

E-branding in Banking Industry: Necessity and Its Current Scenario in Bangladesh

Jubayer Suhan¹, Md. Rubel Hossain (Apon)²

Abstract: Branding is a very well-known tool for business. Banking industry has also not been lagging behind in these branding activities. As the time moves forward, the world is becoming virtual. Therefore, the 'branding' term has been converted into e-branding. E-branding in the banking industry is moving fast in the developed countries but not as fast in the developing countries like Bangladesh. Bangladesh is an emerging country economically. It needs to develop the e-branding of banking also. In this study, we have developed a conceptual model for e-branding of banking on the basis of the literature review. On the basis of the conceptual model, we tested the positions of banks of Bangladesh. The current scenario of the e-branding of banks of Bangladesh has been discussed in this study. Recommendations also have been made at the end of the study.

Keywords: E-branding, Electronic Branding, E-branding of Banks, Branding of Banks, E-branding of Banking in Bangladesh, Necessity of E-branding, Current scenario of E-branding in banks.

I. Introduction

Some banks lack strong branding, marketing master plan and customer experience maintained by more established firms. Imagine if banks were designed by companies like Apple, Nike or Virgin? These firms have demonstrated that they are customer-centric by creating special services for their clients and building a global brand that is recognizable across the globe.

Banking has become more dynamic function in this era than ever. The market is becoming more saturated day by day. Customers have become very conscious regarding financial products and cautious before making any financial decision. Today every bank is trying their heart out to attract customers and retain them forever. For sustainable banking and stand out branding, banks are taking out of the box strategies to promote their products and services.

1.1 Objective of the study

- To point out the necessity of e-branding in the banking industry through literature review.
- To find out the current e-branding applications of the banks.
- To build a conceptual model of e-branding.

1.2 Research Question

- What are the necessities of e-branding in the banking industry?
- What are the current e-branding applications in the banks?

1. Lecturer, Department of Business Studies, UITS.E-mail: j.suhan47@gmail.com.

2. Associate Manager, Consumer Banking Division, Eastern Bank Limited, E-mail: hossainmru@ebl-bd.com

II. Literature Review

2.1 E-Branding

Internet branding (also referred to as Online branding) is a brand management technique that uses the World Wide Web as a medium for positioning a brand in the marketplace. Website creation and optimization, web search, social media, blogs, online press releases, and video marketing are all methods used for online branding purposes. Kenney and Curry (1999), Ibeh (2005) stated that e-branding strategies help firms create distinctiveness and help firms to build stronger relationships with the consumers [1]. Da Silva & Alwi (2008) confirmed that building relationships is vital online and consumers are co-creators of brands [2]. Berry (2000) suggested that strong e-brands increase customers' trust of physically unseen products or services, while helping them to visualize and understand better what they are buying [3]. De Chernatony and Christodoulides (2004) suggest that many organizations undertake a phased development of online branding, starting with a basic site that secures online presence for the brand, and then gradually evolving their web site through offering greater opportunities for engagement with the brand through greater interactive opportunities, transaction facilities, and online communities [4].

2.2 E-branding channels

There are so many ways for facilitating the e-branding. The brands' own website, affiliation with other websites and search engines, search engine optimization of its products and websites, page in social networking sites, e-advertisement in the online newspapers so on and so forth.

2.3 Website

Banks' website is a powerful tool for building the brand. A well-designed site facilitates branding. To ensure survival and support its brands, banks must adopt strategies to ensure that the brand's website is easy to use and attractive. In order to catch the attention of users, items must be structured together to make the appearance of Web pages lucid, friendly, informative and entertaining. With text messages related image help customers attract toward the particular e-advertisement. An effective Web site must be autonomous, proactive, adaptive and continuously popular [5].

2.4 Most visited websites in Bangladesh

Affiliation with other websites especially online newspapers can be a very handy tool to e-brand the products, services and overall website. Following table includes the top Bangladeshi sites those are mostly viewed by Bangladeshi users which can be a very dynamic platform for the banks for e-branding their financial products and services. One to one comparison between two sites can be performed also before finalizing the website to advertise. Based on the nature of the website, product and target customer the e-advertisement should be customized.

