

# Research Report on Digital Marketing of Long-Tail Customer Groups in Commercial Banks Under the Background of Economic Downturn: A Case Study of Pudong Development Bank Daxing Sub-branch

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## Abstract

This study examines the digital marketing practices directed toward long-tail customer segments in commercial banks under the pressures of an economic downturn, using the SPD Bank Daxing Sub-branch as a representative case. Against the backdrop of declining household income expectations, weakened consumption, and reduced corporate investment, the assets and activity levels of long-tail customers have shown a significant contraction, posing challenges to traditional banking business models. Through questionnaire surveys and semi-structured interviews with frontline employees, managers, and customers, this research identifies several critical issues: the narrow use of digital marketing tools, insufficient customer loyalty, diminished customer acquisition capabilities, homogeneous marketing content, inadequate customer understanding of financial products, and suboptimal service experiences. Despite the advancement of digital technologies, most marketing efforts remain concentrated on mobile banking applications, while other digital channels — such as social media, intelligent customer service systems, and multi-platform integration — are underutilized. Customers, for their part, often face decision dilemmas due to limited financial literacy and lack of personalized guidance. The findings highlight the necessity of multi-channel digital engagement, data-driven precision marketing, service optimization, and strengthened financial education. The study suggests expanding digital channels, adopting emerging technologies, enhancing product and service innovation, and constructing a more comprehensive digital service ecosystem to improve customer stickiness and support inclusive finance. These insights contribute to understanding how commercial banks can effectively reshape their marketing strategies for long-tail customers and maintain competitiveness amid economic uncertainty.

**Keywords:** Economic Downturn; Commercial Banks; Long-tail Customers; Digital Marketing; Customer Behavior; Inclusive Finance; Financial Services

## 1. Introduction

### 1.1. Background

Recent years have witnessed rising downward pressure on both global and domestic economies due to factors such as trade frictions, the COVID-19 pandemic, geopolitical conflicts, declining energy prices, and mounting debt risks. These developments have suppressed corporate investment, disrupted supply chains, and weakened consumer confidence, exerting direct influence on retail banking business volumes and profit structures. As deposits, loans, and wealth management activities decline, the limitations of traditional banking models become increasingly evident. In this context, long-tail customers—defined as numerous clients with relatively small individual asset holdings—have gained strategic importance due to their large scale, transaction frequency, and potential for upward mobility. The diffusion of digital technologies provides new opportunities for banks to efficiently serve this segment through precise targeting and cost reduction.

### 1.2. Literature Review

With the vigorous development of the digital economy, digital transformation has become an inevitable choice for commercial banks to break through traditional business bottlenecks and enhance market competitiveness. This review systematically combs relevant research results, focusing on three core dimensions: the impact of digital transformation on commercial bank marketing, the optimization strategies of financial product marketing, and the service and management of long-tail customers.

Digital transformation has brought comprehensive changes to commercial bank marketing. Yang and Zhou (2024) took ICBC Jiaxing Branch as a case and found that the in-depth application of financial technology has promoted the construction of a digital marketing system. Through big data analysis and artificial intelligence, banks can achieve precise customer profiling and personalized product recommendations, transforming the extensive traditional marketing model into a customer-centric precision model. Meanwhile, digital transformation reconstructs competitive advantages by reducing customer acquisition costs, improving retention rates, and extending the customer value chain, helping banks stand out in the fierce market competition.

Regarding the optimization of financial product marketing strategies, Yin (2025) proposed a multi-dimensional framework covering product design, channel integration, promotion methods, and service guarantees. The core lies in leveraging digital technology to develop differentiated and scenario-based products, integrate online-offline channels, and innovate promotion forms through social media and short video platforms. Yang and Zhou (2024) verified through practice that the "data-driven" closed-loop mechanism is crucial for optimizing marketing effectiveness.

In terms of long-tail customer service and management, existing studies emphasize the significant overall value of long-tail customers. ICBC Jiangsu Branch Research Group (2024) pointed out that with the reduction of service marginal costs in the digital era, long-tail customers have become new profit growth points. Optimization measures include building digital and standardized service processes, developing low-threshold financial products, and strengthening

online channel capabilities. Chen and Zan (2023) summarized that digital management of long-tail customers relies on customer profiling, hierarchical classification, and full-life-cycle management. Huang (2022) and Gou et al., (2021) provided practical strategies through case studies of ICBC branches, verifying the effectiveness of digital management.

In summary, existing research has formed a preliminary system, but there are deficiencies such as limited research objects and insufficient quantitative evaluation. Future research should expand the scope of research objects, strengthen quantitative methods, and pay more attention to risk and ethical issues in digital transformation.

### **1.3. Research Objectives and Methods**

The study aims to analyze the digital marketing practices of the SPD Bank Daxing Sub-branch toward long-tail customers, identify their distinctive patterns and existing deficiencies, and propose targeted strategies to enhance marketing effectiveness. Ultimately, the goal is to help banks unlock the potential value of long-tail customers, better satisfy their diversified needs, and achieve value co-creation between banks and customers.

A mixed-methods approach was employed, consisting of questionnaire surveys targeting bank employees and long-tail customers, as well as interviews with managers and customer relationship staff. The collected data were analyzed to identify gaps in digital marketing strategies and form evidence-based recommendations.

## **2. Related Concepts and Theoretical Foundations**

### **2.1. Related Concepts**

#### **2.1.1. Long-tail Customers**

Long-tail customers refer to individuals holding total financial assets of RMB 150,000 or below in a single commercial bank. Although their individual profitability is limited, their cumulative value is considerable due to their large population base and high transaction frequency. This segment also plays a crucial role in advancing inclusive finance, and digital technologies allow banks to tap into its long-term potential more efficiently.

#### **2.1.2. Digital Marketing**

Digital marketing encompasses the use of digital technologies—including mobile applications, big data analytics, artificial intelligence, and social media platforms—to conduct targeted outreach, product promotion, and customer service. It reduces operational costs, enables precise segmentation, and enhances customer experience by providing timely, personalized financial solutions.

#### **2.1.3. Economic Downturn**

Economic downturn refers to slowing or negative macroeconomic growth characterized by declining income expectations, weakened consumption, and reduced investment. These

conditions diminish customers' financial assets and transaction activity, compelling banks to prioritize efficiency, differentiation, and digital transformation.

## **2.2. Theoretical Foundations**

### **2.2.1. Long-tail Theory**

Proposed by Chris Anderson, long-tail theory suggests that the aggregate value of non-mainstream, low-frequency customers can surpass that of traditional high-value customers when supported by digital platforms. This theory provides a theoretical basis for banks' long-tail customer strategies.

### **2.2.2. Inclusive Finance Theory**

Inclusive finance emphasizes the equitable provision of financial services to underserved populations. Digital marketing reduces marginal service costs and expands service reach, aligning with the strategic goals of inclusive finance.

### **2.2.3. Consumer Behavior Theory**

Consumer behavior theory examines how personal preferences, risk attitudes, and external influences shape decision-making. Banks can leverage data analytics to identify long-tail customers' behavioral patterns and promote products that better align with their needs.

### **2.2.4. Economic Downturn Pressure and Financial Stability Theory**

This theory highlights how economic contraction affects financial markets and banking system stability. Under such pressure, commercial banks must strengthen resilience through customer engagement, digital innovation, and diversified service offerings.

### **2.2.5. Questionnaire Distribution and Design**

From the perspectives of bank employees and the long-tail customer group, two separate questionnaires were developed. During the survey process, because the bank had only 21 relevant staff members, only 21 questionnaires were distributed to bank employees, and all 21 valid responses were successfully collected from the employees' perspective. For the bank's long-tail customers, 282 questionnaires were distributed, of which 235 valid responses were collected. In addition, through interviews with management, account managers, and regular staff, a deeper understanding of the bank's digital marketing efforts for long-tail customers was gained. Based on the survey and interview results, the existing issues were thoroughly analyzed, and targeted recommendations were proposed.

## **3. Investigation on Digital Marketing of Long-Tail Customer Groups in Commercial Banks**

### **3.1. Data Source**

From the perspectives of bank employees and long-tail customer groups, two questionnaires were formulated respectively. During the survey, since there are only 21 relevant business staff in the bank, only 21 questionnaires were distributed to bank employees, and 21 valid questionnaires from the perspective of bank employees were successfully collected; 282 questionnaires were

distributed to long-tail customers of the bank, and 235 valid questionnaires were collected. At the same time, through interviews with managers, customer managers and ordinary staff, we deeply understand the digital marketing situation of the bank for long-tail customer groups. Based on the survey and interview results, this paper deeply analyzes the existing problems and puts forward targeted suggestions.

### 3.2. Current Situation of Digital Marketing of Long-Tail Customer Groups in Pudong Development Bank Daxing Sub-branch

#### 3.2.1. Young Personal Banking Staff are the Main Respondents of This Research

The above figures show that employees with less than 3 years of working experience account for 71.43% of the total sample, indicating that the surveyed bank staff are relatively young, have accumulated certain experience, are transitioning from novices to skilled roles, and have the ability to handle complex businesses. Personal banking accounts for 85.71%, reflecting that young employees mainly serve long-tail customer groups, while corporate banking, as an important link to serve corporate customers, is also indispensable (Figure 1 and Figure 2).

Under the background of economic downturn, these young employees may have unique insights into the digital marketing of long-tail customer groups in commercial banks. They are familiar with emerging digital tools and channels, but may also face challenges such as how to carry out precise marketing, improve customer experience, and respond to customers' concerns about the economic situation. This information is of great value for understanding the digital marketing situation of Pudong Development Bank Daxing Sub-branch, and can provide reference for banks to optimize marketing strategies and improve service quality, especially the training and support for young employees, so as to better adapt to the digital marketing trend and changes in the economic environment.

