

A marketing plan as a marketing management tool

Defined business document	Marketing plan
Brand	Natixis – natixis.com
Market	Corporate and Investment French Banking
Marketing challenge	Launch a saving scheme that its funds will be reinvested only in selected ecological causes
Geographical focus	Paris, France
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Meeting point of the authors with Danny Abramovich	South Champagne Business School, Troyes, France Master in Business Administration
Content covered	Chapter 1, Marketing analysis ✓ Chapter 2, Strategy & objectives ✓ Chapter 3, Budgeted action plan partial Chapter 4, Control procedures ✗
Methodology used	The MODE - doing your marketing more effectively
Number of slides	37
Presentation format	pdf

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Marketing Plan

As of September 2021, we are going to focus on service development strategy, which means a new ecological product position for companies, in Paris

Company Profile



Vision: Propose solutions at the customers to attempt their objectives and realize their project and their ambitions

Values: Agility / Ingenuity / Responsibility



Employees: 16 000 in 36 countries
Turnover (2018): € 9,616 billion



Main activity: Retirement Service
Established in 2006

Chapter 1

Analysis of the current situation
(until September 2020)



1.1 Business Trends

Environment:

- Important factor to take into account in the business today.
- Global warming and pollution: the essential stake of 21st century.
- Legislation about environment are very dense and constantly evolving in France.

1.2 Market Analysis

1.2.1

ISIC 6601 - Life Insurance

ISIC 6599 - Other financial intermediation n.e.c.

1.2.2 ▲ ☞

The level of competitiveness is **4.3** which means the company is competitive.

1.3 Direct Competitors

1.3.1 Competitors

1. [Amundi](#)
2. [HSBC](#)
3. [McKinsey & Company](#)

1.3.2 Critical Success Factor (CSF) ▲

The level of competitiveness of Natixis is higher than Amundi by **6%** mainly due to “**quality of customer relationship**”

The level of competitiveness of Natixis is higher than HSBC by **12%** mainly due to “**financial strength**”

1.4 Segmentation ▲

Until today, we are focus on people around the age of 27 to 70 years old in France that ask to save money may have an emotional need and are already rather loyal to our company.

Rational

- Save money to prepare the retirement
- Diversify investments to reduce the risks

Emotional

- Save money to establish saving during economic and health crisis
- Save money to pass on an heritage

1.5 Marketing Offer: Offer Mix ▲

As of 2020, we would like to focus on the quality of service part.



1.6 Promotion mix / Promix ▲

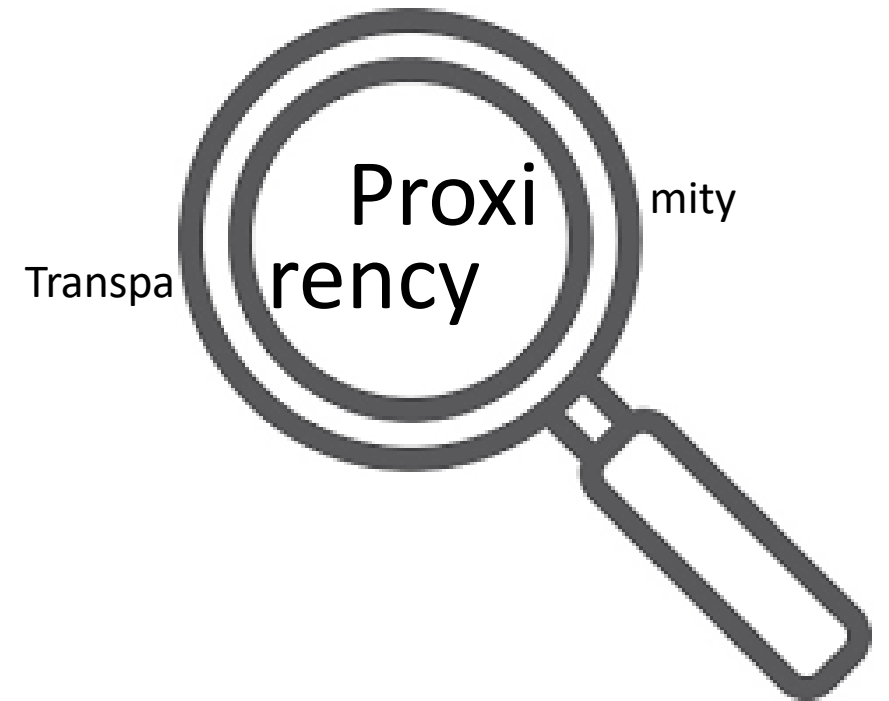
Until today, we believe that most efforts were to do with advertising.

1.7 Actual Strengths & Weaknesses ▲

Natixis Interépargne strive to improve the quality of their service everyday by staying **close to their clients** and by being the **reference in terms of pension savings** scheme in France.

1.8 Actual Perceptions: Positioning ▲

Our brand is best perceived when comparing transparency with proximity.



Chapter 2

Marketing Strategy & Objectives (Next Year – September 2021)

2.1 Marketing Strategy next year ▲

As of September 2021, we are going to focus on service development strategy; which means a new ecological savings product for companies, in Paris.

2.2 Value proposition to back-up the strategy

Companies will take our service because employees who are saving on our product will finance ecological projects. By saving, the employees win money but also contribute to fight against global warming which is an essential issue of 21st Century.





2.3 Targeting Next Year

As of September 2021, we will focus on people who have an emotional need about people who have a desire to develop a good image about the respect of environment and are feeling responsible for the ecology.

2.4 Offer Mix Next Year ▲

As of September 2021, we would like to still stay focus on the quality of service.





2.5 Marketing Promotion Next Year ▲

As of September 2021, we believe that most efforts can be on direct marketing (newsletters).

2.6 Strengths & Weaknesses

2.6.1 Strengths & Opportunities ▲

As of September 2021, we are going to highlight on customer support because when launching a new product, it's important to reassure the customers and answer their questions.

2.6.2 Strengths & Threats ▲

As of September 2021, we are going to highlight on our customer near retirement because our services are increasingly digitalized and there is a risk of losing this age group.

2.7 Improving perceptions next year : position ▲▲

As September 2021, we are going to improve our proximity while keeping our high transparency.

2.8 Sales Forecast ▲▲▲

Our forecast starting in September 2021 is 1 million €



Chapter 3

Marketing Action Plan & Budget (Next Year – September 2021)

3.3 To adjust the offer

Quality of service:

- To develop the “easiris” platform (which is an online subscription platform) in order to advice clients on their subscription

Price:

- To offer a discount to customers that are already in the database



3.4 Marketing Activity

3.4.1 Direct Marketing



1. Newsletters: Creation of a first newsletter to inform the client about the new service

Then another newsletter to promote the discount

2. Telemarketing: Call the people that are most likely to subscribe to the service

Get in touch with the clients that are interesting in the product

3. Mailing: Inform consumers of the conditions of the new service

Inform consumers of a future events

3.4.2 PR

1. Events: Webinar every month to present the aim of the investment and a report of the market with the future forecast
2. CSR donation: Promotion of the company's audition to get the ISO14001 certification which is the reference of eco-friendly management
3. Social media: Post on LinkedIn to introduce the new service as well as sending messages to a targeted audience (people working in the environment field)

