

# **Comprehensive Digital Marketing For Hdfc Bank**

## **SMARTBRIDGE Internship**

### **SRI VASAVI DEGREE COLLEGE**

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# Brand Study, Competitor Analysis & Buyer's / Audience's persona

- Brand Study (Mission/ Values & USP)

The bank,s USP (unique Selling Proposition ) is its commitment to simplifying and digitizing the customer experience, offering a diverse range of financial products and services. HDFC bank has a strong presence in retail banking and SME finance services.'




## **ANALYZE BRAND MESSAGING**

On the other hand, brand salience is a marketing KPI that measures how well people recognize, notice, or think about a brand when making purchasing decisions. It focuses on brand awareness during the actual purchasing process and aims to make a brand the first solution consumers think of when they need a product. Brand salience is crucial for creating a strong brand presence that consumers recognize and consider when making purchases



## EXAMINE THE BRANDS TAGLINE

The tagline is a concise and memorable statement that encapsulates the essence of the brand and its value proposition. It is usually focused on creating a positive impression about the brand in the minds of consumers



## ● **Competitor Analysis**

**Competitor Analysis 1 : Andhra Bank**

**Competitor Analysis 2 : Axis Bank**

**Competitor Analysis 3 : Canara Bank**

# Competitor 1 : Andhra Bank

Andhra Bank : Andhra Bank was an India-based bank founded by Bhogaraju Pattabhi Sitaramayya, a veteran freedom fighter and close follower of Mahatma Gandhi, on November 23, 1923, in Hyderabad

## USP

- Andhra Bank was a medium-sized public sector bank (PSB) of India, with a network of 2885 branches, 4 extension counters, 38 satellite offices and 3798 automated teller machines (ATMs) as of 31 March 201
- The bank was founded by Bhogaraju Pattabhi Sitaramayya, a veteran freedom fighter and close follower of Mahatma Gandhi on November 23, 1923, in Machilipatnam, Madras Presidency (present-day Andhra Pradesh)
- . The bank was registered on 20 November 1923 and commenced business on 28 November 1923 with a paAndhra Bank was a medium-sized public sector bank (PSB) of India, with a network of 2885 branches, 4 extension counters, 38 satellite offices and 3798 automated teller machines (ATMs)

# Online Communication :

Online communication with Andhra Bank, particularly regarding net banking, involves a series of steps for registration and login. To initiate net banking with Andhra Bank (now Union Bank), customers need to visit the official net banking portal and choose the online banking option.

## SWOT

### Strengths:

Strong brand identity: Andhra Bank has a strong brand identity in the banking and financial services sector. Diversified product portfolio: The bank offers a wide range of products and services to its customers, including retail banking, corporate banking, and treasury services.

### Weaknesses:

Limited geographical reach: Andhra Bank has a limited geographical reach compared to its competitors, with a significant presence only in South India. High operating costs: The bank has high operating costs, which affect its profitability.



## **Opportunities:**

**Expansion of operations:** The bank can expand its operations in new geographical areas to increase its customer base.

**Digitalization:** The bank can leverage digital technology to offer innovative and convenient services to its customers.

## **Threats:**

**Increasing competition:** The banking and financial services sector is highly competitive, with several players vying for market share.

**Regulatory changes:** Changes in banking regulations can impact the bank's operations and profitability.

# Competitor 2 AXIS BANK

## Online Communication

Axis Bank is an Indian multinational banking and financial services company, headquartered in Mumbai, Maharashtra. It is India's third largest private sector bank by assets and fourth largest by market capitalization

## USP

The USP (Unique Selling Proposition) of Axis Bank is its wide range of products and services, strong network of branches and ATMs, high-quality customer service, strong financial performance, and its range of digital banking options. The bank offers a wide range of financial products and services, including savings and current accounts, loans, credit cards, insurance, wealth management, and investment products. It is known for its high-quality customer service, strong financial performances.