Table 01: Top sites by country, alexa

TOP BANGLADESHI SITES (Among 1 st 50)	
Rank in Bangladesh	Name of the Website
5	Prothom-alo.com
8	Bdnews24.com
9	Banglanews24.com

E-branding in Banking Industry: Necessity and Its Current Scenario in Bangladesh

17	Banglamail24.com
18	Bdjobs.com
19	Bikroy.com
22	Risingbd.com
25	Jagonews24.com
26	Kalerkantho.com
28	Bd24live.com
29	Thereport24.com
30	Ntvbd.com
31	Techtunes.com.bd
33	Priyo.com
36	Grameenphone.com
37	Dsebd.org
38	Ittefaq.com.bd
41	Dhakatimes24.com
45	Mzamin.com
47	Dailynayadiganta.com
48	Sheershanewsbd.com
49	Jugantor.com
50	24livenewspaper.com

2.5 Social Media

Ekhanei.com- a mobile based online marketplace e-branded their website in “YAHOO!” through Google AdWords- an internet-based advertising program which selectively displays ads based on browsing history which is known as "interest-based advertising". This is a very artistic and admired way of e-branding that helps get national and international coverage. Both parties can even make such agreement that any particular branding can only be seen from native people only. In this case “ekhanei.com” may have the agreement with concerned parties that their advertisement will be seen who browse from Bangladesh only.

Image 01: Home page of YAHOO!



2.6 E-branding in banking

If bank retailers wish to survive and grow, they would have to switch to the interactive communication of the online channel because of the huge and increasing population of online users, especially if they wished to satisfy the various experience and preferences of every online user by customizing a single product [6]. If consumers can trust on the brand, companies have the opportunity to build relationships with them, and make the brand much stronger [7]. The task of winning consumer trust becomes easier if a proper e-branding strategy is followed [8].

In the digital world, some channels for e-branding have become mandatory and some can be used to make the e-branding more effective. Those are discussed below:

Transactional and Interactive Website

The Website is the first tool of e-brand making [8]. Nowadays, every single organization owns its own website. Developing a website will inspire the trust of the consumers. The interactive nature of the Web not only allows banks to enhance core services, but also enables them to communicate more effectively and expand customer relationships [8]. Earlier, banks just used to have a website where only the banks history and some necessary information were shown. However, currently banks carry their history and various transactional details for the convenience of the consumers. The website informs the location of the branches, ATMs as well as the contacts information of the important individuals of the banks. Some banking websites help consumers to transact, to check account balance, to pay bills, to purchase products for e-commerce and to collect e-statements from website. Various banks are always responding to the consumers 24/7. To do that, banks offer live chat to the consumers. Allied bank ltd of Pakistan offers live chat to the consumers for a fixed period of time [9]. Moreover, the Associated bank of US offer 'web chat' which is its version of live chat [10]. We can call the overall procedure 'internet banking' or 'online banking' or 'e-banking'. The consumers have their own ID and password to enter into the internet banking account. Therefore, having a website for establishing an e-brand is must. On the foundation of a website, all the online branding activities will emerge.

Mobile apps

In this modern era, people are more attached with their smart phones and tablets. They can almost do anything with mobile apps. Banks from developed countries have established mobile apps for their consumers to do all the banking activities from their devices. According to Forbes, a mobile app of J.P Morgan called 'Chase' has been declared the best mobile apps for large banks. The app is full of features, allowing users to send money to friends, send wire transfers (including internationally), and see statements and more. The app also has small, fun design features. If you use the app in New York, you will see images of New York City. If you use the app in Southern California, expect to see pictures of the beach [11].

Activity in Social Networks

According to statista.com, as of the third quarter of 2015, Facebook had 1.55 billion monthly active users, twitter had 307 million monthly active users [12] [13]. We can clearly say that all the consumers of bank are there. They are living their virtual life on there. Banks need to be present there as a facebook page or as a twitter account or as a youtube channel. Financialbrand.com prepared a list of 100 banks who are most active

E-branding in Banking Industry: Necessity and Its Current Scenario in Bangladesh

in social media on the basis of their facebook ‘likes’, twitter ‘followers’ and youtube views [14]. Only the activities in the social networks of top 10 worldwide banks are listed below:

Table 02: Ranking of the top 10 banks around the world according to the activities in social networks