3.4.3 Indirect Marketing

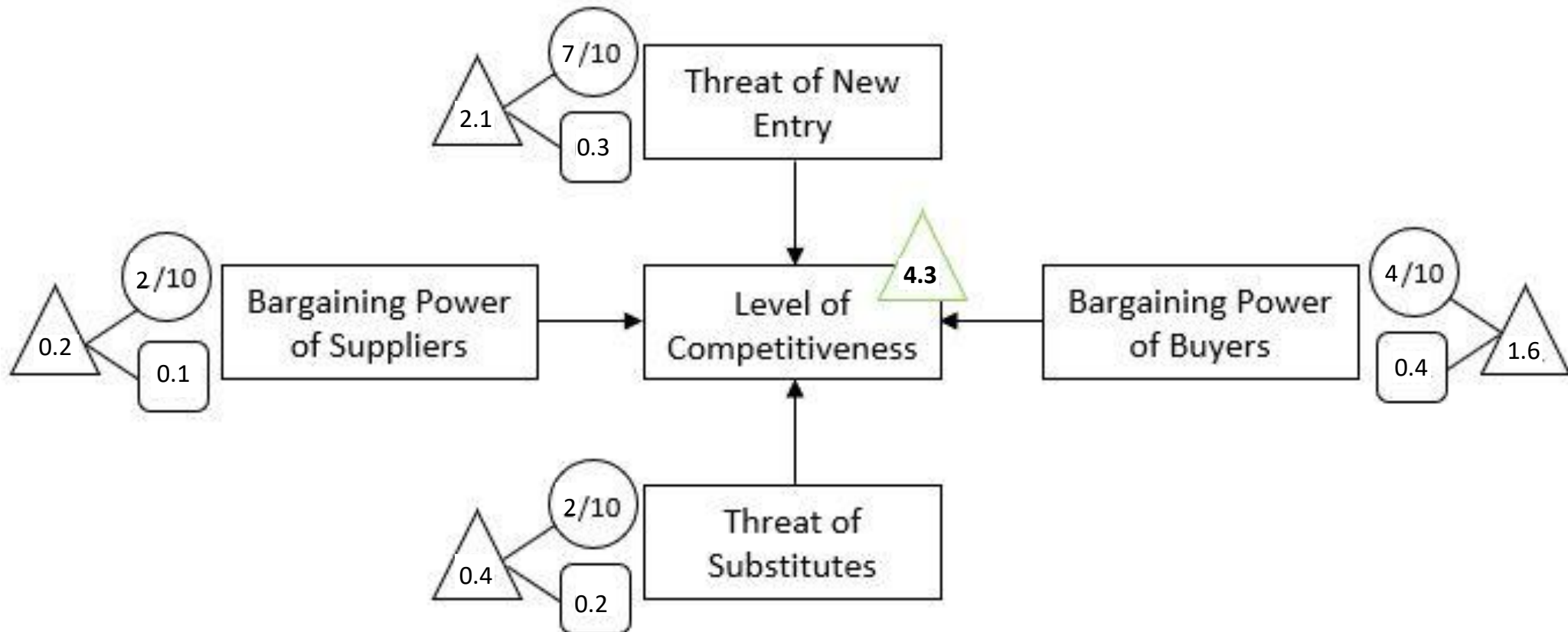
1. Supplier: Creation of banners in email signatures for banks and create communication medium to help them promoting this new service
2. Environmental association: give them communication medium as well as goodies (cups, notepads, pens, USB key, ...) and pamphlet.
3. Paas (Platform as a service): inform, guide and permit the consumers to subscribe

3.6 Marketing Budget

Where is the money coming from?		Where does the money go to?	
Our money (70%)	28,000 €	3.4.2 PR Events & CSR (30%)	12,000 €
Short term loan (20%)	8,000 €	3.4.3 Indirect Marketing (20%)	8,000 €
Partner company (10%)	4,000 €	3.4.1 Direct Marketing (15%)	6,000 €
		3.3 To develop the subscription platform (10%)	4,000 €
		Market research (5%)	2,000 €
		Non-allocated fund (20%)	8,000 €
Total (100%)	40,000 €	Total (100%)	40,000 €

Annexes

Appendix 1.2.2: Go/Not Go Analysis



Appendix 1.3.2: Critical Success Factor

	Weight		Natixis		HSBC		Amundi
Profitability of investment	0.3	×	7 = 2.1		7 = 2.1		8 = 2.4
Financial strength	0.2	×	9 = 1.8		6 = 1.2		7 = 1.4
Management fees	0.1	×	6 = 0.6		8 = 0.8		7 = 0.7
Quality of customer relationship	0.4	×	7 = 2.8		5 = 2		6 = 2.4
Total	1.0		7.3		6.1		6.9

Appendix 1.4: Segmentation



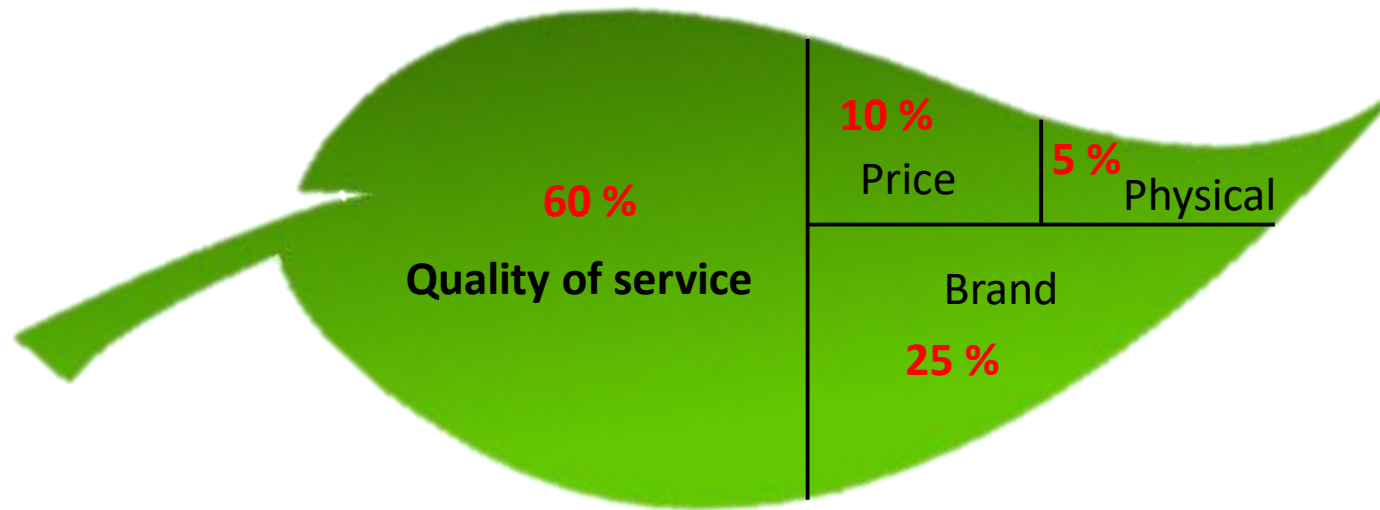
Fid Pro and CE boost FID: the credit card becomes a loyalty card & often receive, by SMS, personalized offer from stores they did they purchased