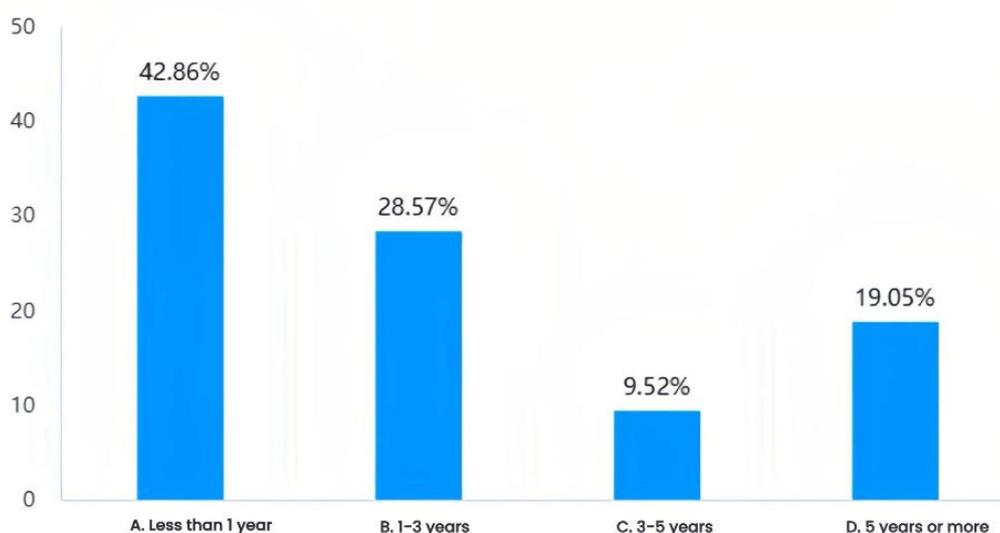
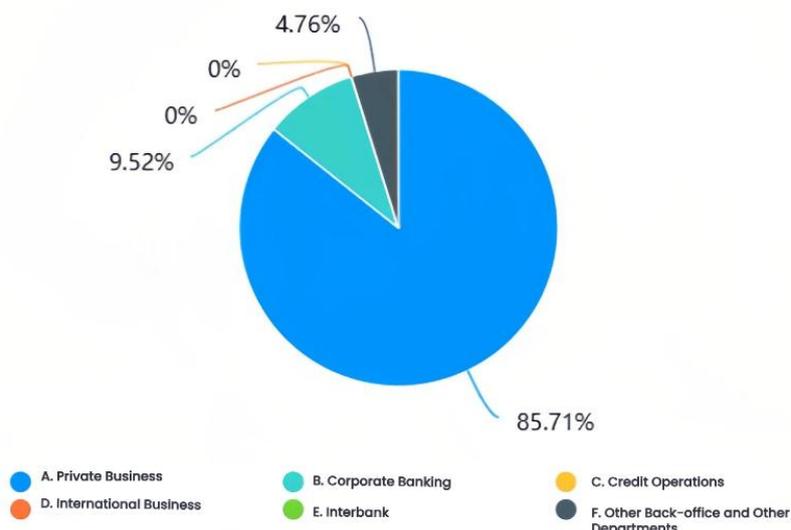


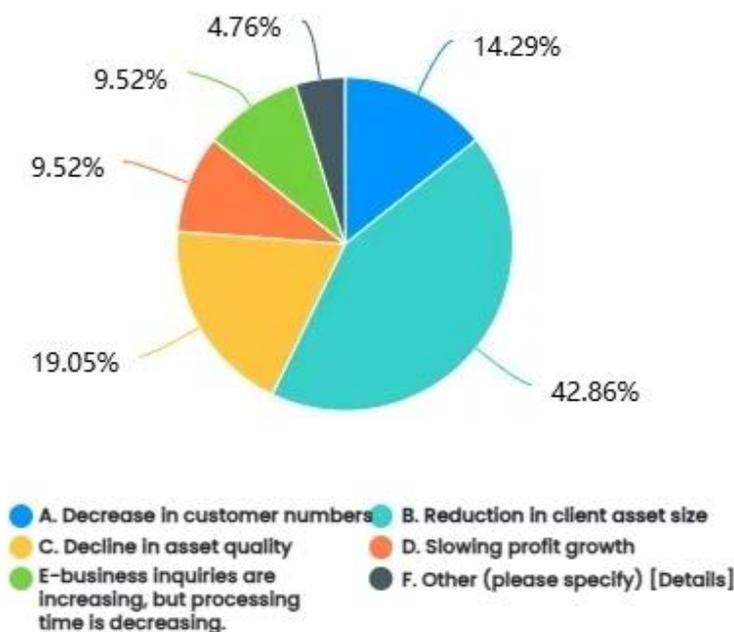
Figure 1. Bar Chart of Bank Staff's Working Years



**Figure 2. Proportion of Business Areas Responsible by Bank Staff**

### 3.2.2 Customer Asset Scale Generally Shrinks Under the Background of Economic Downturn

As shown in Figure 3, the most direct and significant impact of the economic downturn on banks is the shrinkage of customer asset scale, accounting for 42.86%. Economic recession leads to the decline in the income of enterprises and individuals, the reduction of savings and investment funds, which directly weakens the deposit base and loan issuance potential of banks, compresses net interest income, and poses a severe test to their profitability and business stability.

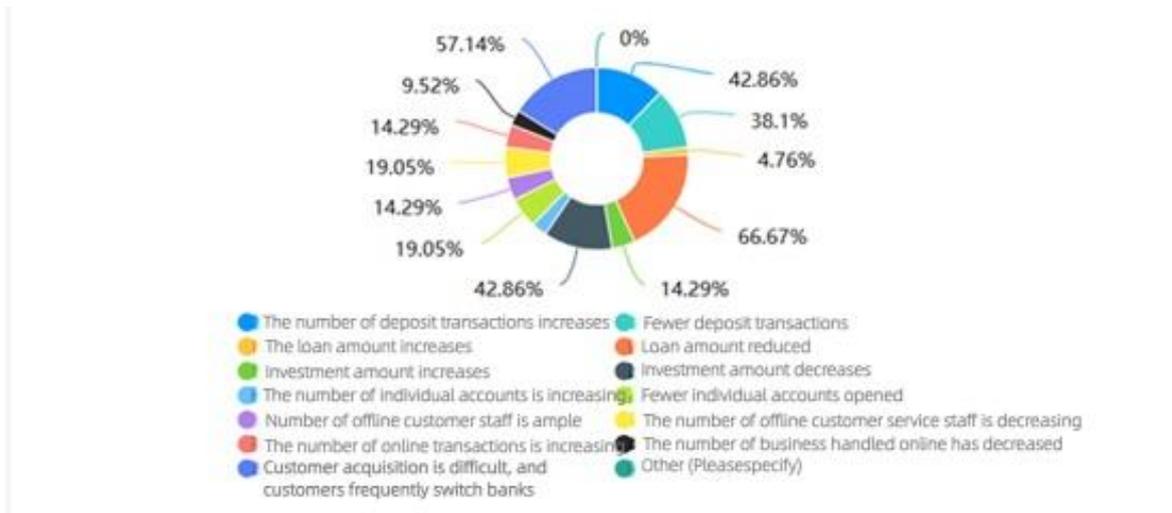


**Figure 3. Proportion Chart of the Greatest Impact Factors of Economic Downturn on Banks**

The decline in asset quality accounts for 19.05%. The economic downturn is accompanied by the increase in enterprise bankruptcies and unemployment rates, leading to the rise in the non-performing loan ratio of banks and the deterioration of asset quality.

The reduction in the number of customers accounts for 14.29%. Economic pressure makes some customers turn to low-cost financial services or interrupt cooperation with banks due to financial difficulties. Customer loss not only reduces direct income, but also may weaken the bank's brand influence and market share, increasing the difficulty of restoring growth in the future.

As shown in Figure 4, the main sources of bank income: loans, wealth management, and customer volume have been greatly reduced due to the economic downturn, leading to a decline in asset scale. Data shows that the reduction in loan amount is particularly obvious, accounting for 66.67%, indicating that individuals and enterprises reduce borrowing to avoid risks under economic downturn, putting pressure on bank loan businesses. The difficulty in customer acquisition accounts for 57.14%, and customer loyalty declines, with frequent bank changes, requiring banks to optimize service experience and enhance brand competitiveness to attract customers.



**Figure 4. Proportion Chart of Changes in Wealth Management Business Under Economic Downturn**

The number of deposit businesses has increased, accounting for 42.86%, reflecting that investors are more inclined to choose savings products with high security and good liquidity under economic uncertainty, providing banks with a stable source of funds. At the same time, it is necessary to enrich deposit products to meet diverse needs. The number of wealth management businesses has also increased, accounting for 42.86%, indicating that some investors seek flexible and high-yield wealth management methods to combat inflation when the economy is poor. Banks need to innovate wealth management products and provide personalized services to meet customers' needs for asset preservation and appreciation.

Among the 21 respondents surveyed, 13 chose mobile banking APPs to serve long-tail customer groups, highlighting their key role in improving customer experience in the digital age. With services not limited by time and space and rich financial functions (such as fund transfer,

wealth management, loans, etc.), mobile banking APPs have become the dominant tool. 3 people chose artificial intelligence customer service systems, which provide 24-hour services through natural language processing technology, quickly respond to needs, solve the problems of insufficient traditional customer service personnel and slow response, and improve efficiency and satisfaction. 2 people chose social media. Banks can publish information and interact with feedback through social platforms to build close customer relationships, which is especially suitable for young long-tail customer groups. In contrast, only 1 person chose traditional online banking, email, and short message marketing, indicating that the influence of these traditional channels has weakened in the wave of digitalization, and banks need to continuously innovate to adapt to market changes and customer needs (Figure 5).