#	Bank	Area	Facebook Likes	Twitter Followers	YouTube Views
1	Wells Fargo	USA	806,792	163,000	47,634,631
2	BofA	USA	2,188,639	402,000	25,649,050
3	Capital One	USA	3,499,897	116,000	18,890,630
4	ICICI	IN	3,640,762	31,400	4,360,631
5	GT Bank	NIG	3,033,265	356,000	326,010
6	Chase	USA	2,711,929	301,000	5,980,637
7	TD Bank	USA	571,684	78,800	29,820,298
8	Citi	USA	1,033,277	489,000	14,249,251
9	Axis	IN	3,087,490	24,600	6,348,309
10	SBI	IN	2,862,235	202,000	1,299,135

Online advertising

A prominent feature of Internet advertising is its interactivity and ability to record Internet users' behavioral responses (e.g., intentions), which span a wide range of actions from noticing and paying attention to clicking and product purchasing [15, 16]. Online advertisement formats can be of various types. It can be banner ads on the most visited websites or it can be PPC (pay per click) ad on the popular search engines. To motivate the online advertisement, Web Marketing Association (WAC) arranges an internet advertisement competition [17]. Internet Advertising Competition (IAC) gives awards every year to the best bank for their extraordinary online advertisement. The award winners of 2015 for the best bank online ads are mentioned below:

Table 03: Winners of 2015 best bank ads

Year	Entry Name	Award Level	Winner
2015	ParaMara	Best Bank Mobile Application	Publicis Modem Turkey & ING Bank Turkey
2015	Sydney	Best Bank Online Ad, Best Of Show Online Ad	MRM McCann West
2015	ING Orange Support's Big Banking Surprise!	Best Bank Online Video	Publicis Modem Turkey & ING Bank Turkey

2015	ING Orange Support's Big Banking Surprise!	Best Bank Online Video	Publicis Modem Turkey & ING Bank Turkey
2015	Orange Support Rich Media	Best Bank Rich Media Online Ad	Publicis Modem Turkey & ING Bank Turkey
2015	UCount Loyalty Campaign	Best Bank Rich Media Online Campaign	TBWA\Tequila\Johannesburg
2015	WLB Superhero	Best Bank Social Media Campaign	Wing Lung Bank Limited
2015	The Path to Good Credit	Best Bank Website	MRM McCann West, FiftyFilms

All these activities clearly indicate that online advertisement has become very crucial in brand creation. The impact of ads stays on the people's mind for a long time. Therefore, banks should emphasize more on online advertisement.

Blogging

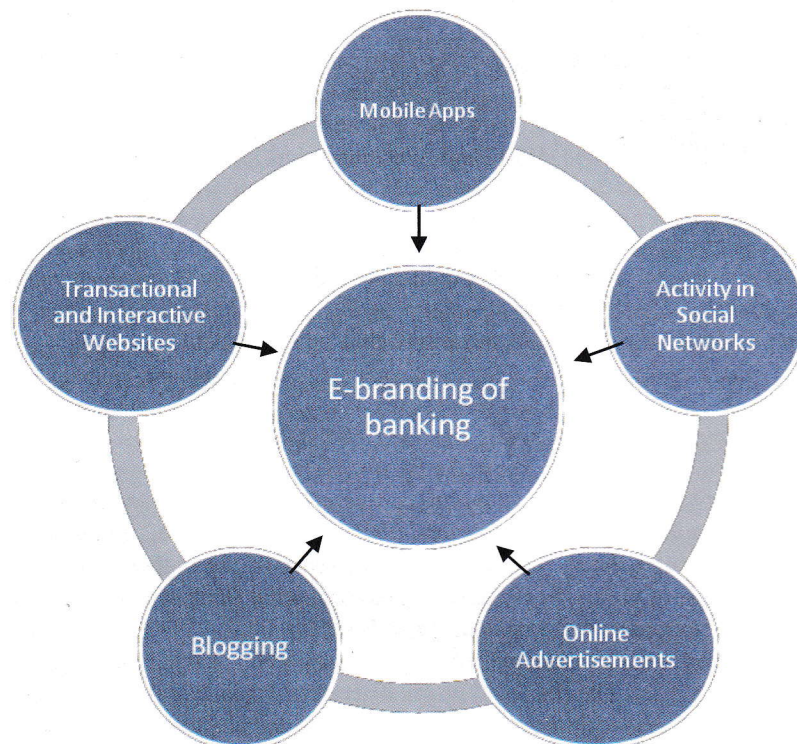
Like any other product and services, banking can also be treated as a product or service. The consumers need to know the details of the financial schemes as well as the financial activities of banks. Blogging can be an effective tool for the banks to provide information to the consumers. Blogs combine the immediacy of up-to-the-minute posts, latest first, with a strong sense of the author's personality, passions, and point of view [18]. JP Morgan Chase National Bank of USA has its own blog named 'jpmorganinstitutional.com' [19]. Barclays Bank PLC has its own blog site called 'barclayswealthblog.com' [20]. French bank BNP Paribas has a blog named 'Investors Corner' [21]. The list could go on. Therefore, it can be said that all the top level banks around the world are giving importance to the blogging of banking. It is because the necessity of giving information as well as suggestion to the consumers is an extra ordinary way to build e-branding. Blogging will always help the consumers to decide which scheme to follow. It will help them to know the pros and cons of every offer.