Gift: cups, notepads, pens

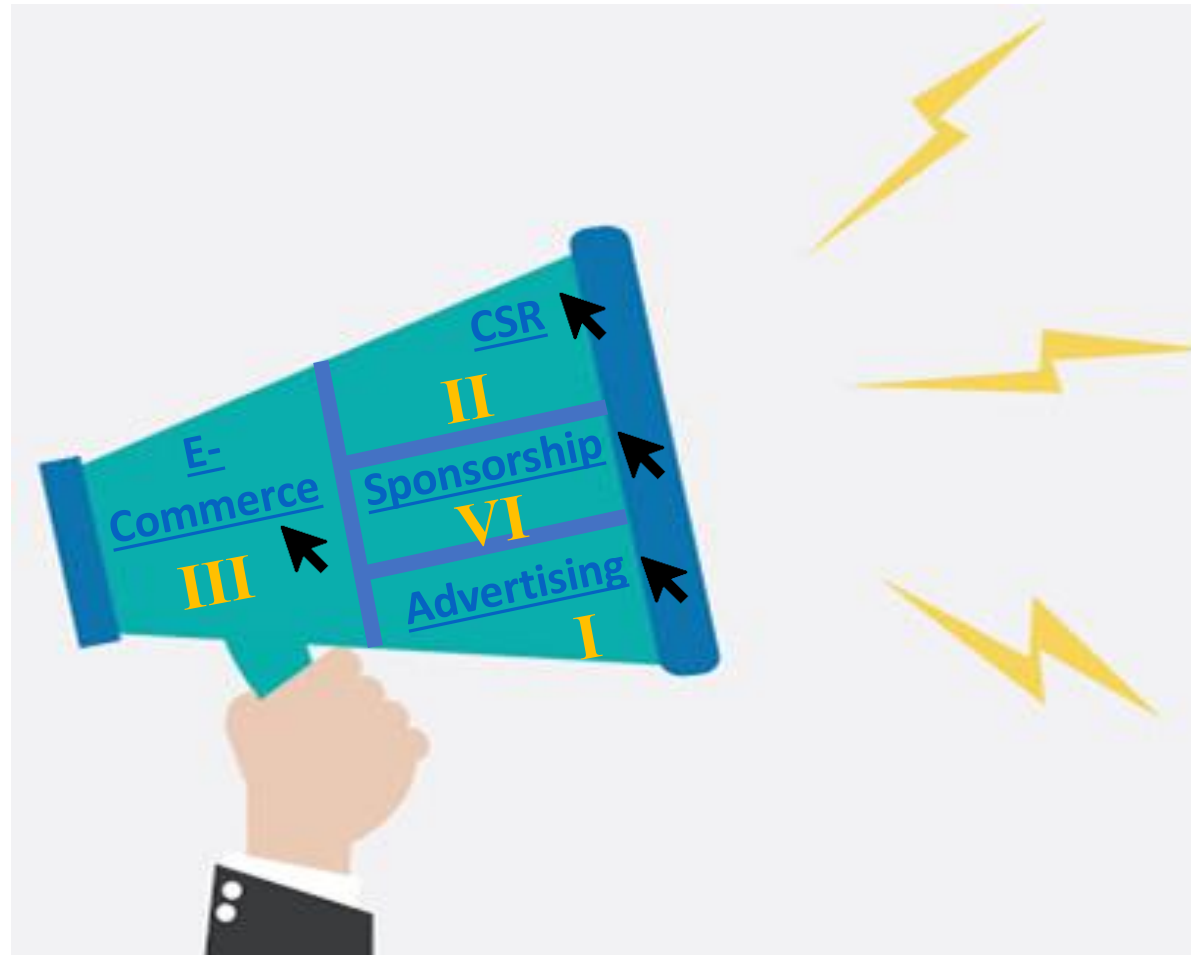
E-coupons: OPERA (Operation de Relance d'Activité) for the creation of a new account (only available when a customer subscribe with its banker)