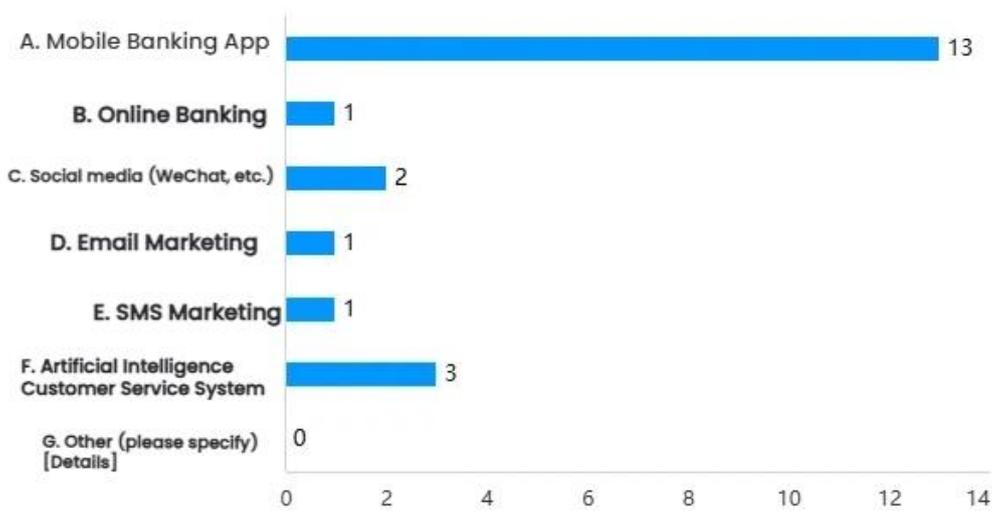


Figure 5. Bar Chart of Digital Marketing Tools

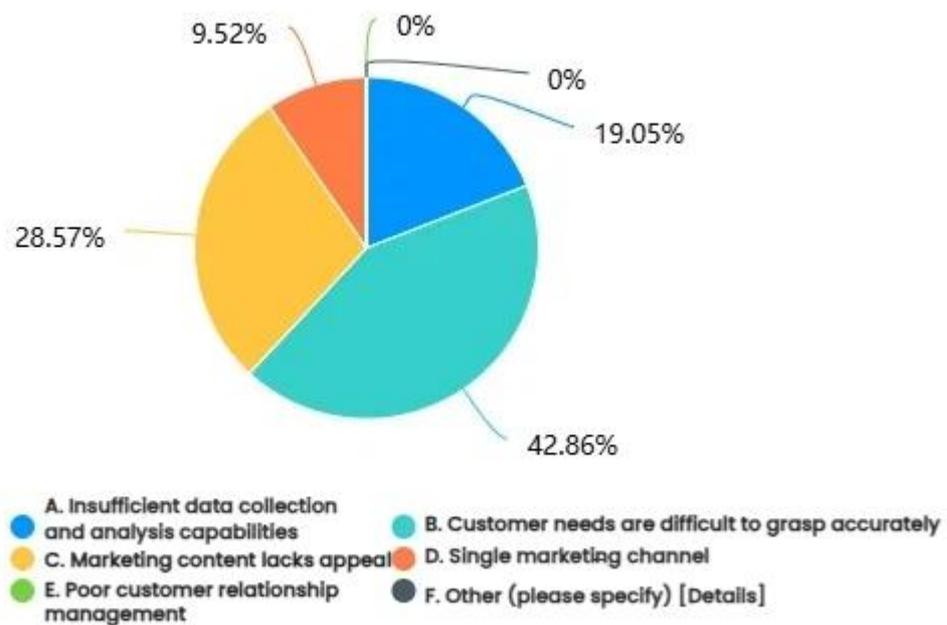


Figure 6. Proportion Chart of Challenges Faced by Banks in Digital Marketing

The survey shows that 42.86% of customers' needs are difficult to accurately grasp, indicating that banks have shortcomings in data collection and analysis capabilities, making it difficult to formulate precise marketing strategies and miss the opportunity to insight into market trends and customer preferences. 28.57% of marketing content lacks attractiveness, reflecting that banks still have gaps in understanding customer needs, leading to resource waste and customer loss. 19.05% of data collection and analysis capabilities are insufficient, making it difficult for banks to effectively reach target customers in the era of information explosion. 9.52% of marketing channels are single, showing that some banks are lagging behind in integrating multi-channels and deploying emerging channels, missing the opportunity to establish contact with young consumer groups (Figure 6).

### 3.2.3. Product Preference of Long-Tail Customer Groups is the Focus of Banks

The data in the above figure shows that deposit products rank among the top with a customer preference rate of 26.38%, reflecting customers' attention to capital safety and stability. Especially in the economic environment with frequent market fluctuations, their principal and interest guarantee characteristics have become the key to attracting customers. Customers who prefer wealth management products account for 25.11%. Such customers have a certain risk-bearing capacity and pursue asset appreciation. Banks meet their personalized needs for balancing returns and risks through a rich range of wealth management products. Loan products have obtained a customer preference rate of 21.7%, indicating that some customers have clear capital financing needs for personal consumption upgrading or enterprise operation turnover. Banks actively respond to customer needs through diversified loan products, supporting the development of the real economy and the improvement of personal quality of life. Banks need to optimize product structure and service quality based on these preference data, consolidate customer resources, and enhance market competitiveness and comprehensive benefits (Figure 7).

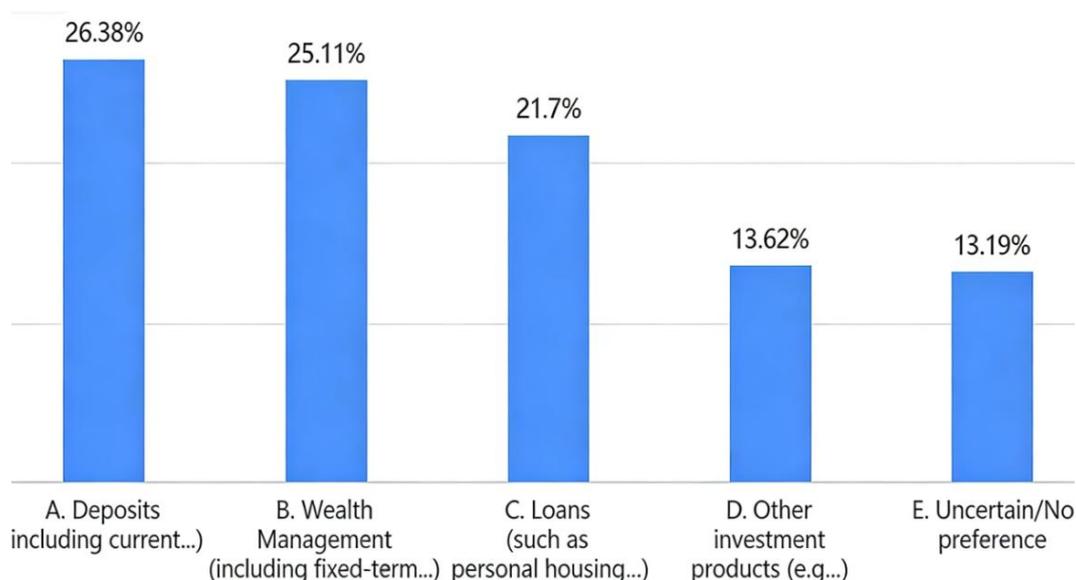


Figure 7. Proportion Chart of Bank Product Preferences

### 3.2.4. Optimize Digital Channels to Attract Bank Customers

First of all, it is necessary to understand the characteristics and significance of digital marketing. Digital marketing refers to promoting products with the help of digital technology and network platforms to achieve marketing goals. For example, in the past, selling products relied on distributing leaflets and publishing newspapers, but now the Internet is used. For example, e-commerce platforms will push products that users may like according to their usual browsing and purchasing history, which is precise positioning. Merchants post interesting videos and carry out interactive activities on social media to attract attention, which is interactivity. Moreover, it is particularly flexible. If data shows that a certain promotion effect is poor, it can be changed immediately. By analyzing data, we can also know customers' preferences, adjust strategies, and make marketing spending more valuable. In today's era when everyone is online, it is very important for enterprises. Therefore, we conducted surveys and issued data and reports.

Figure 8 shows that 39 people tend to offline branch marketing because it provides face-to-face professional consulting, enhances customers' intuitive feeling of the bank's brand and services, and facilitates in-depth understanding of complex financial products and personalized recommendations. At the same time, 38 people choose community marketing, which can penetrate into residents' lives, integrate into the community through financial lectures, public welfare activities and other forms, enhance trust, and tap diverse financial needs.