# SWOT

## Strength :

Strong brand recognition: Axis Bank has a strong brand recognition in the regional banks industry, which has enabled the company to charge a premium compared to its competitors in the industry.

High revenue growth: The bank has been able to increase its revenue every quarter for the past 8 quarters, indicating a strong financial performance.

## Weakness :

High interest payments compared to earnings: The bank has been making high interest payments compared to its earnings, which could impact its profitability in the long run.

High debt levels: The bank has a high level of debt, which could impact its financial performance if interest rates rise or if the economy slows down.

## **Opportunities :**

**Inefficient use of capital:** The bank's return on capital employed (RoCE) has been declining in the last 2 years, indicating that the bank is not using its capital efficiently to generate profits.

**Declining net cash flow:** The bank has been experiencing a decline in net cash flow, which could impact its ability to invest in new products and services.

## **Threads :**

Furthermore, the bank's exposure to the IL&FS crisis could also pose a threat. Axis Finance, a subsidiary of Axis Bank, was impacted by the IL&FS crisis, which could harm the bank's financial performance

In summary, Axis Bank faces threats from customer complaints about poor service and fraudulent transactions, the acquisition of deposits and assets from other banks, and exposure to the IL&FS crisis. These threats could negatively impact the bank's reputation and financial performance.

## **Competitor 3 : CANARA BANK**

### **USP**

**Canara Bank is an Indian public sector bank based in Bangalore, India. It was established in 1906 at Mangalore by Ammembal Subba Rao Pai and nationalized in 1969. The bank has offices in London, Dubai, and New York and operates in the areas of stock broking, commodity broking, equity research, IPOs, mutual funds, and wealth management.**

**Canara Bank Securities Ltd is the finest financial service provider specialized in these areas**

# Online Communication

These channels include internet banking, mobile banking apps, email support, and customer care helplines. Customers can use these platforms to communicate with the bank for queries, complaints, account-related information, and other banking services.

## SWOT

### Strengths:

Canara has a strong brand image and is considered the banker to every Indian. It has a vast network of branches and ATMs across the country, making it accessible to a large customer base.

### Weaknesses:

Canara has a high level of non-performing assets (NPAs) compared to its peers in the industry. It has a complex organizational structure, which can lead to inefficiencies in decision-making and execution. SBI has a high cost-to-income ratio, which affects its profitability.

## **Opportunities:**

Canara can leverage digital technology to expand its reach and offer innovative services to its customers.

It can tap into the growing demand for financial services in rural and semi-urban areas.

SBI can explore opportunities in the non-banking financial services sector, such as insurance and mutual funds.

It can expand its presence in international markets, particularly in the Asia-Pacific

## **Threads :**

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## **Buyer's/Audience's persona**

**Persona:**     Savvy Sally, the Young Professional

**Demographics:**

- Age: 25-35
  - Gender: Female
  - Education: Bachelor's degree or higher
  - Occupation: Marketing Manager
  - Income: Moderate to high income bracket
- 



# Psychographics:

## Goals

- Achieve financial independence
- Save for future goals like buying a home, traveling, or starting a business
- Build a strong credit score

## Challenges:

- Managing expenses while enjoying a comfortable lifestyle
- Understanding various financial products and investments
- Balancing short-term desires with long-term financial security

## Values:

- Convenience and simplicity in financial transactions and services
- Trust worthiness and reliability in financial institutions
- Personal growth and self-improvement

## Behavior:

### **Financial Behavior:**

- Regularly monitors expenses and budgets using finance apps
- Makes informed financial decisions after researching online and seeking advice from peers or family
- Open to exploring new investment opportunities but prefers low-risk options

### **Interaction with HDFC:**

- Interested in HDFC's savings accounts with features like high-interest rates, no minimum balance requirement, and convenient digital banking options
- Considering HDFC's credit cards with rewards and cashback offers tailored to her lifestyle, such as dining and travel benefits

