



智产智融
Smart P&L

Smart P&L

Platform promotion plan

by Sparklefish



Directory

1. Strategic positioning	1
1.1 Segmenting.....	1
1.2 Targeting.....	2
1.3 Positioning - SMEs Internet investment and financing circle of friends.....	2
2. Promotion Method.....	3
2.1 SEM: increase visibility with search engines	4
2.2 Accurately advertising	4
2.3 Develop content marketing online and offline	5
2.4 Based on big data, realize marketing automation	6





In order to better put Smart P&L financing platform for small and medium sized enterprises to the market, we use STP theory and other marketing tools for Smart P&L to determine its target market, make a precise positioning, and design a feasible promotion plan.

1. Strategic positioning

On the basis of STP theory, we make a market positioning for Smart P&L. It is divided into three levels----- market segmentation, target market and market positioning. The following analysis will be conducted in these three levels.

1.1 Segmenting

Considering the platform type of Smart P&L, we focus more on the Internet financial lending products.

Lenders	Creditors	Types	Functions	Represented Products
Individuals	Individuals	P2P network lending platform	A financial model for individuals to provide small loans to other individuals through the third party platform (P2P)	借贷宝、拍拍贷
Enterprises	Enterprises & Financial institutions	B2C network lending platform	A platform for Banks and loan companies to provide individuals with funds	智慧投融、淘钱宝
	Individuals	P2B network lending platform	Financing platform for non-financial institutions, only for small and medium-sized enterprises, to finance from individuals	鑫合汇、PPmoney





According to the subject and the object of different platforms, we classify the main Internet financial lending products into the above three types. It is obvious that different types of products have differences in the main operators, target, products and purchase channels. Enterprises generally choose to borrow from other enterprises and financial institutions to obtain funds, such as banks, investment companies, etc. At the same time, enterprises may borrow from other non-financial enterprises, which is more normal in the same supply chain.

1.2 Targeting

Smart P&L financing platform is mainly targeted at small and medium-sized enterprises with financing problems.

Because of small scale, small and medium-sized enterprise operate unstably, and have less fixed assets can be used as collateral. What's more, government rarely issue supporting policies to help small and medium-sized enterprises. There is lack of specialized financial institutions for the financing of small and medium-sized enterprises. Minor enterprises often face difficulties in financing problems, including narrow financing channels and high financing costs. That led to the huge gap of minor enterprise financing. SMEs have less channels to finance, less guarantees, less credit audit. Only when we solve these three problems, can we better alleviate the financing stress of SMEs, also create a great market opportunity for the third party platform.

1.3 Positioning - SMEs Internet investment and financing circle of friends

According to market segments and selected target markets, Smart P&L will be positioned as "SMEs Internet investment and financing circle of friends."





This platform associates affiliated enterprises to facilitate investment and financing information publication and mutual guarantee, using the construction of enterprise relationship network to achieve inter enterprise lending and guarantee business. What's more, it also use cutting-edge technology to control the moral hazard in small and medium-sized enterprises' loans, help them to take advantage in financing.

Smart P&L through unique "friend circle", strengthen the mutual supervision between lending enterprises, indicating great future development potential and high feasibility.

2. Promotion Method

According to the market positioning -----"small and medium-sized enterprise Internet investment and financing circle ", as a platform for docking loan and bond trading, the enterprise provides service to other enterprises. B2B services enterprises' target customers are more rational and focus more on the essence of service. Therefore, to better promote their products, B2B service enterprises' marketing strategy should emphasize "communication" and "interpretation", tell customers what our product is and why they need it.

The commercial value of a platform, in addition to its business function, also includes the user value. Therefore, when we are optimizing our product, we should also focus on the promotion of the platform, expand the user base and maintain the relationship with customers, so as to enhance the commercial value of the application. The main purpose of marketing strategy has two main aspects: one is using product strategy and channel strategy to exposure application, expand the user base; the other is using pricing strategy and promotion strategy, develop and maintain the good relations between different clients. We will use 4P marketing mix theory and design the marketing strategy of this platform.





2.1 SEM: increase visibility with search engines

Platform builds online real-time lending trading platform based on the Internet, perfect platform web construction is essential. The construction of the official website is conducive to the demonstration and promotion of product functions, and is also one of the effective channels for the externalization of platform services. The platform website is the direct physical evidence for customers to understand the platform, which needs the station optimization to improve search engine, as well as the site keywords ranking and product exposure. At the same time, put links in the major forums helps to improve platform exposure and conversion, expand user groups.

2.2 Accurately advertising

The target audience of the platform is the small and medium-sized enterprises facing financing problems. Therefore, the advertisement design of the platform should shows the specialty of the platform more directly to the rational enterprise customers. In addition, the platform can place it advertisement on the advertising sites of industrial parks, office billboards, elevators and so on. At the same time, print the QR code of the platform and other information in the advertisement, to lead the customer from offline to online, guide the customer to study independently the function of the platform.





2.3 Develop content marketing online and offline

As a business oriented internet service companies, Smart P&L needs to use tangible media to convey relevant content to customers, promote sales, and transfer valuable information to the user with reasonable content, in order to achieve the purpose of network marketing. Common content marketing tools, in addition to tangible evidence such as platforms, logo, websites, can also include white paper, online seminars and blogs. White papers and online seminars usually require a long process of development, which helps to collect and develop future enterprise databases. In the long run, these will help Smart P&L to establish long-term brand image and value. In addition, Smart P&L can make full use of word of mouth propaganda in terms of content, to deliver successful cases to customers.

At the same time, SMEs' circle is similar to human society, SMEs lending relates to social networking. By strengthening cooperation with the chamber of Commerce and industry associations, we can help the platform meet a large number of customers in need and keep in good touch with them. At the same time, the platform can contact different enterprises in the same supply chain through the chamber of Commerce, can have a general understanding of the region, and easily realize fixed-point promotion, while enhance the credibility of promotion, attract high-quality customers. The platform is supported by the chamber of commerce with a certain amount of promotion fees.





2.4 Based on big data, realize marketing automation

Marketing automation can greatly simplify the operation process and reduce work time of B2B enterprises in digital marketing. Mail automation marketing only needs simple design of a template, to send it according to the set trigger mechanism. In addition, automated mail is timelier, more personalized and more related to the recipient, so there will be higher click rates. This kind of marketing can achieve rapid and substantial return on investment. With the advent of the mobile social era, WeChat, micro-blog and other social applications open rate has exceeded 50%. In addition to mail marketing automation, the platform will try to achieve cooperation with instant messaging platform, in order to realize fixed-point advertising to SMEs.