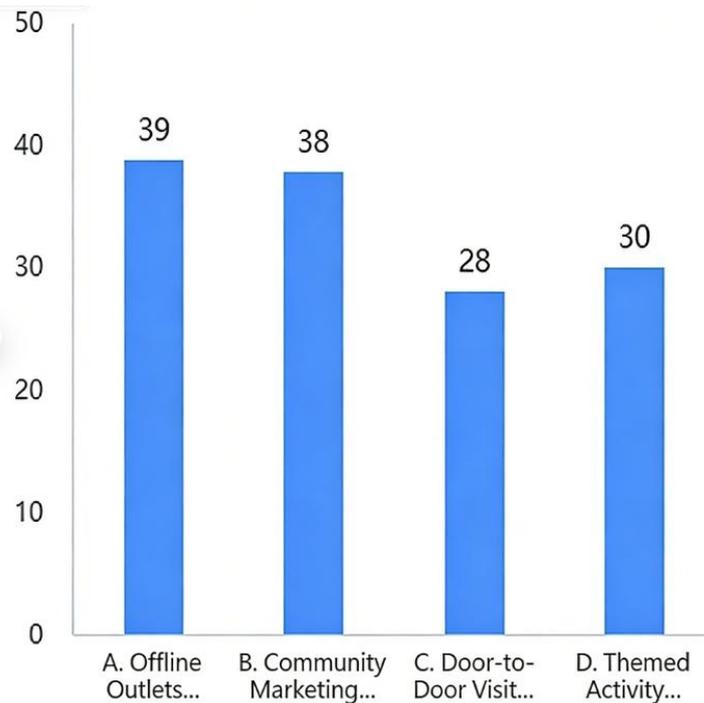
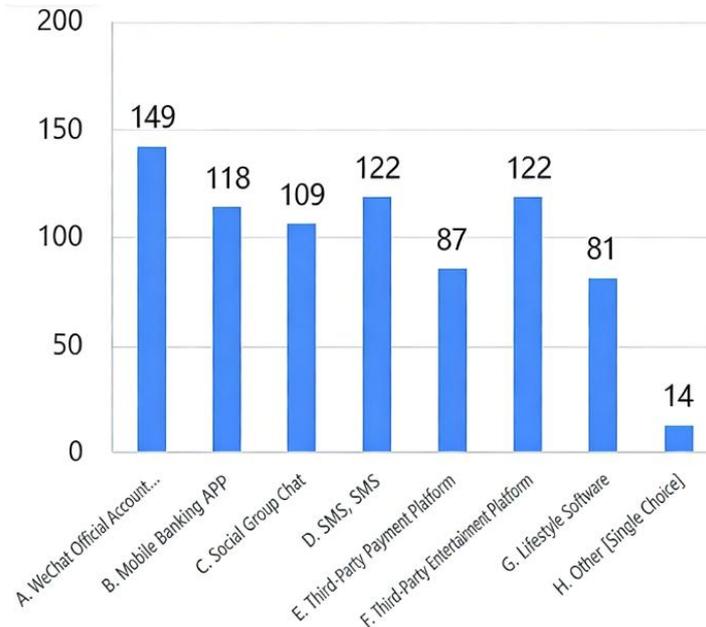


Figure 8. Proportion Chart of Offline Channel Marketing

Figure 9 shows that 149 people choose WeChat official accounts and enterprise WeChat for marketing promotion. 122 people choose phone calls, short messages, and third-party entertainment platforms. Phone calls and short message marketing are direct and efficient, and can quickly convey product information; third-party entertainment platforms reach young customers through creative advertisements and interactive games, enhancing brand fashion sense and affinity. In addition, 118 people choose mobile banking APPs, which, as the core carrier of

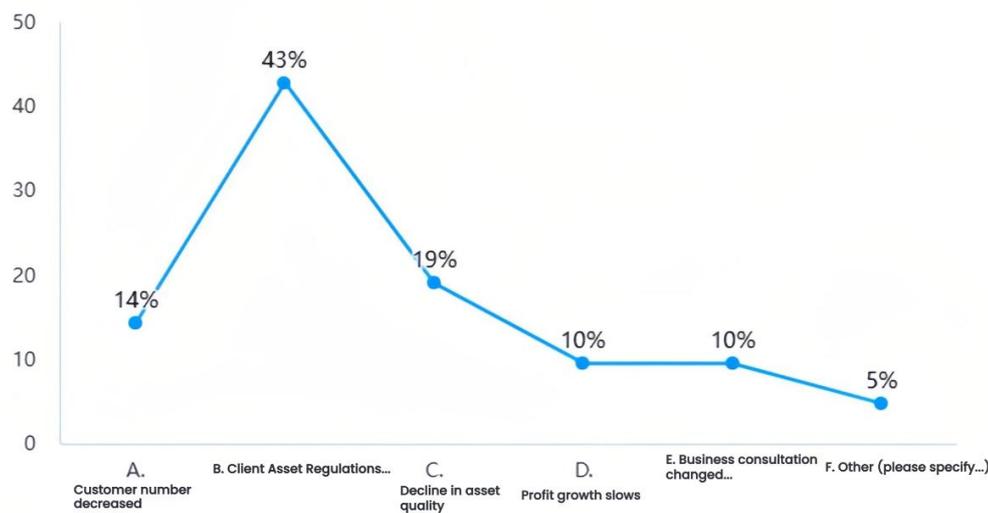
digital services, provide convenient account management, fund transfer and other functions, and achieve precise marketing through personalized recommendations and exclusive offers, improving customer experience and activity.



**Figure 9. Proportion Chart of Online Channel Marketing**

### 3.2.5. Reduction of Customer Asset Scale and Overall Business Volume

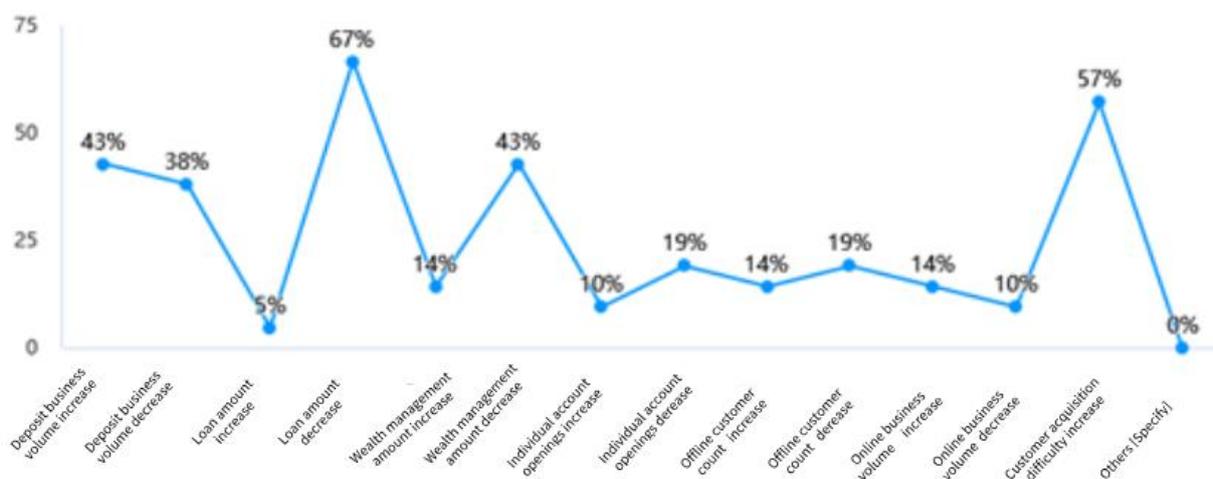
As shown in Figure 10, under the background of economic downturn, 43% of bank employees believe that the shrinkage of customer asset scale has a significant impact on bank businesses. The decline in customer income and wealth, the reduction in enterprise profits, and the increase in unemployment risks have weakened their deposit and investment capabilities. The intensification of financial market volatility has made customers tend to choose conservative deposits and low-risk products, leading to a shrinkage in asset scale.



**Figure 10. Line Chart of the Impact of Economic Downturn**

As shown in Figure 11, the phenomenon of reduced loan amounts is also very obvious in the survey. 67% of bank employees believe that loan amounts have decreased. This may be because customers are more cautious during the economic downturn and avoid increasing debt burdens. At the same time, banks may have tightened loan policies to reduce the risk of non-performing loans, which has also led to a decrease in loan issuance.

The shrinkage of the asset scale of long-tail customer groups not only directly leads to the reduction of banks' deposit, wealth management, and loan businesses, but also has a negative impact on banks' profitability. Loan business is the most important loan business of banks. Banks obtain profits by recovering the principal and interest lent. Due to the large number of long-tail customer groups, the shrinkage of their asset scale will directly lead to the shrinkage of banks' overall assets, thereby affecting banks' income and profits.



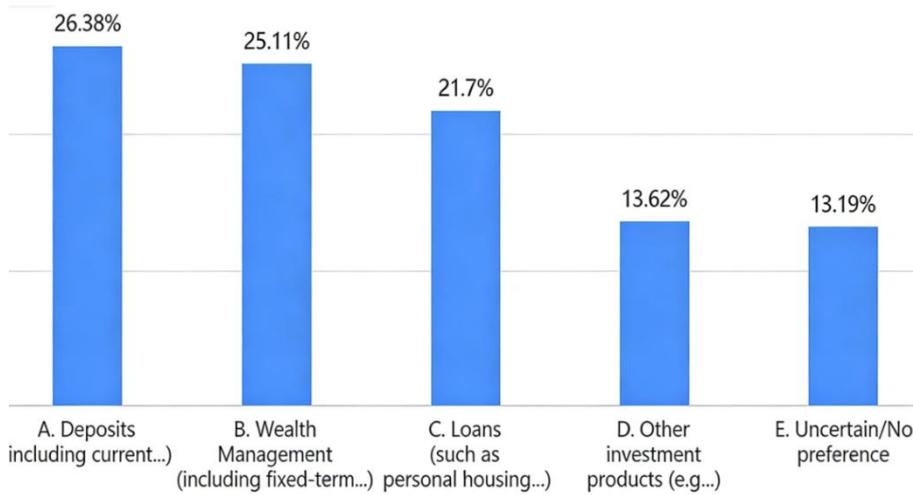
**Figure 11. Line Chart of Business Changes**

### 3.2.6. Insufficient Understanding of Bank Products, Prone to Choice Dilemmas

#### (1) Vague Cognition of Asset Types

As can be seen from Figure 12, 13.19% of customers are uncertain about or have no preference for bank asset types (Figure 12). In the modern financial market, banks provide a variety of asset types, such as deposit products, including current deposits and time deposits; wealth management products, including regular wealth management products, funds, bonds, etc.; loan products, and other investment products such as insurance products and foreign exchange transactions. However, when facing such a rich choice, this part of customers cannot clearly define which type of asset they prefer. This may be because banks have not introduced the nature, characteristics, and applicable scenarios of various assets to customers in an easy-to-understand and comprehensive way during product promotion. For example, for customers with low risk preference and pursuit of capital stability, deposit products may be a better choice, but banks may not fully emphasize their advantages such as principal and interest guarantee and relatively good liquidity; for customers with a certain risk-bearing capacity and expectation of asset appreciation, wealth management products may be more suitable, but banks have not clearly explained the key information such as risk levels, expected return ranges, and investment periods of different wealth

management products, making it difficult for customers to judge the suitability of their needs and products.