## **Communication Preferences:**

- **Prefers digital communication channels like email, SMS, and social media for updates and promotions**
- **Values personalized communication that addresses her specific financial needs and goals**
- **Responsive to educational content such as blog posts, webinars, and videos that provide tips on budgeting, saving, and investing**

## SEO AUDIT:



On-Page SEO



Links



Usability



Performance

# SEO & RESEARCH

Performing an SEO audit and research involves several key steps to ensure your website is optimized for search engines and driving organic traffic effectively. Here's a comprehensive guide:

1. Keyword Research: ● Identify relevant keywords and phrases your target audience is likely to use. ● Use tools like Google Keyword Planner, SEMrush, or Ahrefs to discover keyword search volume, competition, and related terms.

- Monitor key SEO metrics like organic traffic, keyword rankings, and backlink growth over time.
- Use tools like Google Analytics, Google Search



<input type="checkbox"/> Keyword		Volume	Competition	KEI
<input type="checkbox"/> hdfc netbanking		85,400	22	235
<input type="checkbox"/> hdfc		69,700	59	32
<input type="checkbox"/> hdfc net banking		45,200	33	98
<input type="checkbox"/> hdfc bank		24,300	46	48
<input type="checkbox"/> hdfc netbanking login		22,900	21	228
<input type="checkbox"/> hdfc login		14,500	14	489
<input type="checkbox"/> hdfc bank login		10,300	15	411
<input type="checkbox"/> hdfc credit card login		8,100	21	204
<input type="checkbox"/> hdfc bank near me		7,600	7	1,824
<input type="checkbox"/> hdfc securities		6,400	27	120
<input type="checkbox"/> netbanking hdfc		5,900	23	164
<input type="checkbox"/> hdfc home loan		5,700	32	84
<input type="checkbox"/> hdfc life		5,700	38	60
<input type="checkbox"/> hdfc bank share price		4,900	28	108
<input type="checkbox"/> hdfc net banking login		4,500	30	93
<input type="checkbox"/> hdfc online banking		4,500	20	210
<input type="checkbox"/> hdfc credila login		4,400	28	107
<input type="checkbox"/> hdfc forex card login		4,400	22	173
<input type="checkbox"/> hdfc credit card		4,200	30	93
<input type="checkbox"/> hdfc ergo		3,200	37	59
<input type="checkbox"/> hdfc home loan login		3,200	2	20,178
<input type="checkbox"/> hdfc mutual fund		3,200	31	84
<input type="checkbox"/> hdfc share price		3,100	35	66
<input type="checkbox"/> hdfc customer care		3,000	56	26
<input type="checkbox"/> hdfc bank netbanking		2,400	22	161
<input type="checkbox"/> hdfc online		2,200	7	1,571
<input type="checkbox"/> hdfc nri account		2,100	19	212
<input type="checkbox"/> hdfc internet banking		2,000	24	132
<input type="checkbox"/> hdfc life login		2,000	27	104
<input type="checkbox"/> hdfc loan login		2,000	14	388
<input type="checkbox"/> hdfc credit card payment		1,900	23	143
<input type="checkbox"/> hdfc nre account		1,900	22	156
<input type="checkbox"/> hdfc bank branch near me		1,800		—
<input type="checkbox"/> hdfc near me		1,800	24	130

# Keyword Research

Sale  
oriented

Keyword objective :

hdfc Net Banking  
hdfc login  
hdfc bank login  
hdfc bank credit card

We can use these 4 primary keywords

# On page Optimization

**Focus keyword :** hdfc Net Banking, hdfc login, hdfc bank login , hdfc bank credit card

**Meta Title :** hdfc login, hdfc bank login , hdfc bank credit card

**Meta Description :** hdFC Bank Regalia Credit Card: This card offers exclusive benefits like complimentary airport lounge access, rewards on spending , travel privileges, and insurance coverage.

# On Page Optimization ( content optimization)

**HDFC Net Banking :** HDFC Bank's net banking service allows customers to perform a wide range of banking activities online, conveniently from their computer or mobile device.