Appendix 1.5: Offer Mix



Appendix 1.6: Promotion Mix



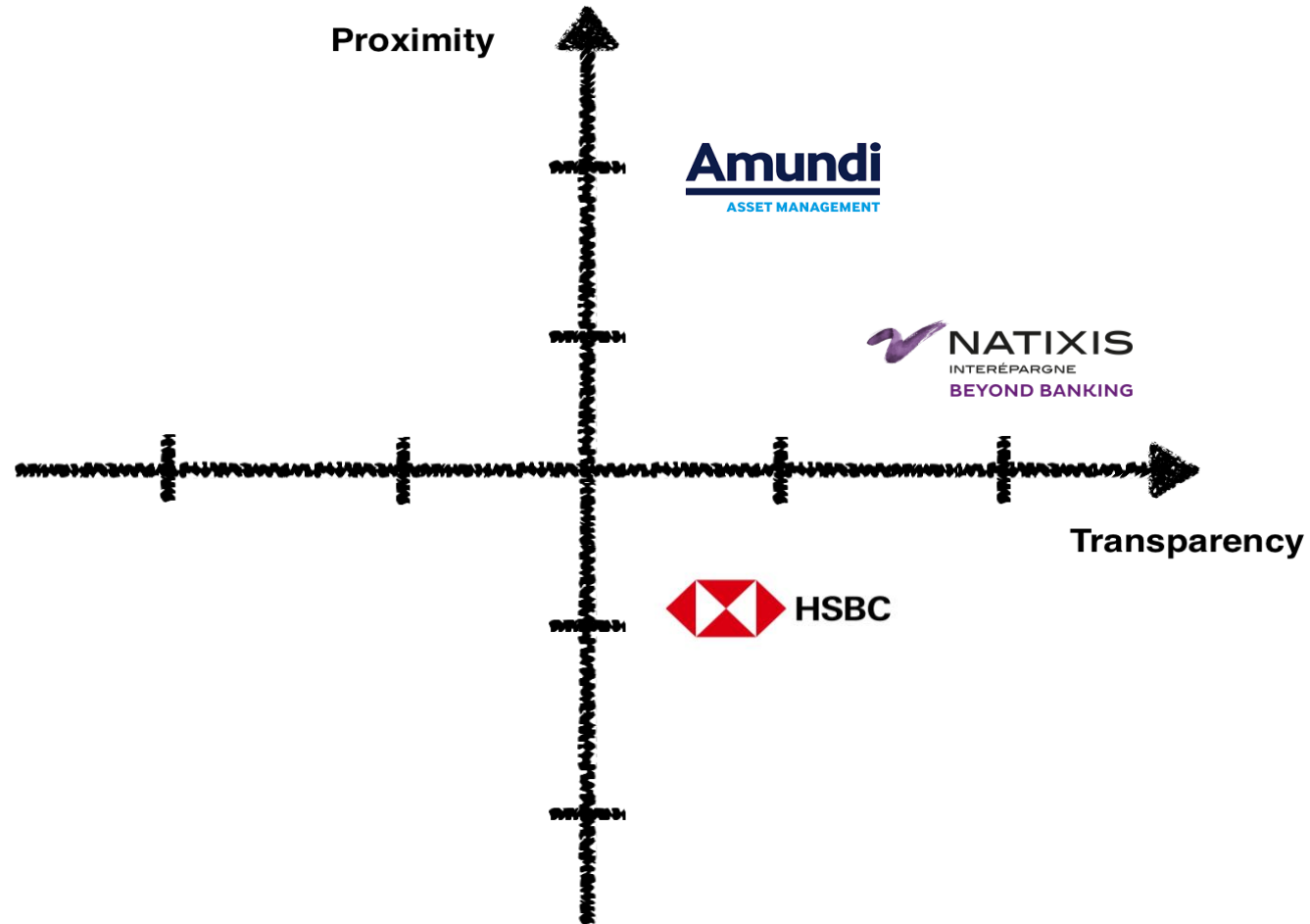
Appendix 1.7: Strengths & Weaknesses

E: Emotional
R: Rational

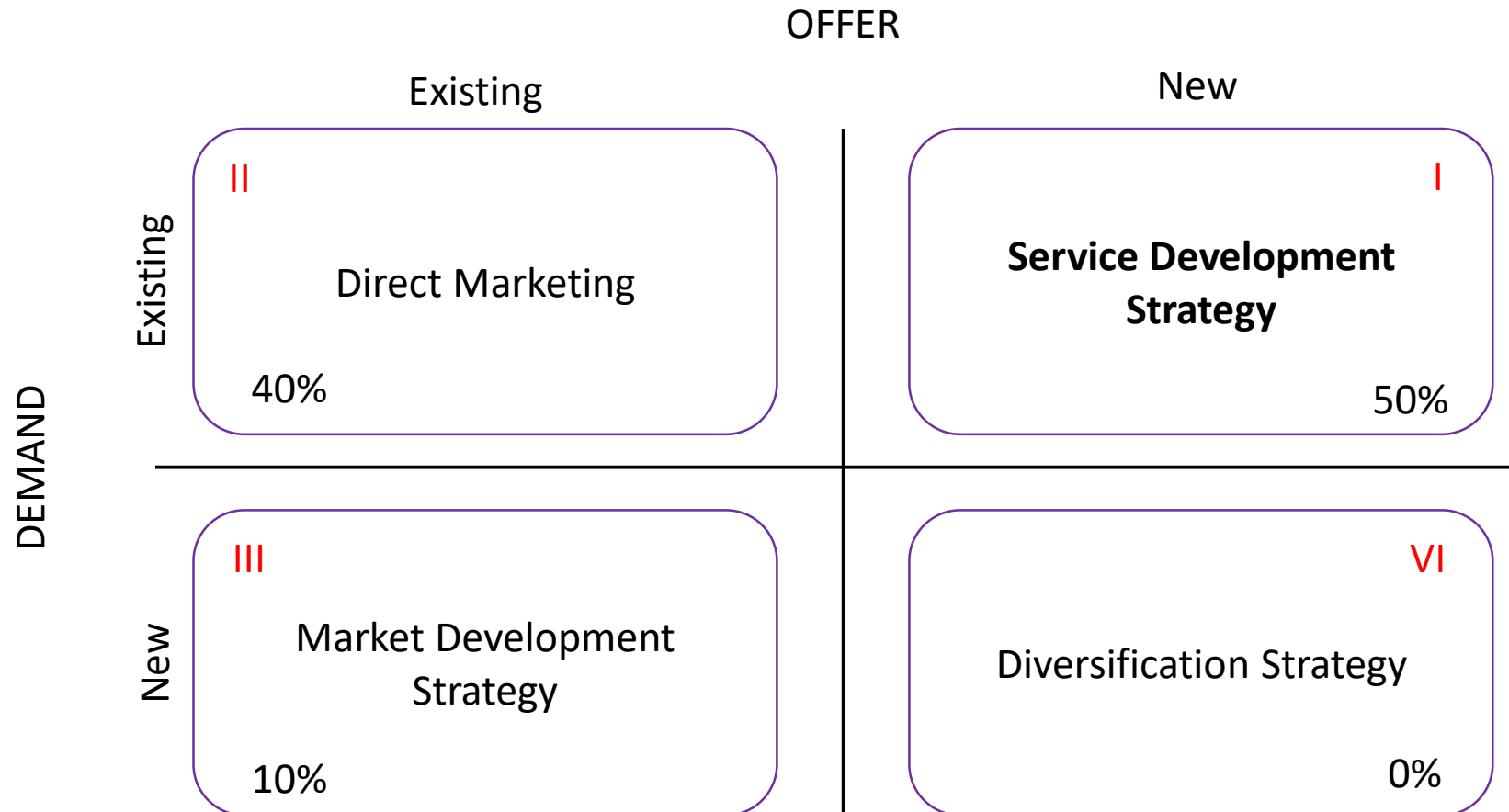
Strengths	Weaknesses
<ul style="list-style-type: none">+ (R) Close to their clients by listening, understanding and taking care of them through their services ; + (E) Leading position in terms of employees' saving plan in the French market ; + (R) Strong transparency on the product thanks to their software which allows customers to subscribe without any human helps.	<ul style="list-style-type: none">- (R) Weak presence on the international market ; - (E) Virtual contact (missing human contact through online services proposed by the company ; - (R) Fluctuations of the financial market.