In a nutshell, on the basis of the literature review, it can be said that the necessity and importance of e-branding for any product and service is unquestionable. A lot of research works have been done to prove this. However, banking has never been treated as a service sector where the e-branding strategy can be applied. A very few researchers have discussed some of the applications of e-branding which has been mentioned in the literature review section. The overall concept of e-branding in the banking industry has not been discussed yet. To fill up that gap, a conceptual model has been proposed by the researchers in this article. Moreover, the strategy to apply e-branding in banking industry has also been investigated.

E-branding in Banking Industry: Necessity and Its Current Scenario in Bangladesh

III. Conceptual model for e-branding for banking

Figure 1: A conceptual model for the e-branding of bank (Apon-Suhan model)



Brand is a symbol that represents the experience of customers towards company's services or products. The experience includes perception, feelings, image and identities of the brand perceived by customers [22]. E-branding strategies help firms create distinctiveness and help firms to build stronger relationships with the consumers [1].

On the basis of the findings of e-branding, we can propose a conceptual model of e-branding for banks. The model consists of five factors to fulfill a proper e-branding strategy for banks. Although, banking has not always been treated as other product and service, but currently all the developed banks are following the pattern. It has been approved by the virtual communities. Websites are built to facilitate the convenience of the consumers. Consumers can almost do all the banking activities through their websites. Even when the consumers are not around the computers, they are not detached from banks. Smart phones and tablets carried by the consumers are very much in the range of the banks through their mobile apps. Social networking sites are being used by the banks for providing information, interacting with the customers and helping the consumers to go to the bank's website. Moreover, online advertisement has moved to a different platform. Awards are given to online ads for their brilliant work. In fact, there is a

category for the best banking ads. Once upon a time, individual blogging was only there. However, nowadays, the humongous organizations do maintain blogs to inform consumers about their products and services on a personal level. Similarly, almost all the top ranked banks now own a separate blogging site. Therefore, we can say that the e-branding has found its way to conquer the virtual world.

IV. Methodology

The study is based on the secondary data collected through various online sources like websites of the banks, Facebook pages, twitter accounts and YouTube channels and many more. On the basis of that, overall analysis has been made.

V. Data Findings & Analysis

5.1 The Sources of Information

All the information has been collected from the websites of the banks, google play store, social networking sites (Facebook, Twitter, and YouTube) and the popular websites of Bangladesh to analyze the advertising practice of the banks.

5.2 E-branding position of the banks of Bangladesh

According to Bangladesh Bank, Bangladesh has 56 enlisted operational banks [26]. To find out the position of the e-branding of the banks of Bangladesh, we have investigated all the banks on the basis of their availability of websites, availability of mobile apps, activity in the social networks and availability of dedicated blog for the consumers. We found the result which is described below.

Availability of websites

Every bank in Bangladesh has a website on its own. Most of the bank websites are informational rather than transactional. Almost all the bank has its 'Internet Banking' option through which account holders can check their account. A very few banks allow the account holders to transact through their internet banking account. According to Bangladesh Bank, every bank of Bangladesh has its own websites [22].

Availability of Mobile apps

Table 04: Availability of Mobile Apps of Bangladeshi Banks

Number of Banks have Mobile Apps	Number of Banks do not have Mobile Apps
15 Banks	41 banks

Only 15 banks among the 56 enlisted banks of Bangladesh do have mobile apps. Among those 15 mobile apps, very few are transactional. Most of the mobile apps are informational. Therefore, we can say that the mobile apps availability of the banks is not there yet. People cannot use mobile apps for transactional purposes.