**HDFC Credit Card :** HDFC Bank Regalia Credit Card: This card offers exclusive benefits like complimentary airport lounge access, rewards on spending, travel privileges, and insurance coverage. HDFC Bank Regalia First Credit Card: Similar to the Regalia Card, but with slightly scaled-down benefits and lower annual fees

**HDFC Login :** Visit HDFC Bank's official website: Go to <https://www.hdfcbank.com/>. Locate the "NetBanking" option: You can usually find this option prominently displayed on the homepage of the website. Look for a button or link that says something like "Login" or "NetBanking".



**Document the challenges faced during the research and analysis phase, as well as the key insights gained from the keyword research process**

- **Getting a free tool to do keyword research is a task since most tools are paid**
- **Choosing the right keywords an issue since there were a lot of relevant keywords in the list**
- **We understood how the users search & gained insights into the kind of keywords people search for**

# Part 3 : Content Idea and Marketing Strategies

**Content Idea Generation & Strategies :** create informative articles, blog posts, or videos that educate your audience about various financial topics such as budgeting, saving, investing, and credit management. You could cover topics like "10 Tips for Building a Strong Credit Score" or "Understanding Mutual Funds: A Beginner's Guide".

**Customer Success Stories:** Share success stories and testimonials from satisfied customers who have benefited from your products or services. This could help build trust and credibility with potential customers.

# Content calendar for HDFC Month Of July

[JULY 2024]						HOLIDAY
						BLOG
						REEL
						PODCAST EPISODE 1
						POST TYPE
						EBOOK
						STORY
						7th sun
1st mon	2nd tue	3rd wed	4th thur	5th fri	6th sat	Open ended question story on what's your fav product
April hdfc bank post	Blog on hdfc bank	Reel on hdfc bank	Did youknow story	Podcast episode 1	Influencer collab post	
8th mon	9th tue	10th wed	11th thur	12th fri	13th sat	14th sun
Costumer review	Consumer attant	Reel on hdfcbank loan	hdfc life sar ki jyo	Podcast episode 2	Influencer collab post	Reel on hdfc bank loans
15th mon	16th tue	17th wed	18th thur	19th fri	20th sat	21st sun
hdfc bank facilities	Reel on hdfc bank loans	what makes our financial loans	Reel on how many compitators	podcastepisode 3	Influencer collab post	Reel on loans
22nd mon	23rd tue	24th wed	25th thur	26th fri	27th sat	28th sun
Ebook mailer	Reel on safe place of hide	which is the special loan offers	Reel on benefit of loans	podcastepisode 4	Influencer collab post	Reel on loan facilities
29th mon	30th tue	31st wed				
Reel on customer happy	Reel on bank	reel on hdfc bank				

# Strategy, Aim and the idea behind this story



*Sar utha ke jüyo!*

the context of marketing, a marketing strategy is a high-level plan that guides a business's direction and long-term goals, while tactics are specific actions and methods used to implement the strategy and achieve short-term objectives

A marketing strategy should include a diagnosis of the challenge, a guiding policy for dealing with the challenge, and a set of targeted actions necessary to accomplish the policy. It should also address negative perceptions head-on and build back credibility by emphasizing the company's history and achievements

# Strategy, Aim and the idea behind the post



In marketing, a strategy is a high-level plan that guides a business's direction and long-term goals, while tactics are specific actions used to implement the strategy and achieve short-term objectives. A marketing strategy should include a diagnosis of the challenge, a guiding policy for dealing with the challenge, and a set of targeted actions necessary to accomplish the policy. It should also address negative perceptions head-on and build back credibility by emphasizing the company's history and achievements.

