence of network interaction on stickiness in the context of social business -- from the perspective of experience value" written by Wu Min. [1] Recent studies involving social media users' viscous behavior are a lot. Such as Ren Xiangming "User interaction, emotional attachment and stickiness - based on attachment decision theory, and of the relationship between emotional mechanism analysis" [2], there is also a Qiu Maiping "Building efficient terminations to promote user viscosity" [3]. There are few papers that carry out similar studies on financial enterprises, this paper mainly hopes to elaborate on ways to improve the stickiness of users of financial enterprises on social media from such aspects as audience psychological characteristics, topic creation, virus transmission, information sharing, convenience, and fund security.

## 2. Study the psychological characteristics of users and break through the traditional marketing thinking

With the rapid development of social media application, the application of simple reading class has gradually to more sticky application development of two-way communication, social development, now has 35 branches in mainland China insurance company opened its official account on sina weibo, seven more than 100000 fans, because of this we will find that social media two-way communication attributes lead to its users on autonomy is very strong, we could not constrained by the traditional thinking, through simple advertising to achieve the purpose of users active financial insurance products, and should make the research of social media's social attributes and a striking feature of human relations, It can dig out the psychological state of users. Instead of directly asking users to buy insurance products, it can guide users to give them to their relatives and friends as gifts for the purpose of love, which will increase the attention of social media users to insurance products.

In the taikang life under the guidance of marketing thinking and tencent WeChat cooperation launched China's social insurance products "for love", first of all, it is an affordable products, secondly WeChat pay together, joined the social elements, it is a short-term health insurance, while the premium amount is only \$1, but once the "online" taikang WeChat public account user's attention, and through the network account took this mutual "micro" insurance product, makes the generated after a successful payment page "for love" policy in its WeChat circle of friends to share, and circle friends in WeChat spend a dollar can increase the coverage of this policy is 1000 yuan. It

should be said that "WeChat + bank" did the red envelope, "WeChat + insurance" did the care, in charge mode and underwriting underwriting, the product for the industry Internet innovation model. [4]

### **3. Social media creates topics and builds effective fan popularity**

The gathering of social media users' popularity usually lies not in the innovation of financial companies' products, but in the manufacturing of new topics and hot topics. More and more insurance companies and Banks launch creative activities in WeChat to attract the attention of users. Such innovative activities make users more and more sticky. China merchants bank is through the "love drift bottle" activity WeChat created this topic in the majority of the users to participate in the China merchants bank, the micro integral caring donation to the topic of charity activities, will China merchants bank brand through these relaxed fashion, high interest subject to strong interaction with the user, allows the user to complete the bank brand information in the relaxed and comfortable mood, the spread of China merchants bank in the event of WeChat officials also have adjusted our bottles of some index, the result let drift bottle out size can vary with time and the number of how many controlled, to a wide range of online banking users to find the drift bottle is also greatly improved, In addition, this game mode can also produce a variety of other content and even some additional audio games, so that the audience attention multiplier effect. [5]

### **4. Spread and expand brand promotion through viral marketing**

Financial enterprises in the social media to establish official account, how to in a very short period of time with a low cost way to his own account and brand is widely spread in the circle of social media, this is the most concern of the each business owners, if spend large sum of money in the form of using hard advertising promotion, is bound to cause social media users Great Wall, so the effect of the wasted effort should be is not the intent of the financial business owners, and the current social media highly spread effect and minimum cost when first "viral", can be a creative video or full of new jokes, The content of this implicit brand advertising information is quickly disseminated in the circle of friends within a very short time, so that users are unconsciously captured by the promotion of this financial product. Such soft advertisements should be the mainstream of current social media products and brand promotion.

For example, on the Internet, there was a baby home to find the official micro blog of the daughter where you are, is to take advantage of people's kindness, to find lost children for information packaging, but the real purpose is to promote annel children's wear, to achieve commercial interests. Has great negative impact, of course, we should try our best to avoid the viral marketing, after all, it goes against the original intention of establishing good morality, we can use social platform short video rise ceaselessly, among them into financial enterprise brand and product information, using social media to spread the virus spread, so as to achieve a shortcut to expand enterprise brand effect [6].

### **5. Jointly build an information sharing platform and increase financial business functions**

Financial companies are still taking a wait-and-see approach to social media marketing, and while 28 of the fortune 500 insurance companies have established their own profiles on social media, they have made little progress in fully exploring their ability to integrate social media into their activities. Although financial service area, unlike other popular enterprise has a large number of fans or followers, but said like the number of comments from social media, information etc. It can be seen that the amount of forwarding participation is also very high, because of this, the United States forward insurance companies hold the user's participation, invented a character on social media - forward girl flores, and established the relevant page for her won 3.7 million of the participants to

interact with this, thus creating a wide range of customer contact point, improve the sales performance.