E-branding in Banking Industry: Necessity and Its Current Scenario in Bangladesh

Activity in the Social Networking Sites

Social networking sites like Facebook, Twitter and many more are not only for communicating with friends and relatives anymore. The social networking sites have become the center point of the virtual world of the human beings. Therefore, there are various organizations those have their Facebook page as their office. They communicate with their consumers with their pages. That is why the need of banking organizations to be present in the virtual world is massive. We have included YouTube in this list as a social networking site. The activities of the banks in social networking sites are given below:

Table-05: Activity of the Banks of Bangladesh in Social Networking Sites

N o.	Name of the Banks	Popular Social Networking Sites		
		Facebook Likes	Twitter Followers	YoutubeSubscribers
1	AB Bank Limited	9,060	No Account	No Channel
2	Agrani Bank Limited	5,855	No Account	No Channel
3	Al ArafahIslami Bank	771	No Account	No Channel
4	Bangladesh Commerce Bank Ltd.	406	No Account	No Channel
5	Bangladesh Development Bank Limited	656	No Account	No Channel
6	Bangladesh Krishi Bank	6,705	No Account	No Channel
7	Bank Al-Falah Limited	24,833	No Account	No Channel
8	BASIC Bank Ltd.	2,215	6	No Channel
9	BRAC Bank Limited	79,697	No Account	75
10	Commercial Bank of Ceylon Limited	61,421	96	306
11	Dhaka Bank Limited	170,088	No Account	No Channel
12	Dutch-Bangla Bank Limited	95,853	198	No Channel
13	Eastern Bank Limited	54,913	No Account	No Channel
14	EXIM Bank Limited	8,619	No Account	No Channel
15	First Security Islami Bank Limited	14,153	67	471

16	ICB Islamic Bank Ltd.	1,075	No Account	No Channel
17	IFIC Bank Limited	3,240	No Account	No Channel
18	Islami Bank Bangladesh Ltd.	100,166	No Account	77
19	Jamuna Bank Ltd.	1,248	No Account	No Channel
20	Janata Bank Ltd.	10,571	32	No Channel
21	Meghna Bank Ltd.	899	No Account	No Channel
22	Mercantile Bank Ltd.	3,773	No Account	No Channel
23	Midland Bank Limited	9,378	No Account	No Channel
24	Modhumoti Bank Ltd.	2,739	No Account	No Channel
25	Mutual Trust Bank Limited	18,317	40	No Channel
26	National Bank Ltd.	1,132	No Account	No Channel
27	National Credit & Commerce Bank Ltd.	3,670	No Account	6
28	NRB Bank Limited	6,162	No Account	4
29	NRB Commercial Bank Limited	3,287	16	11
30	NRB Global Bank Ltd.	6,862	No Account	No Channel
31	Prime Bank Ltd	3,705	58	No Channel
32	Pubali Bank Ltd	2,147	No Account	No Channel
33	RajshahiKrishiUnnayan Bank	1,445	No Account	No Channel
34	Rupali Bank Ltd.	5,865	No Account	No Channel
35	ShahjalalIslami Bank Ltd.	171	No Account	No Channel
36	Social Islami Bank Ltd.	2,037	No Account	No Channel
37	Sonali Bank Ltd.	24,410	No Account	No Channel
38	South Bangla Agriculture & Commerce Bank Limited	12,575	No Account	No Channel