## Part :3 content ideas and marketing strategies

**CONTENT IDEAS :** **HDFC's Digital Marketing Strategies:** A case study on HDFC's digital marketing strategies, including their website optimization, on-page SEO strategies, and off-page SEO strategies. This could include a detailed analysis of their website authority score, organic search traffic, and backlink strategy **HDFC's Instagram Strategies:** An analysis of HDFC's Instagram strategies, including their posting frequency, types of posts, and engagement rates. This could also include a comparison with other banks' Instagram strategies and best practices for banking institutions on Instagram

**MARKET STRATEGIES :** **Product Strategy:** HDFC Bank offers a wide range of financial products, including savings accounts, loans, cards, demat options, investment products, insurances, forex services, and online payment solutions. This diverse array caters to the varying needs of individual and business customers, emphasizing simplification and digitization of the customer experience **Pricing Strategy:** HDFC Bank positions itself as a premium banking institution while maintaining competitiveness. It often requires a higher minimum capital investment to open an account compared to its domestic peers. Pricing policies are regulated by bodies like the Reserve Bank of India to ensure fairness and transparency<sup>13</sup>.

## **PART :4 Content creation And curation**

**POST CREATION :** HDFC Bank regularly creates blogs on its website covering various categories. These blogs are primarily text-based, with a focus on providing valuable information to their audience. The content is structured with icons and pointers to enhance readability and engagement. This approach helps HDFC Bank maintain a consistent flow of information for its customers

- **FORMAT ; 1**
- **FORMAT ; 2**
- **FORMAT ; 3**

## ● Format 1: Static post on Net Banking

HDFC Netbanking is a digital banking platform that allows HDFC Bank customers to access their savings account, transfer funds, and perform various banking transactions online. To use HDFC Netbanking, customers need to register for the service and log in to their netbanking account using their Customer ID and password

HDFC Bank's NetBanking service offers a comprehensive range of transactions, including paying bills, transferring funds, managing accounts, and making investments. HDFC Bank's NetBanking Facility is available 24x7, and customers can perform over 200 transactions securely. HDFC Bank has implemented Secure Access, an extra security solution, to ensure the highest levels of security for online transactions.





## Formate 2 : Reel Post On HDFC Bank Login

To log in to HDFC Bank's netbanking service, customers need to visit the HDFC Bank website and click on the "Login" button at the top right corner of the page. They will then be directed to the HDFC Bank NetBanking login page, where they can enter their Customer ID and password to access their account. If customers forget their password, they can click on the "Forgot Password" link to reset it. HDFC Bank also offers a mobile banking app that customers can use to access netbanking services on their mobile devices. To use the mobile banking app, customers need to download the app from the Google Play Store or Apple App Store and register their user ID through the corporate internet banking website.

#ForgetCash...Go Digital!

Use NetBanking for all your day-to-day needs



### Transfer Money

Pay your maid's, driver's salary, society maintenance or transfer money to your friends & family through NEFT, RTGS or IMPS.

[Know More](#)



### Pay Bills

Pay your electricity, mobile, gas, water & DTH bills. Recharge your pre-paid mobile number.

[Know More](#)



### Shop Online

Shop online for fashion, food, travel & entertainment.

[Know More](#)

Dear customer, your security is important for us. We request you to kindly go through and keep in mind the following measures while logging on to Netbanking. [Click here](#)