**Figure 12. Customer Product Preferences**

### (2) Confusion in Choosing Wealth Management Products

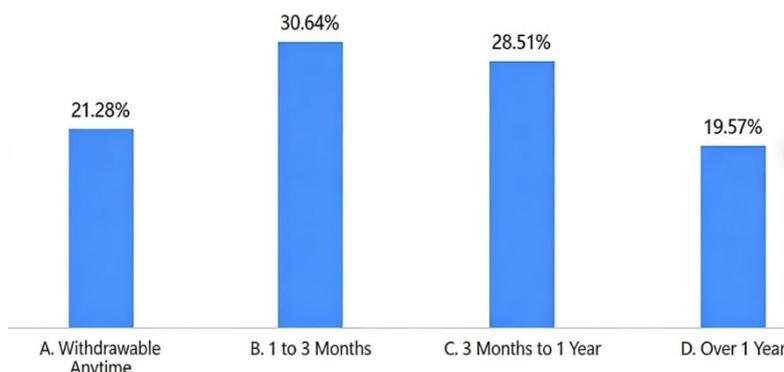
In terms of the minimum purchase amount and term selection of wealth management products, customers have a certain preference distribution, but there are still problems of unclear understanding. As shown in Figure 13, for the minimum purchase amount, the proportion of 1-yuan start is the highest, reaching 31.91%, 1,000-yuan start accounts for 28.94%, 10,000-yuan start accounts for 23.83%, and 50,000-yuan start accounts for the least, 15.32%. However, customers may not be clear about the product characteristics corresponding to different minimum purchase amounts. Generally speaking, wealth management products with a low minimum purchase amount may have a low investment threshold, suitable for customers with a small amount of funds to make small investment attempts, but the return may be relatively low; while products with a high minimum purchase amount may have a higher expected return at the same risk level due to factors such as the scale effect of funds, but banks have not clearly explained these correlations to customers.



**Figure 13. Product Minimum Purchase Amount Preference Chart**

Regarding the term of wealth management products, as shown in Figure 14, 21.28% can be withdrawn at any time, 30.64% are from one month to three months, 28.51% are from three months to one year, and 19.57% are more than one year. But customers may not understand the

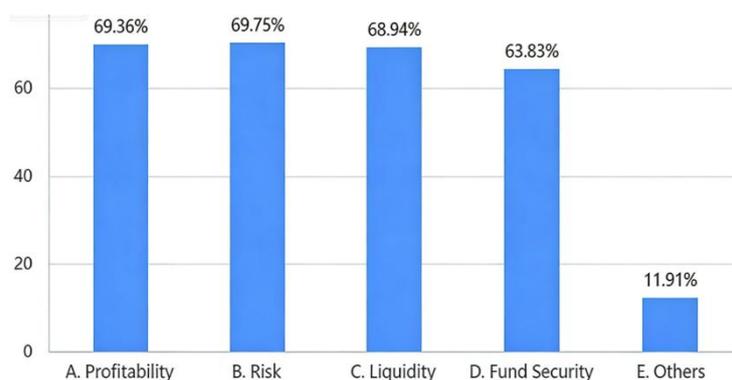
impact of term length on the return, liquidity, and risk of wealth management products. For example, wealth management products with a short term have good liquidity and funds can be recovered quickly, but the return may be relatively limited; while products with a long term may obtain higher return due to the long capital lock-up time, but the capital flexibility is poor during the holding period. Banks have not effectively guided customers to choose the appropriate term of products according to their own capital use plans and wealth management goals.



**Figure 14. Product Term Preference Chart**

### (3) Complex Trade-offs of Product Factors

When choosing bank products, customers pay great attention to factors such as profitability, risk, liquidity, and capital safety. As shown in Figure 15, the selection proportions of these factors are similar, but they are interrelated and the trade-offs are complex. For example, high returns are usually accompanied by high risks, but customers find it difficult to accurately assess their own risk-bearing capacity to match returns. Banks lack sufficient tools or professional guidance to help customers comprehensively choose products according to their financial status (such as income stability, asset scale), investment goals (such as short-term appreciation, long-term retirement savings), and risk-bearing capacity. For example, for customers approaching retirement, whose main source of income is pension and whose risk-bearing capacity is low, banks should guide them to choose products with high safety and good liquidity (such as time deposits or low-risk wealth management). However, in reality, due to the lack of effective assistance from banks, customers find it difficult to weigh the factors, easily feel confused, make inappropriate decisions, or hesitate between multiple products.



**Figure 15. Factors Affecting Choices**

#### (4) Contradiction Between the Frequency of Branch Services and Channel Selection

As shown in Figure 16, the proportion of customers who go to offline bank branches to handle business about twice a month and about twice a year is relatively high, both accounting for 31.49%, while only 19.15% go about twice a week, and 17.87% go about twice every five years. This indicates that most customers are not highly dependent on offline branches, but offline branches are still an important channel for handling some businesses. Banks need to consider how to meet the needs of customers with low-frequency needs while optimizing branch services and improving the efficiency of branch resource utilization.

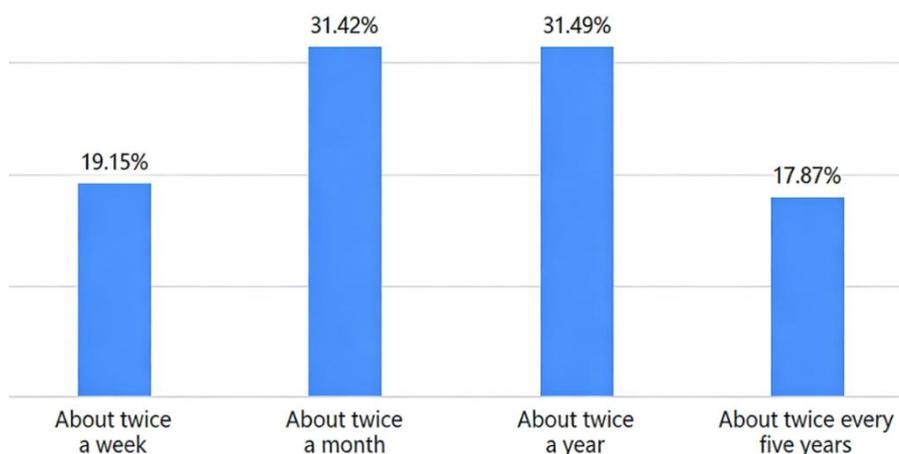


Figure 16. Frequency Chart of Offline Branch Visits

When customers handle main businesses such as payment, deposit, and wealth management purchase, as shown in Figure 17, the proportion of choosing online channels such as mobile banking, online banking, and third-party platforms such as Alipay is relatively high, reflecting customers' high demand for the convenience of online services. However, banks' online channels may still need to be improved in terms of function improvement and user experience to further improve customer satisfaction and loyalty in online business handling.

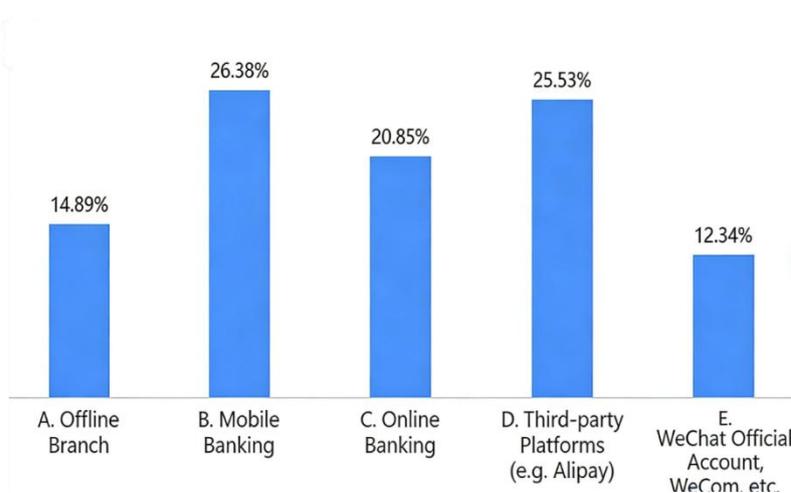


Figure 17. Methods of Handling Business

### (5) Mismatch Between Supply and Demand of Customer Manager Services

As shown in Figure 18, in scenarios where customer manager services are needed, complex financial transactions account for 17.65%, personalized service needs account for 18.63%, emergency business handling accounts for 28.43%, business consulting accounts for 19.61%, and after-sales service accounts for 15.69%. This shows that customer needs are relatively scattered. The professional capabilities and response speed of bank customer managers in dealing with different scenarios may need to be improved to better meet the diverse needs of customers.

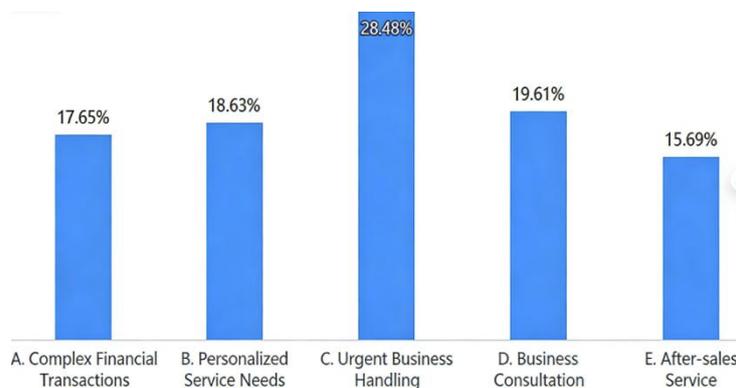


Figure 18. Proportion Chart of Service Types

## 4. Problems Existing in Digital Marketing for Long-Tail Customers of Commercial Banks

### From the Bank's Perspective

#### 4.1. Single Digital Marketing Tools

As shown in Figure 19 and 20, banks overly rely on mobile banking apps for digital marketing, with 62% of respondents using them as the main tool to serve long-tail customers. In contrast, the usage rates of online banking, social media, email, and SMS marketing are all below 10%. This single choice of marketing tools significantly undermines marketing effectiveness—only 14% of employees consider current marketing very effective, and 33% view it as relatively effective.