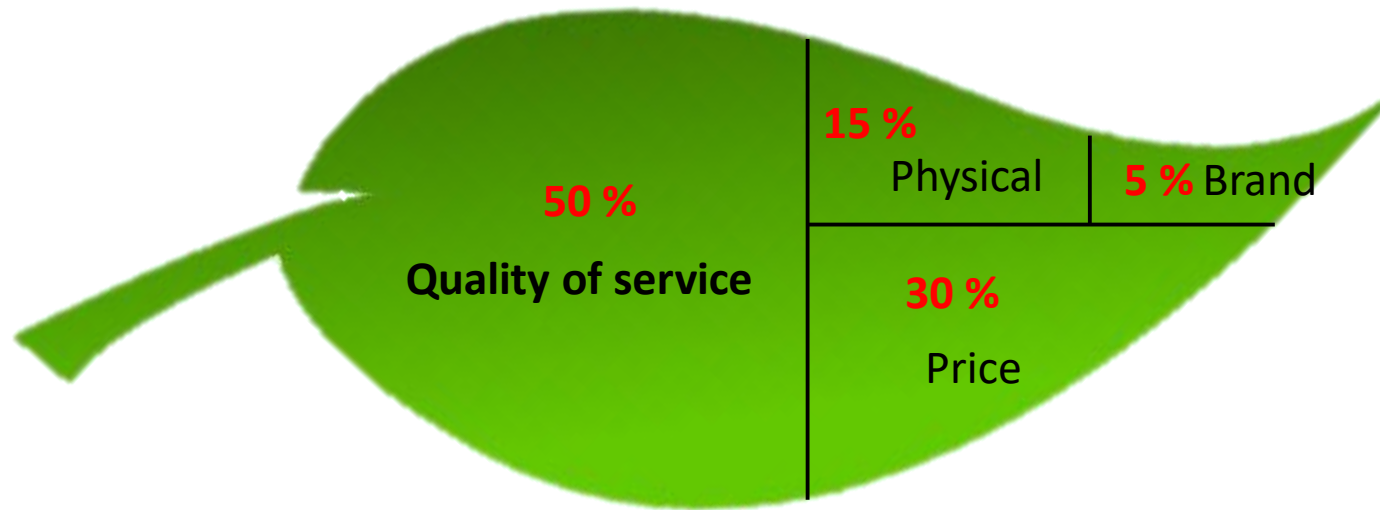
Appendix 1.8: Positioning



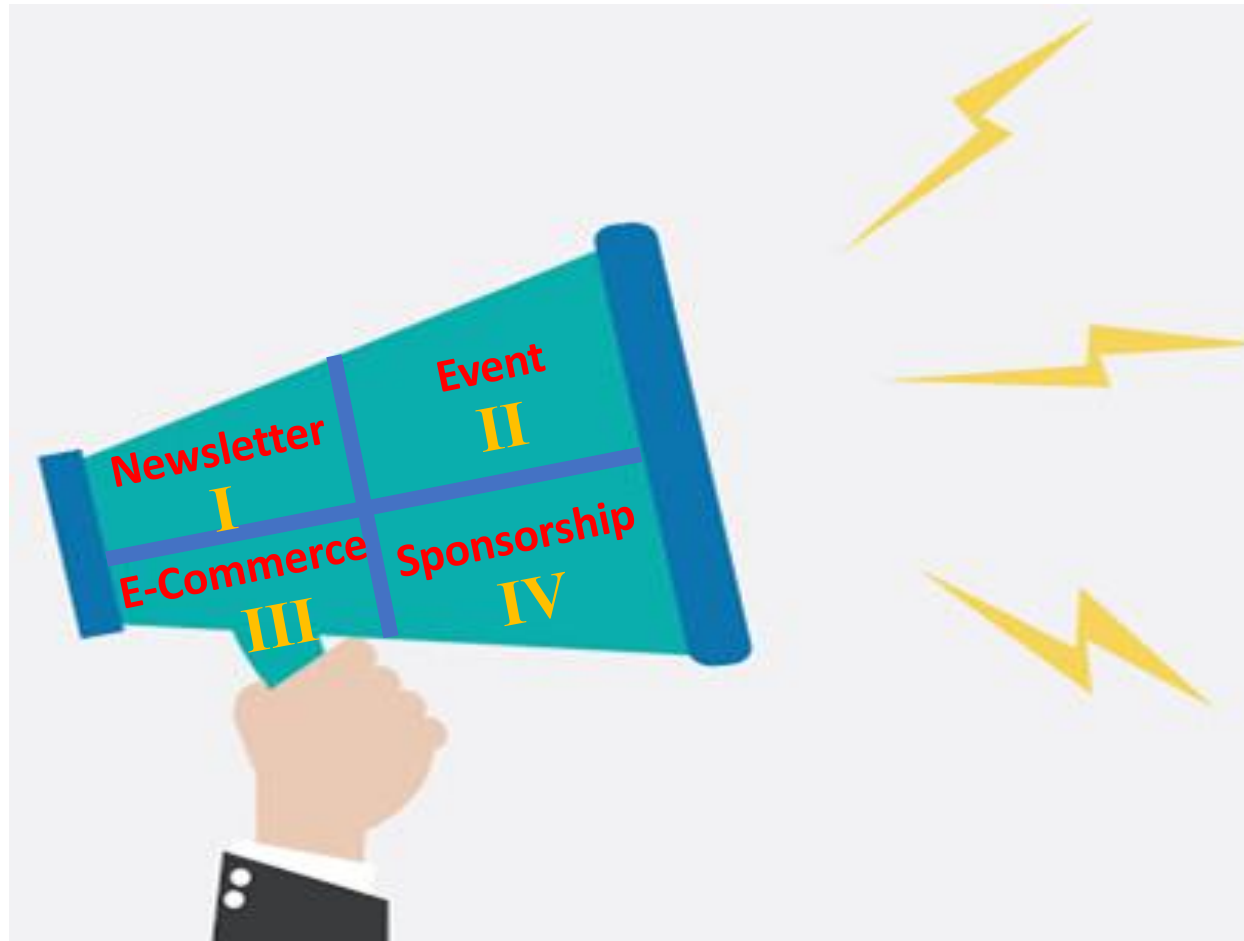
Appendix 2.1: Ansoff Matrix



Appendix 2.4: Offer Mix – Next Year



Appendix 2.5: Marketing Promotion Next Year



Appendix 2.6.1: Strengths & Weaknesses

E: Emotional
R: Rational

TOWS	Strengths	Weaknesses
Opportunities	<p>1+ (E) Close to their clients by listening, understanding and taking care of them through their services;</p> <p>2+ (R) Leading position in terms of employee saving plan in the French market;</p> <p>3+ (R) Strong transparency: software allows customers to subscribe without any human helps.</p>	<p>1- (R) Weak presence on the international market;</p> <p>2- (E) Virtual contact (missing human contact through online services proposed by the company);</p> <p>3-(R) Fluctuations of the financial market.</p>
	<p>1+ We can create and develop a strong and reliable relationship between the company and the clients;</p> <p>2+ Experience allows the company to get solid bases to create a new service;</p> <p>3+ Develop the efficiency and the productivity, because the online platform of the company allows the employees to work on other task when the customer subscribe online.</p>	<p>1- It confirms that the company are very present on the French market;</p> <p>2- It affirms that the company does not push clients to spend money;</p> <p>3- Experienced advisor from the company are crucial to meet the customer's expectation.</p>