# Formate 3 : carousel post on HDFC Bank credit card



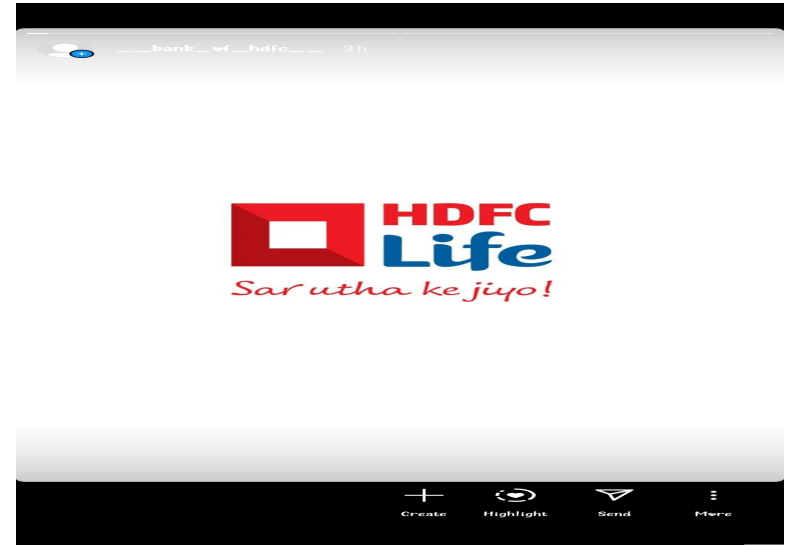
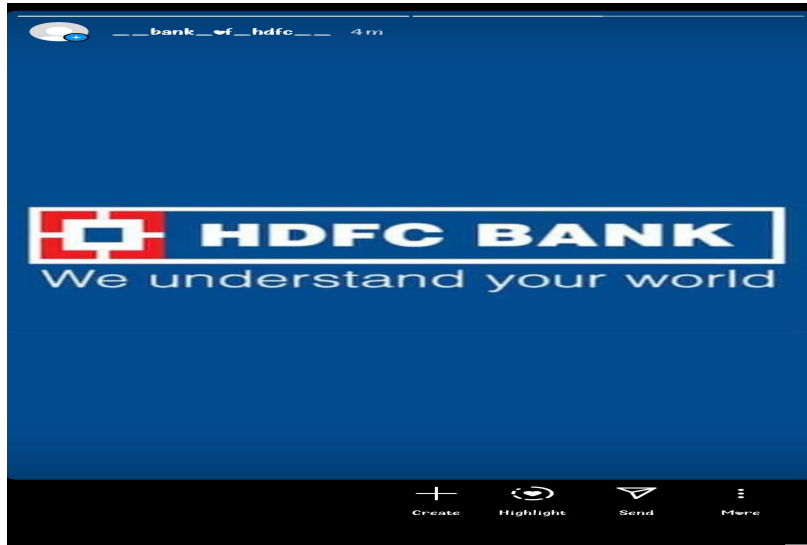
HDFC Bank offers a range of credit cards with various benefits and features, including travel, rewards, shopping, and premium lifestyle options. Some of the top HDFC credit cards include the HDFC Bank Regalia First Card, HDFC Bank Diners Club Black Card, HDFC Bank Regalia Card, HDFC Freedom Credit Card, HDFC Bank Money Back Credit Card, HDFC Bank Diners ClubMiles Card, HDFC Bank Platinum Times Card, and HDFC Millennia Credit Card. These cards offer various benefits such as cashback, reward points, discounts, and other exclusive features.

# Part 4 : content creation and curation

Instagram story. :

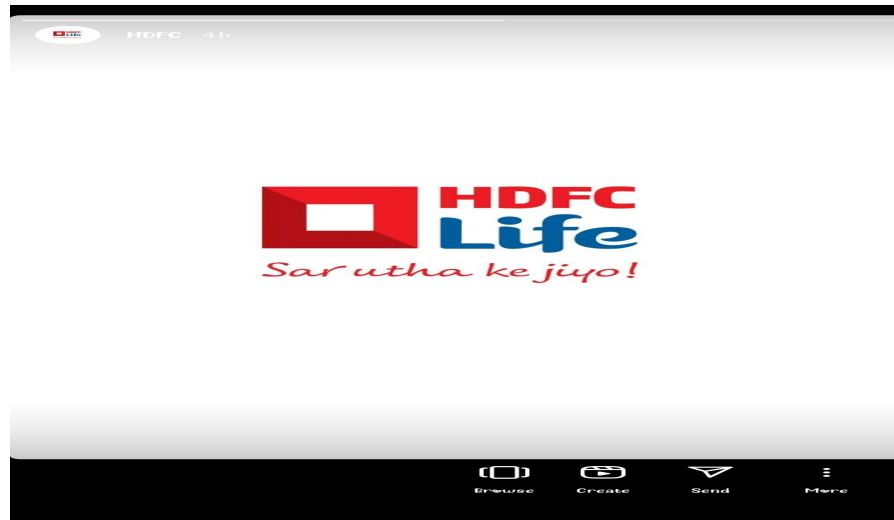
Screenshot of story :