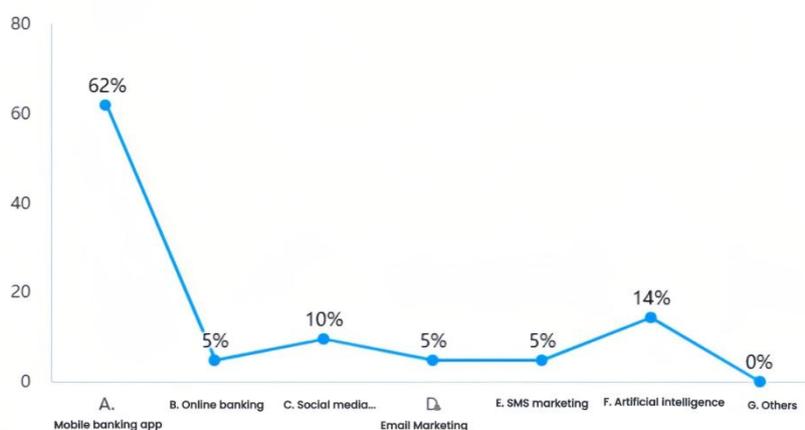
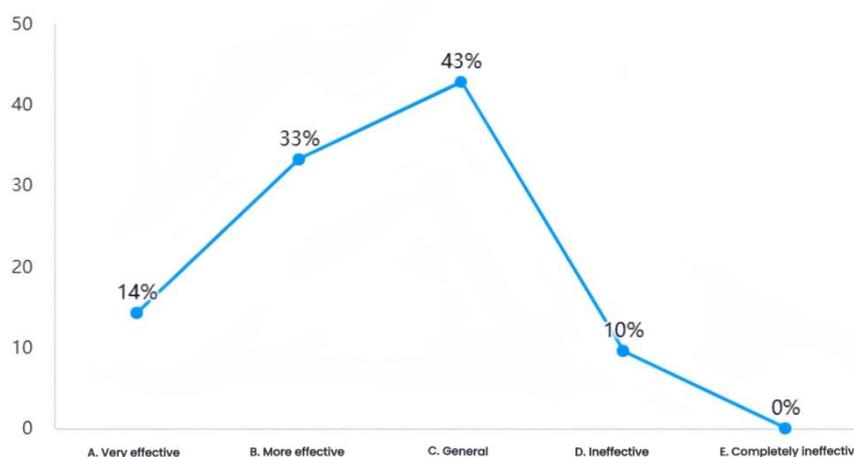


Figure 19. Usage of Marketing Tools



**Figure 20. Marketing Effectiveness**

While mobile banking apps offer multiple functions and improve some customers' experience, they cannot meet all customer needs. For example, elderly customers or those in remote areas face difficulties using smartphones, making it hard for them to access services via these apps. Additionally, economic downturns have constrained banks' budgets and resources, leading to insufficient investment in new technologies, inadequate improvement of data analysis capabilities, and limited training of professional talents. These factors further restrict the diversity and effectiveness of digital marketing tools. In the digital marketing era, relying solely on a single tool makes it difficult to fully cover customer groups. Banks need a diversified combination of marketing tools to enhance marketing results.

## **4.2. Low Customer Loyalty and Declining Customer Acquisition Capabilities**

### **4.2.1. Low Customer Loyalty**

During economic downturns, the reduction in customers' asset scales has become a common phenomenon, with 43% of bank employees identifying it as the main influencing factor. Customers' demand for financial products has decreased, leading to lower investment and deposits, reduced dependence on banks, and declining loyalty. Surveys show that 67% of employees believe loan amounts have dropped, and customers' demand for deposits, wealth management products, and loans has diminished—weakening the competitiveness of banks' existing products and services.

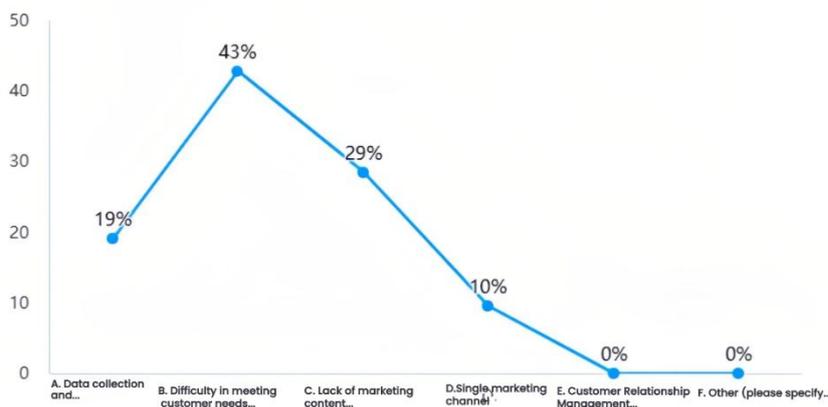
Despite the 62% usage rate of mobile banking apps, 43% of employees consider digital marketing only moderately effective in attracting and retaining long-tail customers. This indicates that existing strategies have failed to effectively improve customer loyalty. Furthermore, banks' reduced investment in innovation during economic downturns has further weakened the appeal of their products and services.

### **4.2.2. Low Customer Acquisition Capabilities**

43% of employees struggle to accurately grasp customer needs, as existing digital marketing methods cannot effectively target and attract new customers. Mobile banking apps, the primary tool (62%), have limited coverage and a single content format. Meanwhile, social media (10%)

and email marketing (5%) have low usage rates, and 29% of employees note that marketing content lacks appeal (Figure 21).

During economic downturns, customers are more inclined to choose high-value and high-return banking services, increasing the difficulty of customer acquisition for banks. 57% of employees report challenges in acquiring new customers, as customers frequently switch banks—pushing up acquisition costs and ultimately reducing banks' customer acquisition capabilities. Overall, single-channel reliance, insufficient content appeal, and changing customer needs are the main reasons for banks' low customer acquisition capabilities.



**Figure 21. Existing Challenges for Commercial Banks**

### **4.3. Homogeneous Marketing, Lack of Personalization and Appeal**

Research shows that banks face multiple challenges in marketing strategies. Firstly, as shown in Figure 1, 42.86% of employees have less than 1 year of service, and 28.57% have 1–3 years. Insufficient experience may limit their ability to innovate and implement marketing strategies, leading them to rely on traditional practices and exacerbating homogenization. Secondly, as shown in Figure 2, 85.71% of employees focus on retail banking. Customer needs in this area are complex and diverse, which traditional methods struggle to meet. Additionally, the lack of corporate banking experience restricts the diversity and innovation of marketing strategies.

Economic downturns have further impacted customer behavior. As shown in Figure 11, 43% of employees note that customers' reduced asset scales have made them more conservative, leading them to cut back on high-risk investments and consumption. Banks need flexible innovation to attract customers, but existing strategies have failed to adapt to these changes in a timely manner. Moreover, the limited use of digital marketing tools—with 62% of employees relying on mobile banking apps (which suffer from severe homogenization and fail to form differentiated advantages)—and the low usage of social media (10%) and email (5%) have restricted customer interaction and precision marketing.

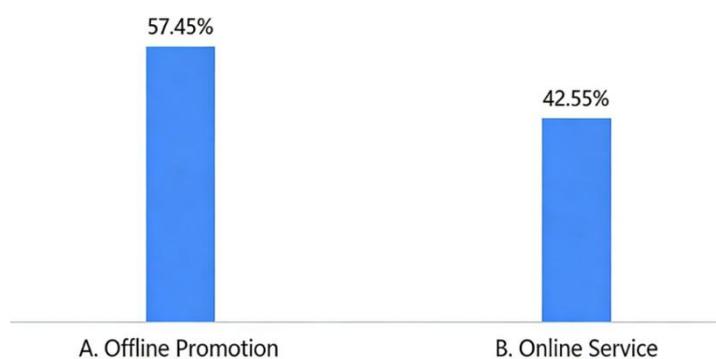
Finally, as shown in Figure 21, 29% of employees believe marketing content lacks appeal due to insufficient creativity, poor design, and a single format—failing to meet customers' demand for diverse and personalized content. In summary, insufficient experience, concentrated business

focus, economic downturns, single digital tools, and weak content appeal are the main bottlenecks in banks' marketing strategies.

#### 4.4. Ambiguous Banking Marketing Channels and Methods

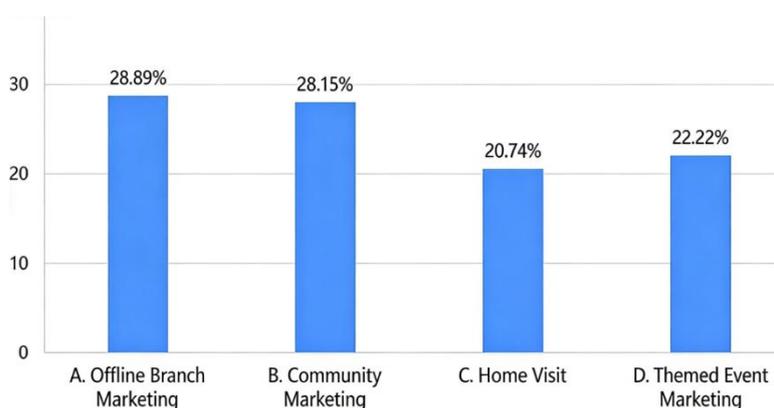
##### 4.4.1. Ambiguous Preferences for Online vs. Offline Marketing

As shown in Figure 22, 57.45% of customers prefer offline promotion, while 42.55% favor online services. However, a significant portion of customers do not have absolute preferences, indicating that banks' current marketing channel strategies have not accurately aligned with customer needs. Banks have failed to highlight the unique advantages of each channel to clearly guide customer preferences.