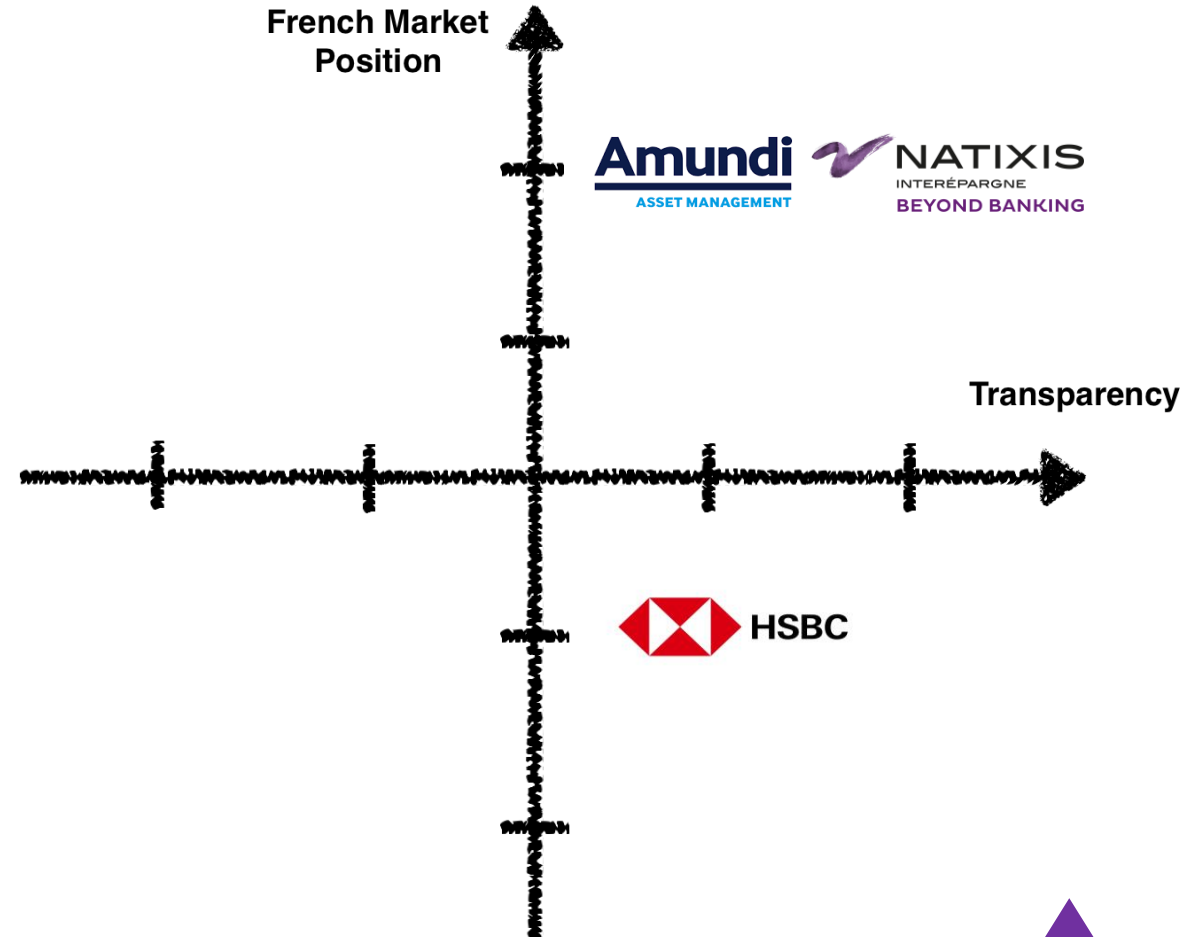
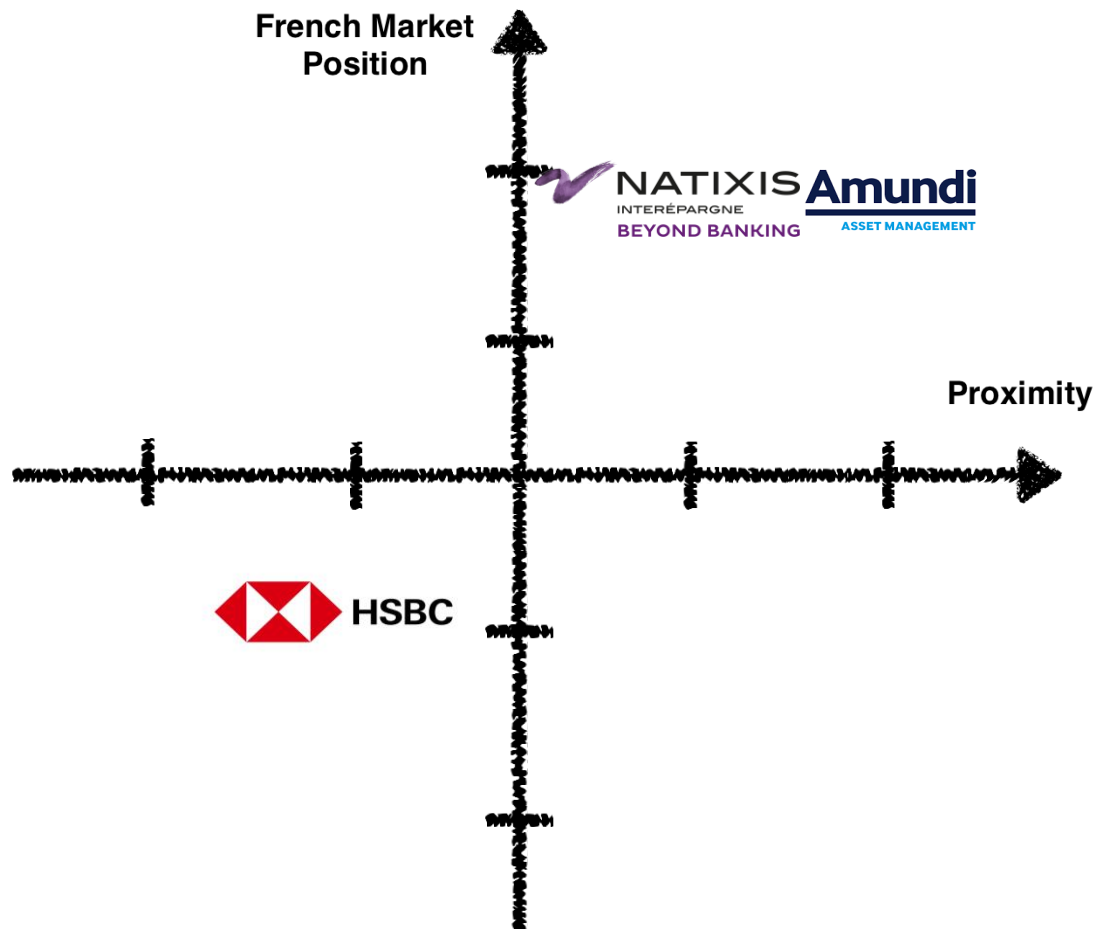
Appendix 2.6.2: Strengths & Weaknesses

E: Emotional
R: Rational

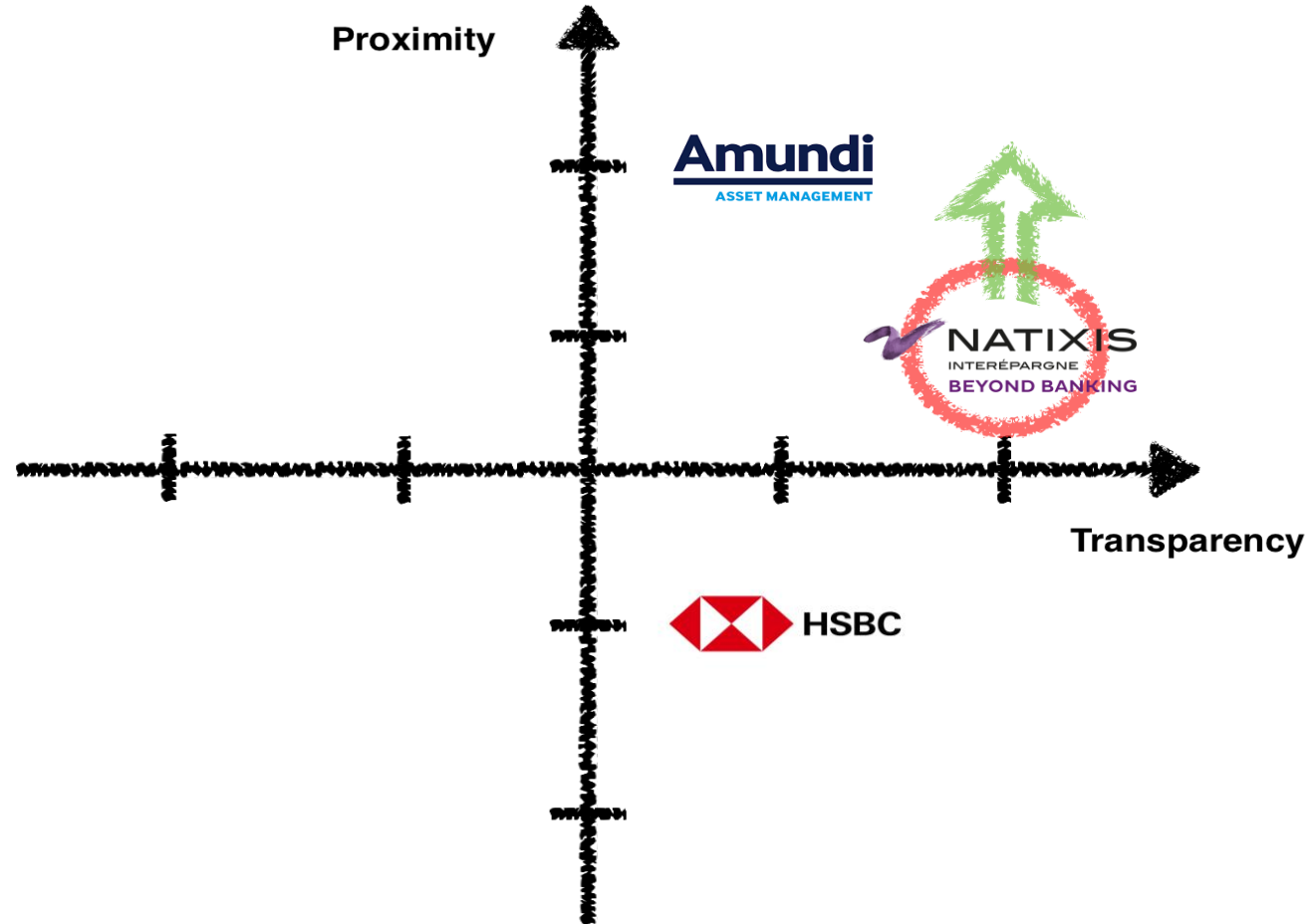
TOWS	Strengths	Weaknesses
	<p>1+ (R) Close to their clients by listening, understanding and taking care of them through their services;</p> <p>2+ (E) Leading position in terms of employees' saving plan in the French market;</p> <p>3+ (R) Strong transparency: online platform allows customers to subscribe without any human helps.</p>	<p>1- (R) Weak presence into the international market;</p> <p>2- (E) Virtual contact (missing human contact through online services proposed by the company);</p> <p>3- (R) Fluctuations of the financial market.</p>
Threats	<p>1+ Customers can feel no freedom;</p> <p>2+ Natixis can lose potential customer outside the French market;</p> <p>3+ The transparency due to the platform can create big conflicts and troubles inside the organization if it crashes.</p>	<p>1- Natixis can lose potential customers outside France because those leads might subscribe at the competitors;</p> <p>2- The company can lose existing and potential customers who don't have technology abilities or if they prefer human contact;</p> <p>3- If the financial market crashes, Natixis can lose money as well as clients.</p>