E-branding in Banking Industry: Necessity and Its Current Scenario in Bangladesh

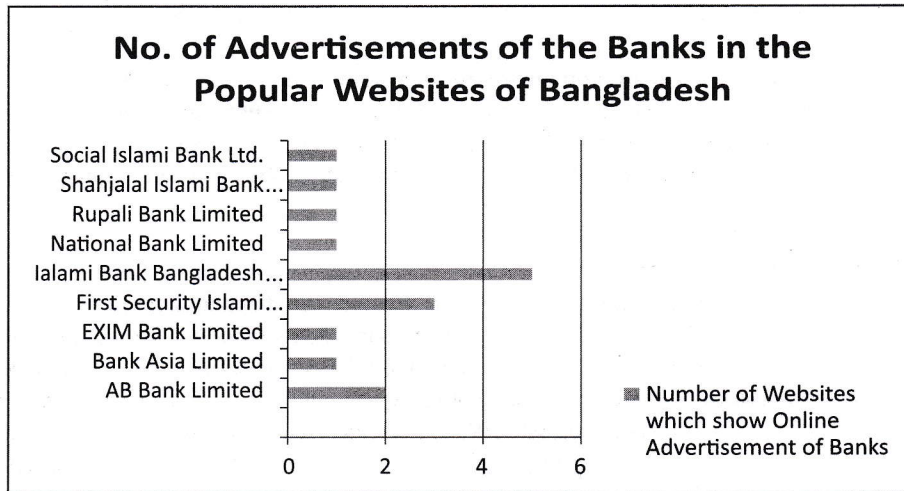
39	Southeast Bank Limited	18,234	18	9
40	Standard Bank Ltd.	3,035	No Account	No Channel
41	Standard Chartered Bank Ltd.	523,591	No Account	8
42	The City Bank Ltd.	323,259	No Account	100
43	Trust Bank Limited	22,267	No Account	65
44	Union Bank Ltd.	6,715	No Account	No Channel
45	United Commercial Bank Ltd.	599	No Account	No Channel
46	Uttara Bank Limited	2,033	No Account	No Channel

As we can see from the above table that, 47 enlisted banks of Bangladesh are actually active in social networking sites. We have measured only on three social networking sites on the basis of the popular social networking sites in Bangladesh. All the 47 banks have their official Facebook page but not all the 47 banks have twitter accounts or YouTube channels. Only 5 enlisted banks are active in the 3 social networking sites. Another 12 banks have activity in 2 social networking sites. Majority of the banks of Bangladesh have started their social networking activities. As per the popularity of facebook, the banks of Bangladesh has been emphasizing on it. However, most of the activities of the webpages are not regular. Some of the official pages in facebook of the banks have not used the page for a long time. Most importantly, most of the banks do not show their social networking sites page link in their official websites. Only a few banks do that which shows indifference in the e-branding sector of banking.

Online Advertisements of the Banks

According to Table-1, we know the list of popular sites of Bangladesh. In this section, we are going to show how many online advertisements are shown on those sites from banks. The data are shown in the below table.

Table-06: Number of Advertisements of the banks in the Popular Websites of Bangladesh



According to table-06, only 9 banks of Bangladesh provide advertisements in the popular websites of Bangladesh. Among them, the Islami Bank of Bangladesh Ltd. provides advertisements in 5 websites which is the highest number of advertisements shown by any banks of Bangladesh.

Blogging Sites of Banks

Bangladesh has 56 enlisted banks. Among them, no bank has any dedicated blogging websites.

5.3 Future Steps to Establish E-branding of Banks in Bangladesh

The world has been converting into a virtual world. The developed countries are already half way there. The developing countries like Bangladesh are not that far away. People are accustomed with the virtual world. They are doing things from their home by sitting in front of a computer. They are also the potential consumers of banks. The banks of Bangladesh need to realize the necessity of e-branding. Bangladesh bank needs to provide some guidelines to establish e-branding. According to the conceptual model we have proposed, Bangladesh needs to follow the below steps to establish e-branding of banks.

- ◆ Websites should be converted from informational to transactional.
- ◆ Every bank should have mobile apps. Younger generation needs speed with efficiency. They are so much accustomed with their portable gadgets that they need banks in their gadgets. Therefore, mobile apps are one of the essential tools for e-branding of banks in Bangladesh.
- ◆ Social Networking Sites like Facebook, Twitter and YouTube are the second home of people all around the world. Organizations cannot go forward by ignoring the homes of the general people who are actually the potential consumers. Therefore, all the banks of Bangladesh need to open their virtual office in

E-branding in Banking Industry: Necessity and Its Current Scenario in Bangladesh

Facebook, Twitter and YouTube. In that way, the consumers will feel 24x7 services from the bank.

- ◆ Advertising is a way to promote your organization whether its business or bank. One needs to understand that bank needs the same dedication as the business organizations to prove their effectiveness and efficiency. Therefore, banks need to promote themselves by giving a lot of ads on those websites where people visit most.
- ◆ Blogging is not private diary of an individual anymore. Blogging is an e-branding tool for every profit seeking entity. People want to feel attached with the products and the seller of the product or service. Banking is a service where we need to make the people more involved. People have a lot of questions. Their questions can be answered in a communicative blog. A blog where particular topics will be written. Potential consumers will ask to clear out their confusions. Through the blogs, banks can create a healthy and trustworthy relationship with the consumers.