**Figure 22. Preferences for Marketing Methods**

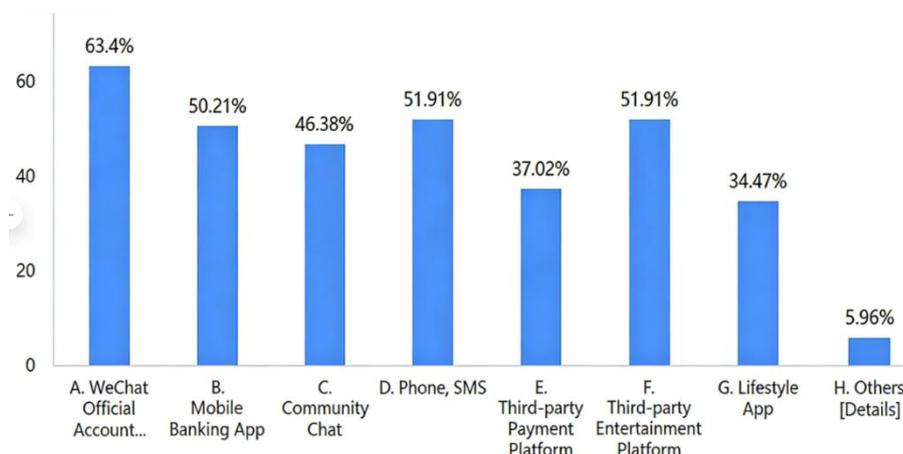
Among specific offline marketing methods (Figure 23), offline branch marketing accounts for 28.89%, community marketing 28.15%, home visits 20.74%, and thematic event marketing 22.22%. This relatively scattered distribution reflects inconsistent customer recognition and expected effectiveness of these methods, requiring banks to further optimize their offline marketing models.



**Figure 23. Preferences for Offline Marketing Methods**

In terms of online channels, customers have diverse preferences for learning about bank products—with WeChat official accounts, WeChat Work, and mobile banking apps being the most popular (Figure 24). However, the functions and services of these channels lack significant differentiation. Banks have not fully tapped the potential of different online channels, failing to meet customers' diverse needs for convenience and information richness. Banks should conduct

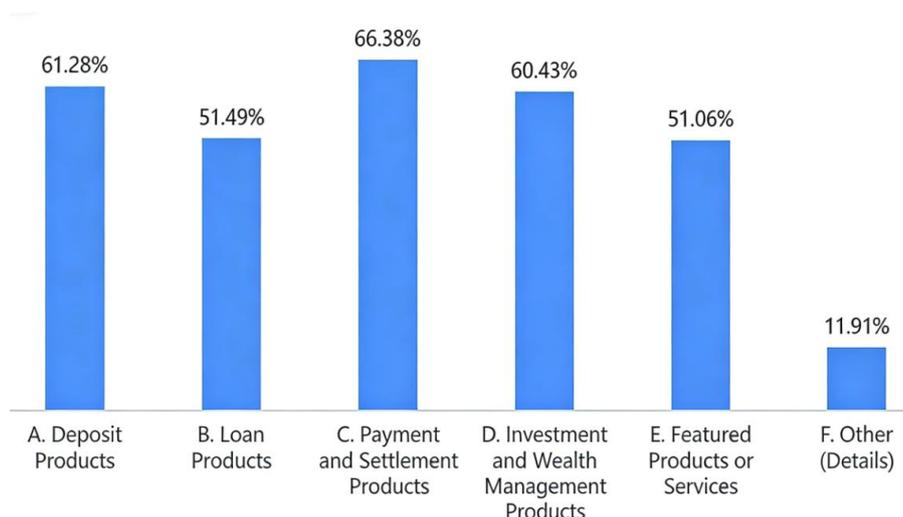
in-depth analysis of customer data to understand the online and offline marketing preferences of different customer groups, optimize the functions and services of online and offline channels, and enhance the precision and appeal of marketing channels.



**Figure 24. Preferences for Online Marketing Methods**

#### 4.4.2 Need for Improvement in Marketing Information Push and Reception

Customers hope to receive various types of product information through banks' digital channels, but there is little difference in demand proportions among different types of information. As shown in Figure 25, deposit products account for 61.28%, loan products 51.49%, payment and settlement products 66.38%, and investment and wealth management products 60.43%. Banks may face challenges in accurately pushing information, avoiding information overload, or ineffective pushes through digital channels—current push strategies lack targeting.



**Figure 25. Preferences for Information Push Types**

Customers have received various banking marketing methods, but some are ineffective. For example, home visits, phone calls, and SMS may cause inconvenience to some customers. This reflects that banks have not fully considered customer feelings and acceptance in selecting and implementing marketing methods, leading to excessive or inappropriate marketing. Banks need to establish a customer tagging system to accurately push information based on customer needs,

optimize the content and format of marketing information, strengthen the collection and analysis of customer feedback, improve marketing methods, and enhance customer acceptance and satisfaction.

#### 4.5. Rising Expectations for Banks' Digital Services

As shown in Figure 26, 61.6% of customers hope to see financial product information and 51.49% want financial knowledge popularization in banks' digital marketing. This is followed by financial service updates, and finally, exclusive customer benefits and activities. However, different customers have varying demands for these types of content. Banks' current digital push content may fail to accurately meet customers' diverse information needs in different stages and scenarios. Therefore, banks need to customize personalized push services based on customer needs.

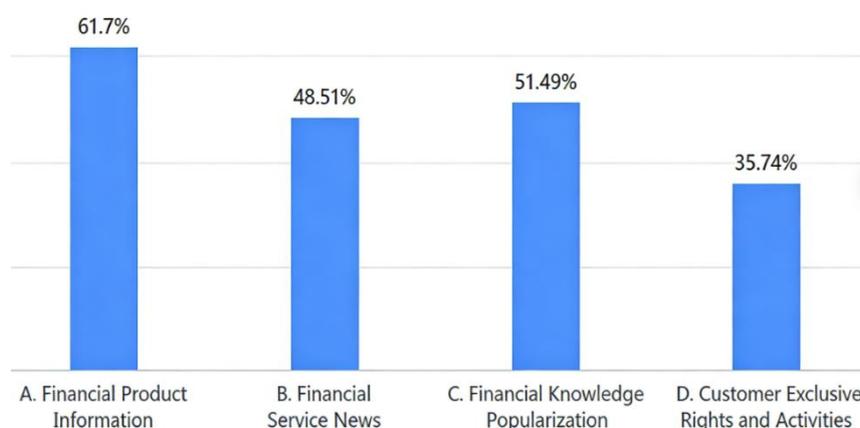


Figure 26. Expectations for Push Content

### 5. Recommendations for Addressing Digital Marketing Problems for Long-Tail Customers of Commercial Banks

#### 5.1. Expand Digital Marketing Channels and Introduce Emerging Technologies

##### 5.1.1. Adopt Diversified Marketing Tools

Banks should actively introduce diversified digital marketing tools, such as social media, email, and SMS marketing. Social media has a broad user base and high interactivity—banks can attract customers by publishing financial information, product recommendations, and promotional activities (e.g., online wealth management lectures and reward-based interactive sessions) to enhance brand recognition. Meanwhile, social media advertising can be used to precisely target specific customer groups and improve marketing effectiveness. As traditional tools, email and SMS still play an important role. Banks can regularly send personalized content, such as product information and wealth management advice, especially to supplement customer groups who do not frequently use smartphones.

### **5.1.2. Optimize Existing Platform Functions**

While mobile banking apps are the main marketing tool, online banking and other web platforms should not be overlooked. Banks can optimize online banking functions to provide personalized recommendations and intelligent investment advisory services, meet diverse customer needs, and enhance customer stickiness. Additionally, strengthen the construction of AI customer service systems to provide 24/7 uninterrupted service, promptly answer customer questions, and understand customer needs through analyzing interaction data—pushing personalized financial information and marketing content to improve customer experience.

## **5.2. Optimize Services to Enhance Customer Stickiness**

### **5.2.1. Deepen Personalized Digital Services**

Leverage big data and artificial intelligence to conduct in-depth analysis of massive data left by long-tail customers on mobile banking apps, online trading platforms, etc. Precisely depict customer profiles covering transaction behavior, consumption habits, risk preferences, and other dimensions. Based on this, tailor financial product and service solutions for each long-tail customer.

Use intelligent algorithms to analyze customers' income and expenditure patterns and wealth management goals. For long-tail customers with high demand for capital liquidity, recommend money market funds or short-term wealth management products with flexible redemption. For long-tail customers with entrepreneurial intentions, accurately match suitable small business loan products based on their operational data and credit status—improving the alignment and satisfaction of financial services.

### **5.2.2. Strengthen Digital Customer Relationship Management**

Build a digital customer relationship management system to real-time collect and store feedback from long-tail customers across various digital channels (e.g., app messages, online customer service conversations, and social media comments). Use automated tools to send greetings via mobile banking app pop-ups or SMS on customers' birthdays and important festivals, along with exclusive wealth management tips or promotional activity information—enhancing customers' sense of belonging and trust in the bank.

### **5.2.3. Digitally Empower Service Process Optimization**

Guided by long-tail customers' usage habits, use digital means to optimize the interface and functions of mobile banking apps. Through user experience testing and data analysis, simplify complex operation processes (e.g., one-click transfers and intelligent searches for wealth management products) to improve operational convenience.

Use virtual reality (VR) or augmented reality (AR) technology to provide immersive business processing guidance and product displays for long-tail customers. Strengthen digital marketing training for offline branch employees, enabling them to proficiently master online business operations and digital communication skills. They can use mobile devices to provide online business guidance and personalized service recommendations to long-tail customers visiting

branches—achieving seamless integration of online and offline services and enhancing the overall service experience.