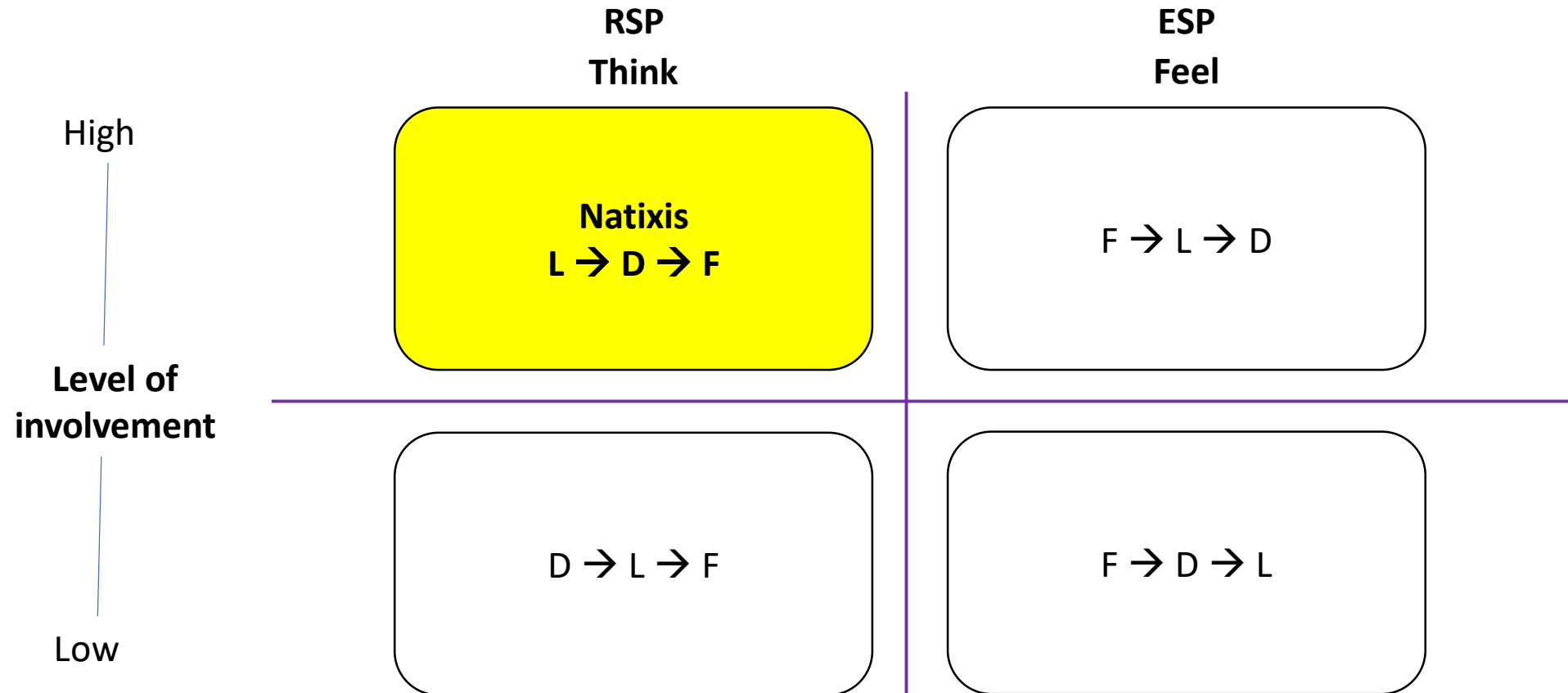
Appendix 2.7: Position



Appendix 2.7: Position for next year

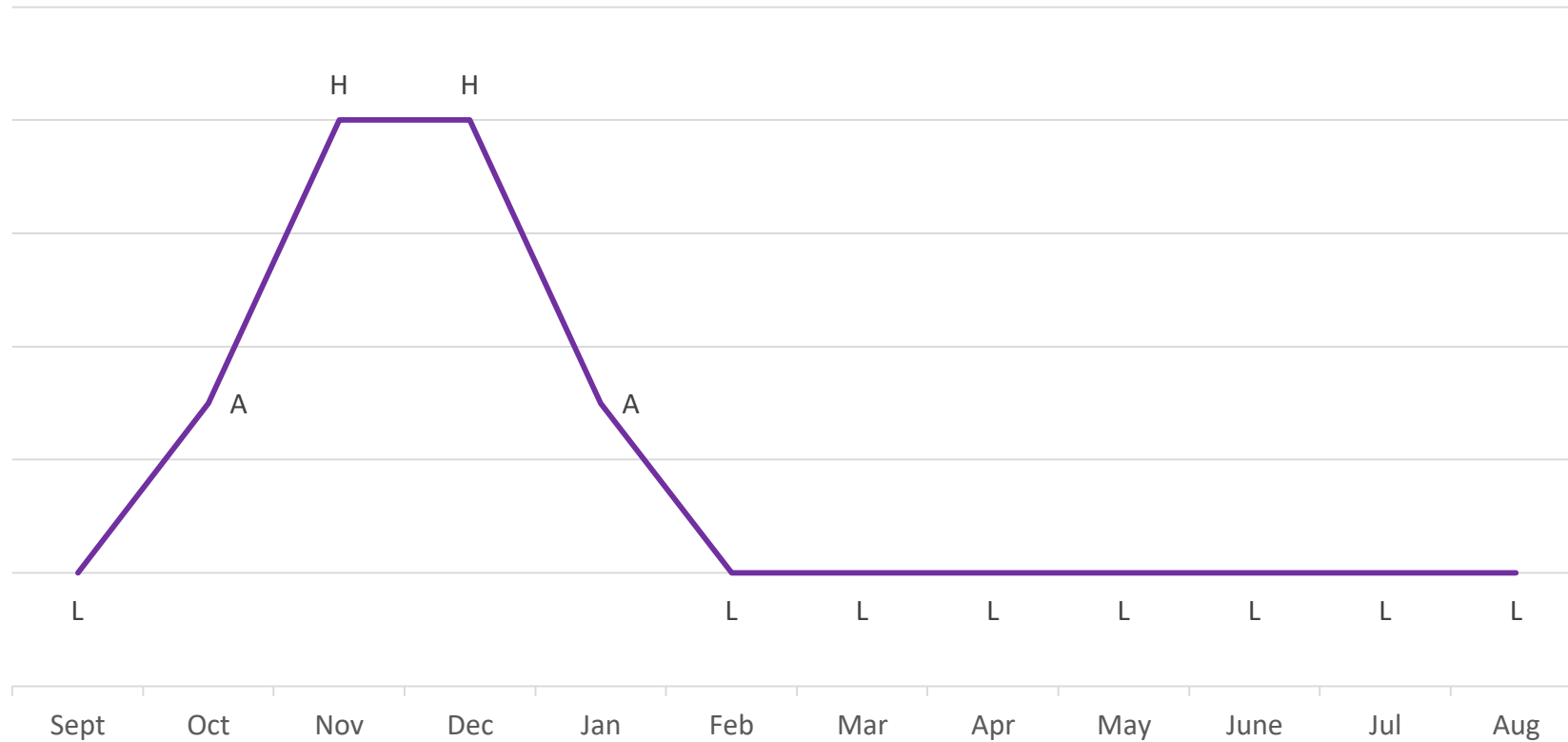


Appendix : FCB



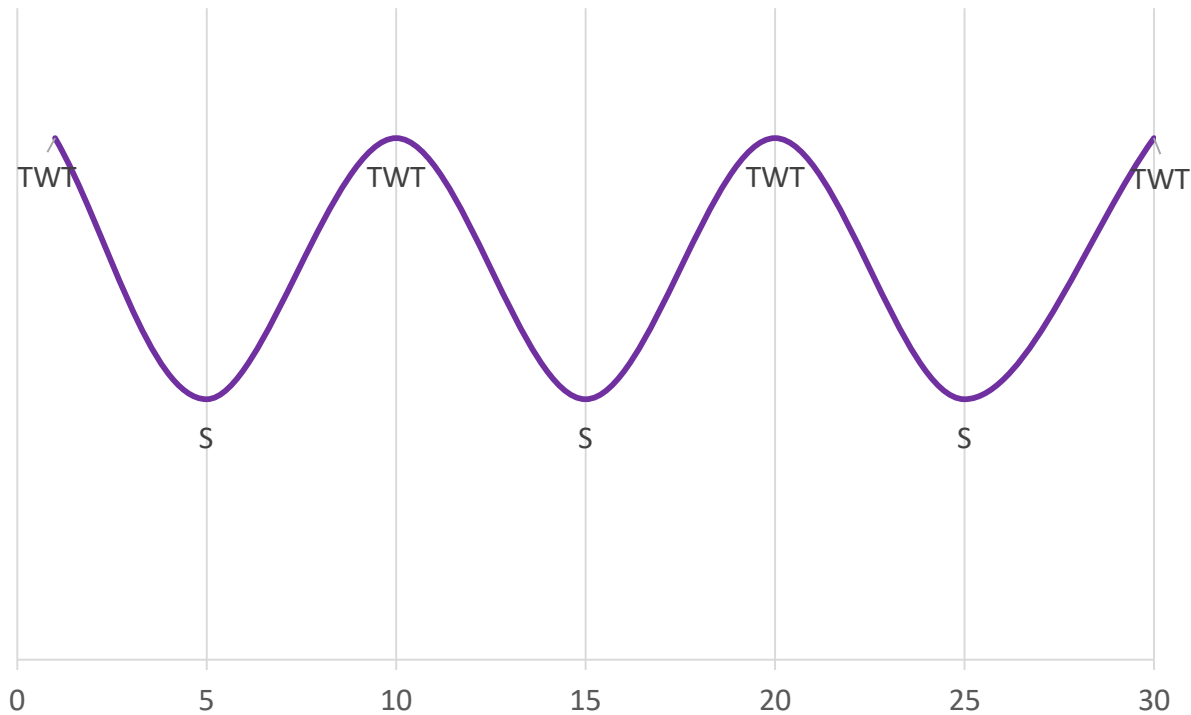
Appendix 2.8.1: Seasonality

Seasonality



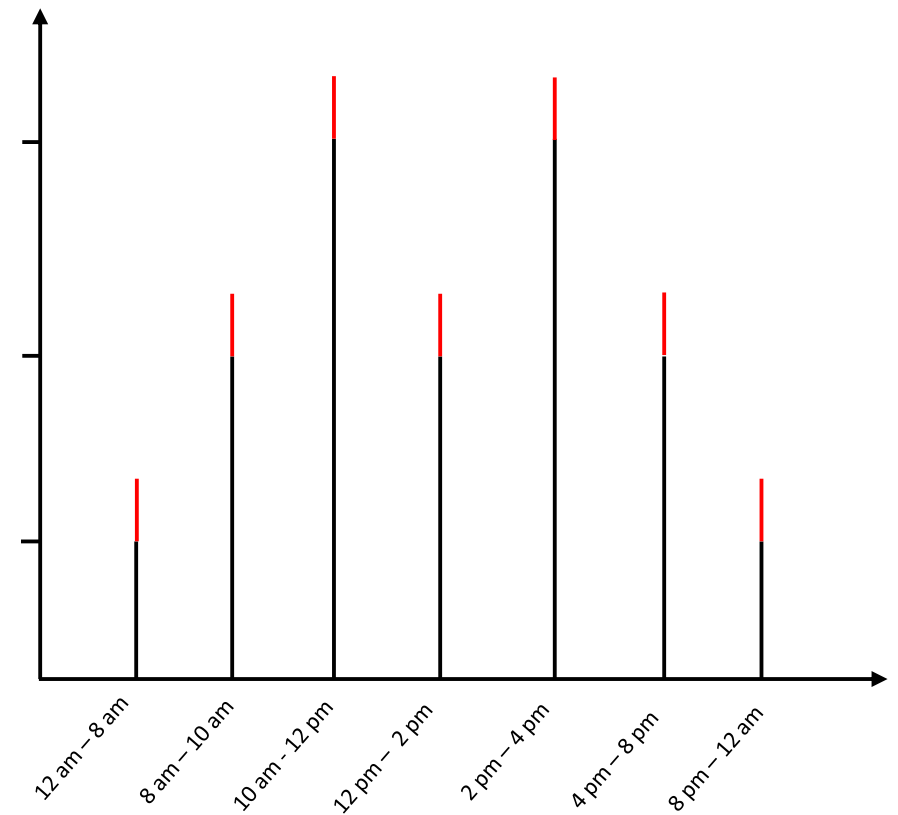
Appendix 2.8.2: Assumption & Facts

September 2021



TWT: Tuesday
- Wednesday
- Thursday
S: Sunday

Frequency on a Tuesday



Appendix 2.8.3: Calculation

Assumptions :

- Amount saved (per person): 253 €/year = 64 €/weeks = 13 €/day
- 1,000,000 clients
- 1 % commission
- 1 % of 13 € = 0.13€

$0,13 \text{ €} \times 10 \text{ potential new clients} \times 3,846 \text{ € per day} \times 5 \text{ days} \times 52 \text{ weeks}$
 $= 1,300,000 \text{ €}$

Taking the VAT (20%) into account:

$1,300,000 / 1.2 = 1,083,333 \text{ €}$

Pessimistic Ratio:

$1,083,333 / 1.1 = 984,848 \text{ €}$



Appendix 3.4.1 Newsletter

DISCOUNT FOR YOUR FIDELITY

September 2021 NEWSLETTER

Hi Danny,

How are you doing in this strange period?

What do you think of saving money while financing green project? Everything is possible with Natixis Interépargne and our new service “**Green Invest**” !

Because you are a loyal client, we want you to benefits from our discount.

Get 20% discount with the code: GREENINVEST2021.

Don't hesitate further and act for the earth by checking our service at www.interepargne.natixis.com



Don't forget, a new trend is coming through your responsible acts!

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