VI. Limitation of the Study

All the data has been collected form secondary sources. Moreover, quantitative analysis has not been made. Therefore, clear picture of the e-branding in banking from consumer's and banker's perspective have not been realized yet. The future research potential is huge in this area.

VII. Conclusion

Banking is an industry which has been built to provide convenience to the general people financially and psychologically. People need to feel attached with the banks. As times are flying by, technologies are replacing the physical world with virtual world. That is why every aspect of physical world has to be present in the virtual world also. The branding strategies in the physical world are well established. It has been implemented by the developed countries as well as the developing countries. The e-branding strategies are also becoming popular day by day. However, the e-branding strategies in the virtual world of banks in developing countries like Bangladesh are yet to establish. Therefore, the banks of Bangladesh need to give more light on the virtual world.

References

- [1] Kenney, M. & Curry, J. (1999). "E-commerce: Configuration," Economy Paper, University of California, Berkeley, CA.] [Beh, K. I. N., Luo, Y. & Dinnie, K. (2005). "Ebranding Strategies of Internet Companies: Some Preliminary Insights from the UK," Journal of Brand Management, Vol. 12 No. 5, p. 355.
- [2] Da Silva, R. V. & Alwi, S. F. S. (2008). "Online Brand Attributes and Online Corporate Brand Images" European Journal of Marketing, Vol. 42 No. /10, pp. 1039-1058.
- [3] Berry, L. (2000) 'Cultivating service brand equity', J Academy of Mktg Sci., Vol. 28, No. 1, pp. 128-137.
- [4] De Chernatony, L. and Christodoulides, G. (2004), "Taking the brand promise

online: challenges and opportunities”, *Interactive Marketing*, Vol. 5 No. 3, pp. 238-51.

[5] Papadopoulou, P. A., Andreas Kanellis, P. & Martakos, D., Trust and Relationship Building in Electronic Commerce, *Internet Research: Electronic Networking Applications and Policy*, 2001, 11(4), 322-32.

[6] T.M. Tian and D.Rasiah (2011).”Advances in Management & Applied Economics”, vol.1, no.1, 2011, 125-150 ISSN: 1792-7544 (print version), 1792-7552 (online) International Scientific Press, 2011.

[7] Jevons, C. and Gabbott, M. (2000) ‘Trust, brand equity and brand reality in internet business relationships: An interdisciplinary approach’, *Journal of Marketing Management*, Vol. 16, No. 6, pp. 626–629.] [Doyle, P. (1998) ‘Marketing Management and Strategy’, 2nd edn, Prentice-Hall, Harlow, UK.] [AT Kearney Report (1999) ‘The Role of Brands in the Digital Economy’, accessed July 2001, www.atkearney.com.

[8] Shah, M. (Ed.). (2009). *E-Banking Management: Issues, Solutions, and Strategies: Issues, Solutions, and Strategies*. IGI Global.

[9] <https://www.abl.com/personal-banking/e-banking-services/chat-with-us/>

[10] https://webchat.associatedbank.com/?csk=WC_CC_Unsecure_sk&cbsk=OB

[11] <http://www.forbes.com/sites/nickclements/2015/12/22/the-best-mobile-banking-apps/>

[12] <http://www.statista.com/statistics/264810/number-of-monthly-active-facebook-users-worldwide/>

[13] <http://www.statista.com/statistics/282087/number-of-monthly-active-twitter>

[14] <http://thefinancialbrand.com/52746/>

[15] Rodgers, Shelly (2004), "The Effects of Sponsor Relevance on Consumer Reactions to Internet Sponsorships," *Journal of Advertising*, 32(4), 67-76.

[16] Esther Thorson (2000), "The Interactive Advertising Model: How Users Perceive and Process Online Ads," *Journal of Interactive Advertising*, 1 (1)

[17] <http://www.iacaward.org/iac/>

[18] Nardi, B. A., Schiano, D. J., Gumbrecht, M., & Swartz, L. (2004). Why we blog. *Communications of the ACM*, 47(12), 41-46.

[19] <http://blog.jpmorganinstitutional.com/>

[20] <https://barclayswealthblog.com/>

[21] <http://investors-corner.bnpparibas-ip.com/>

[22] Kotler, P. 2000. *Marketing Management Millenium Edition*.

[23] <https://www.bb.org.bd/links/links.php>