#### **5.2.4. Innovate Digital Loyalty Programs**

Design comprehensive digital loyalty programs and establish a points system for long-tail customers based on banks' digital platforms. Customers can earn points by logging into mobile banking apps, participating in online financial activities, and completing designated transactions. These points can be redeemed for various financial product coupons, daily necessities, or value-added services in exclusive online malls.

For long-tail customers with long-term asset holdings, display exclusive interest rate discounts or handling fee waivers on mobile banking apps to encourage them to increase asset deposits. For high-frequency transaction customers, offer additional points or special benefits (e.g., priority business processing and exclusive customer service channels) to enhance customer stickiness.

#### **5.2.5. Digitally Drive Marketing and Educational Innovation**

Make full use of digital formats such as live streaming, short videos, and interactive games to carry out diverse marketing activities and financial education. Regularly invite financial experts to give online live lectures covering financial market trends, investment strategies, and risk prevention—enhancing communication with long-tail customers through real-time interactive Q&A sessions.

Produce engaging short videos on financial knowledge and publish them on official bank websites, social media platforms, and mobile banking apps for long-tail customers to learn at any time. Design online interactive games such as investment simulation competitions to help long-tail customers improve their financial literacy and investment capabilities. Skillfully integrate bank product information into these activities to guide customer participation and experience, tap potential customer needs, increase business volume, and further enhance customers' dependence and loyalty to the bank.

### **5.3. Increase Investment in Product and Service Innovation**

#### **5.3.1. Precisely Train Marketing Personnel**

Regularly conduct training courses focusing on long-tail customers, covering financial product knowledge, digital marketing strategies, and long-tail customer demand analysis. Help marketing personnel master long-tail customers' investment preferences and capital flow patterns by analyzing online transaction data to develop precise marketing strategies. Organize case-sharing activities to promote mutual learning among marketing personnel, improve overall marketing capabilities, and enhance banks' attractiveness to long-tail customer groups.

#### **5.3.2. Build Economic Monitoring Mechanisms and Explore New Marketing Channels**

Use digital technology to build a dynamic economic environment monitoring mechanism, closely tracking the impact of macroeconomic trends, industry dynamics, and regional economic changes on long-tail customers. When monitoring changes in industry development trends, quickly analyze their impact on long-tail customers' financial needs and promptly adjust product

and service strategies. For long-tail customers facing industry adjustments, launch flexible repayment plans or customized risk aversion products.

Continuously tap the potential of emerging marketing channels. In addition to commonly used social media, email, and SMS marketing, explore cooperation opportunities with emerging fintech platforms. Collaborate with digital platforms in specific fields to accurately reach target long-tail customer groups. Partner with entrepreneurship service platforms to promote one-stop financial service packages for long-tail customers with entrepreneurial intentions.

### **5.3.3. Deeply Apply Digital Technology to Synergize Product and Service Innovation**

Deeply apply big data and artificial intelligence technologies to mine and analyze massive data on long-tail customers—focusing not only on transaction behavior and consumption habits but also on their life stages and scenario-based needs. For long-tail customers preparing to purchase housing, proactively push mortgage policy interpretations and loan product comparisons. For customers approaching retirement, provide elderly care wealth management planning advice and exclusive product recommendations to achieve precise and personalized services.

Keep up with market trends and changes in long-tail customers' needs to innovate financial products and services. Develop comprehensive financial products integrating multiple functions (e.g., products combining savings, wealth management, and insurance) to meet long-tail customers' diverse needs. Optimize product design details, lower thresholds, simplify processes, and improve product appeal (e.g., launching zero-fee small-sum transfer services).

Strengthen the collaborative innovation of products and services to build an integrated financial service chain. Centered on long-tail customers' financial needs, organically integrate various products and services. Provide supporting wealth management consulting when customers apply for loans to help them plan fund use and repayment schedules. After customers purchase wealth management products, offer asset tracking and adjustment advice to enhance the continuity and professionalism of financial services.

## **5.4. Multidimensionally Optimize Digital Marketing Channels and Information**

### **5.4.1. Precisely Position Marketing Channel Strategies**

Conduct in-depth analysis of massive data on long-tail customers in the digital environment and use big data analytics to fully understand the preferences and behavioral characteristics of different customer groups for online and offline marketing channels.

For young, internet-active long-tail customers, leverage the precise advertising functions of social media platforms such as Douyin and Xiaohongshu to push customized financial product short videos based on interest tags. Combine with personalized message pushes on mobile banking apps to recommend wealth management and loan promotions that match their consumption and investment habits. For elderly or offline service-dependent long-tail customers, strengthen the aging-friendly transformation of offline branches, provide one-on-one patient consulting services, and set up dedicated service windows. Optimize community marketing activities, conduct financial knowledge lectures, and enhance interaction and trust around topics such as elderly care and medical care.

Integrate offline marketing methods to create a comprehensive and personalized service experience for long-tail customers. For branch marketing, use tablets to display product demonstration animations and provide intuitive, professional consulting services. For community marketing, attract customers of all ages through financial knowledge competitions and parent-child wealth management activities, integrating bank product information. For high-value customers, conduct home visits to provide exclusive wealth planning programs and on-site demonstrations of online business operations. Design thematic activities around hot topics such as micro-enterprise entrepreneurship support and personal wealth preservation and appreciation to increase customer participation.

Deeply tap the advantages of online platforms to provide differentiated services for long-tail customers. WeChat official accounts and WeChat Work regularly publish financial knowledge popularization content, with online Q&A and interactive communities. Optimize the interface of mobile banking apps, simplify operation processes, and implement personalized product recommendations using intelligent algorithms. Establish exclusive long-tail customer communication groups to conduct financial topic discussions and timely recommend products. Phone and SMS marketing are precisely pushed based on customer tags to avoid harassment. Third-party payment platforms push matching financial services and promotions combined with consumption scenarios.

#### **5.4.2. Optimize Marketing Information Push and Reception Mechanisms**

Build a comprehensive long-tail customer tagging system, integrating multi-dimensional data such as age, occupation, income level, financial asset status, transaction behavior, and investment preferences for precise classification and tagging. Use machine learning algorithms to real-time analyze customer data and dynamically update tags to ensure timely and accurate marketing information pushes. For example, if a long-tail customer has recent large capital flows or frequently inquires about a certain type of wealth management product, promptly adjust tags and push relevant product upgrade information or personalized investment advice—achieving precision marketing and avoiding information overload.

Establish an efficient customer feedback collection and analysis mechanism. Collect customer opinions on marketing methods and information pushes through feedback portals on mobile banking apps, opinion surveys on social media, and regular follow-ups. Use natural language processing technology to automatically classify and analyze feedback, mining potential needs and dissatisfaction. Optimize marketing methods for existing issues (e.g., adjusting the frequency and timing of phone and SMS marketing, improving the content and format of information pushes). Develop new products or services for emerging needs and optimize promotion strategies to improve customer acceptance and satisfaction with marketing activities.

#### **5.5. Comprehensive Upgrades to Build a High-Quality Digital Service Ecosystem**

Increase investment in digital platform construction to optimize system performance and stability. Adopt cloud computing technology to ensure smooth operation of online services during high concurrency, providing a non-lag experience for long-tail customers. Based on usage habits, optimize the interfaces of mobile banking

## 6. Conclusions

The global economic downturn pressure is intensifying, the domestic economy is under pressure, and the traditional businesses of commercial banks are restricted. In this context, long-tail customer groups have become the focus of attention due to their scale advantages and potential value. Digital marketing has become the key for banks to break through the situation, which is of great significance for the popularization of financial services, bank transformation, and team growth.

The survey shows that most of the employees participating in the survey of Pudong Development Bank Daxing Sub-branch are young and engaged in personal banking, and their experience and perspectives affect marketing practices. The economic downturn has led to the shrinkage of customer asset scale, the decline of wealth management and loan businesses, the differentiation of deposit businesses, and banks are facing challenges in profitability, but some deposit and wealth management needs are still growing. Although mobile banking APPs are the dominant marketing tool, their singleness is obvious, and other tools have not given full play to their roles. Offline branches, community marketing, online WeChat official accounts and other channels have their own audiences, but the coordination and characteristic excavation are insufficient. Customer needs are diversified, and deposit, wealth management, and loan products all have a certain proportion of demand.

Analyzing the problems from both the bank and customer perspectives, banks are facing difficulties such as customer asset loss, limited marketing methods, declining customer loyalty and customer acquisition capacity, product and marketing homogenization, service shortcomings, and digital lag; customers have dissatisfaction and confusion in product cognition, channel selection, information reception, and service experience.

In response to the problems, it is recommended to make efforts at multiple levels. At the bank operation level, it is necessary to expand business districts, innovate services, tap customer potential, cultivate high-quality customers, broaden digital marketing channels, introduce emerging technologies, optimize service processes, and hold activities to enhance customer stickiness. In terms of products and services, strengthen personnel training, expand business areas, keep up with market dynamics, innovate products and services, strengthen product publicity and education, optimize wealth management guidance, and help customers choose products scientifically. In terms of marketing channel and information management, precisely position channel strategies, optimize information push mechanisms, coordinate online and offline services, improve the customer manager system, achieve personalized push, and improve the quality of digital services.

It is hoped that these suggestions will help banks improve their competitiveness, promote the inclusiveness of financial services, have positive enlightenment and reference significance for the development of the industry, better serve long-tail customer groups, and achieve sustainable development.

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Conceptualization: X. S., X. P; Methodology: Y. Z., X. S., X. Y; Formal Analysis: Y. Z., X. S., X. Y; Investigation: Y. Z., X. S., X. Y; Resources: X. P; Data Curation: Y. Z., X. S., X. Y; Writing—Original Draft Preparation: Y. Z., X. S., X. Y; Writing—Review and Editing: Y. Z., X. S., X. Y; Visualization: Y. Z., X. Y; Supervision: X. P; Funding Acquisition: X. P. All authors have read and agreed to the published version of the manuscript.

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