[https://www.instagram.com/\\_bank\\_of\\_hdfc\\_?igsh=MWFzYXlxYnZiZ2t6eA==](https://www.instagram.com/_bank_of_hdfc_?igsh=MWFzYXlxYnZiZ2t6eA==)

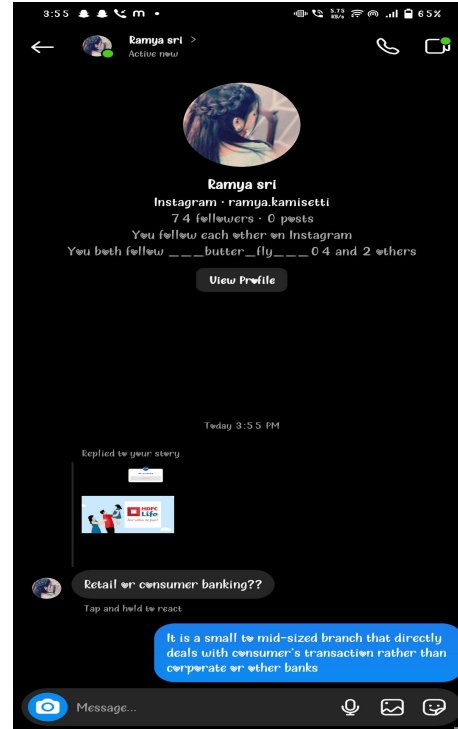
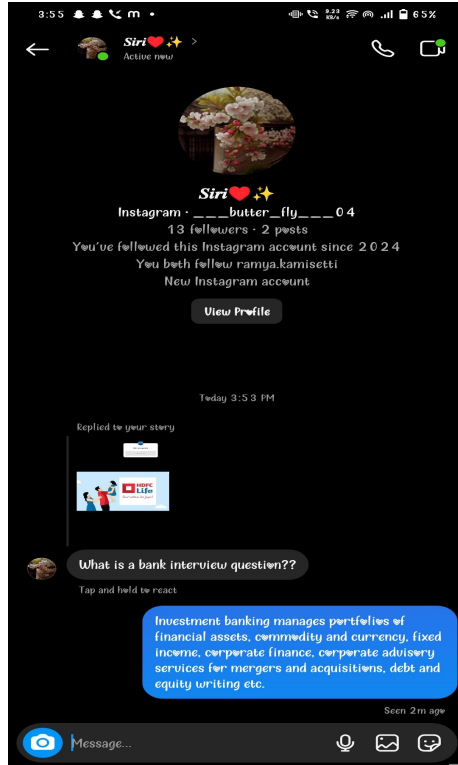


# Highlights of Story

[https://www.instagram.com/s/aGlnaGxpZ2h0OjE4MDIwODM4OTg4OTczNjY2?story\\_media\\_id=3350226293801059458\\_66304842783&igsh=MThheWpjem0xdHN4aw==](https://www.instagram.com/s/aGlnaGxpZ2h0OjE4MDIwODM4OTg4OTczNjY2?story_media_id=3350226293801059458_66304842783&igsh=MThheWpjem0xdHN4aw==)



# Story Insights-Q&A



Story Insights-Q&A

Reach is \_\_\_\_\_

Impressions is \_\_\_\_\_

Likes is \_\_\_\_\_

Etc...