The sharing of information and good interaction with customers have greatly maintained the brand reputation of financial enterprises and improved customer satisfaction and loyalty. The continuous positive interaction of social media shows the good desire to listen to reasonable demands from customers anytime and anywhere, which makes consumers enhance the trust of financial enterprises.

Such as bank financing products to establish WeChat service function, through signing WeChat bank can choose and buy the right products, can also provide the characteristics of various financial services, including transfer, mortgage, phone, remittance, credit card bills and integral query and search functions set up branches, through bank WeChat platform to provide network query, convenient to customers in the shortest possible time to enjoy the efficient financial business services, thus greatly expand the financial operations of the social media [7].

## **6. Establish a supervision and management system to ensure the rights and interests of consumers**

All the expansion of personal finance business should be based on strict capital guarantee. Since many financial companies only started relevant business on social media in the last year or two, many security considerations are not thorough, which is mainly reflected in the following aspects:

### **6.1. Prevent information security problems of social media users**

First of all, we need to clarify the regulatory responsibilities of various regulatory bodies of social media and financial enterprises, and strengthen interdepartmental supervision and regulation information sharing, it should be clear, led by the people's bank of coordinating the financial sector, by the China banking regulatory commission to supervise all kinds of financial enterprises to strengthen risk control and supervision of the Ministry of Industry and Information Technology in various social media by relying on the parent company of management of social public account registration management and audit in advance, to implement real-name registration system, step by step in the boot of financial enterprises to strengthen risk control with partners to strengthen communication and coordination, clear division of responsibility, supervise the financial enterprises in strict accordance with the "standard of system of the bank on the net information security" to do a good job of customer information security protection.

When financial enterprises through social media marketing and customer service and transaction process there are a lot of risk and safety hidden trouble, because a lot of financial enterprise products most involve customer privacy information, the information security requirements are high, the customer only on financial enterprises WeChat public binding on own information can refer to the relevant information, if you can't guarantee the information security, customers to focus on financial enterprises, WeChat public and binding status of these actions will become more cautious, therefore China merchants bank has adopted high strength data encryption transmission security protocols, Even if the network transmission data is intercepted can not be revealed and restore, and the application of double password, graphic verification code and other comprehensive security measures to ensure the security of customer funds and information. [8]

### **6.2. Strengthen the security guarantee of social media bank payment**

Because WeChat bank payment only through the password, the only means of security verification makes password easy to steal others result in loss of funds, WeChat Banks for payment program is to provide the name, account number, id number, mobile phone number to opening, if the above information collecting, to prevent this kind of behavior means is lack, so should vigorously popularize the pupil, on behalf of individuals only physiological characteristics such as fingerprint verification method, effectively prevent hackers on this encryption WeChat platform to steal the customer's bank card number and password.

### **6.3. Promote the protection of consumers' rights to fair trade, knowledge and claim.**

Tenpay only provides WeChat payment services and does not participate in the transaction of specific goods and services. Any disputes and liabilities arising from the transaction of goods and services in the use of WeChat payment services shall be borne by users themselves. The above terms greatly increase the responsibility of users. Take wentong financial services as an example, in terms of WeChat payment by tencent, no matter as a fund promoter or a third-party payment service provider, they are not liable for the loss of the purchase of wentong, which is obviously an overbearing term.

Tencent finance financial business in a similar situation, before trading in the user WeChat client home page, the system did not inform the customer to buy the fund product name, only after the user payment will appear on the page "huaxia wealth treasure" words, so risk warning too optimistic, these have no third party authority gives a qualitative risk assessment of the quantitative data, not objective and comprehensive analysis of the potential risks, so this kind of financial enterprises should improve and pay attention to the user's right to know.

### **6.4. Professional team operation**

Financial information issued by enterprises in the social media will be covered with the passage of time gradually, it is decided to a normal users of social media public account is very limited, and customers want more concise when operating, so it is best to use the same financial enterprises of business professional social media public accounts to solve this problem, it is to have social media public account of the demand for professional talents of financial enterprises is proposed.

Financial enterprises social media marketing many companies just do with social media marketing experience, just opened a public official, and that the management is done by part-time at ordinary times, the social media marketing lack of professional operation team, this makes the financial enterprises push by social media information users reading is limited, how to push the business information on social media? How to grasp the push frequency? Besides, it also needs a professional team to achieve the expected marketing effect by avoiding information sent by other social media users, information refresh and coverage, etc. [10].

## **7. CONCLUSION**

The marketing strategies of financial enterprises in the social media camp is summarized in the paper from the perspective of improving user stickiness, and it is pointed out that under the premise of ensuring the security of online funds, they should break through traditional marketing ideas and tightly grasp the psychological characteristics of social media users, use creative topic interaction, viral marketing and other marketing strategies to expand the way financial companies brand on social media.

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