

SOLUȚII INOVATOARE PENTRU FIDELIZAREA UTILIZATORILOR DE INTERNET BANKING ȘI CREȘTEREA NUMĂRULUI ACESTORA

INNOVATIVE SOLUTIONS FOR INCREASING THE LOYALTY OF THE INTERNET BANKING USERS AND IMPROVING THE CLIENTS’ ADOPTION RATE

Drd.ec. Mihai Florin TALPOȘ

Prof.dr.ing. Dan CÂNDEA

Universitatea Tehnică din Cluj-Napoca

Abstract: As customers’ demands for more innovative banking services and products grow, Internet banking providers need to accumulate and apply thorough knowledge and state-of-the art technology in order to be able to properly respond to those demands.

If we add to this the competitive pressure that the Internet banking providers face, we conclude that the key to success in such a market derives from such concepts as innovation, differentiation, diversification, dynamism, flexibility, emancipation etc.

The paper’s objective is to identify possible solutions to two of the main challenges that the Internet banking providers face: increasing the loyalty of the existing clients and acquiring new ones. It examines possible actions that Internet Banking providers can take to provide high customer satisfaction and starts out with concrete examples that marked the evolution of the Internet-based economy, which can be extrapolated and implemented into Internet Banking applications. Some of the suggestions are new to the field.

The paper is of interest to bankers, Internet Banking users, academics and researchers.

Keywords: Internet Banking, innovation, competition, on-line marketing, client orientation.