Areas for improvement:

1) Story could be better. Quiz option

would help in getting engagement

2) Since the shares of informative stories

are more, we could create more

informative stories

# Video editing techniques

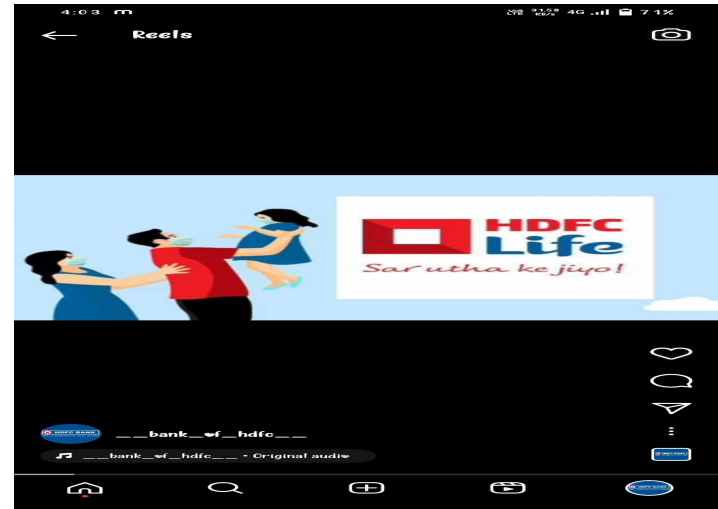
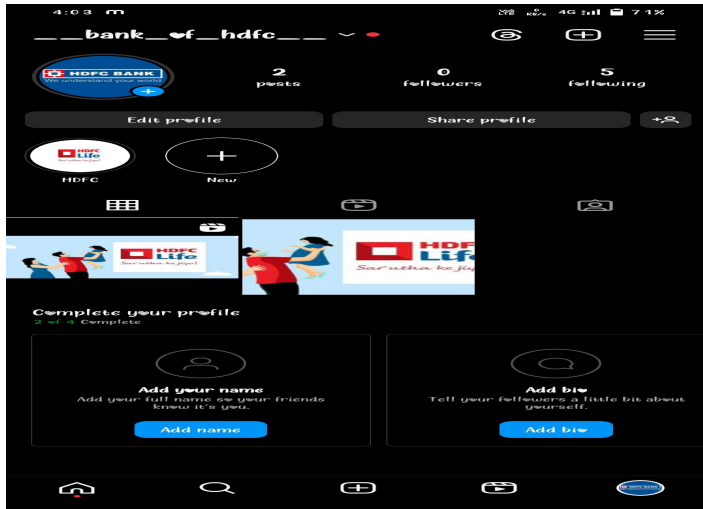
**Standard cut:** This is the most basic cut that connects two clips, combining the last frame of one with the beginning frame of the next. It doesn't invoke any specific meaning or feeling.

**Jump cut:** This cut pushes forward in time and is often used within montages. It's a cut within the same frame or composition, creating a sense of time passing quickly.

**Montage:** A montage is an editing technique that signifies the passage of time or gives an overall context to the story with quick cuts. It's often used to show characters training or preparing for a big event, and is usually underscored by music.

# Instagram REEL

<https://www.instagram.com/p/C5-ZWdQrchq/?igsh=OGp5emp5M3I1ODk5>



# SOCIAL MEDIA AD CAMPAIGNS

To create effective social media campaigns, businesses should understand their target audience, conduct social listening, and analyze conversations about their brand, product, competitors, and existing campaigns. This enables them to extract the topics that matter to their target audience and develop campaigns and messaging that resonate with them. Successful social media campaigns often include components such as organic posts, paid promotions, contests and giveaways, branded hashtags, user-generated content, creator and influencer partnerships, and accurate reporting.



# EMAIL AD CAMPAIGNS

Once you have a clear understanding of your audience, you can begin crafting your email campaign. This involves creating a compelling subject line, writing engaging copy, and designing visually appealing emails that are optimized for mobile devices.

It's also important to consider the timing and frequency of your emails, as well as the overall structure and flow of your campaign. This may involve creating a series of emails that are sent out over a period of time, or using automation tools to trigger emails based on specific actions or behaviors.