

A Study On Digital Marketing Process for Fintech Products

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Abstract

This research examines the end-to-end digital marketing process within the Business-to-Business (B2B) Financial Technology (FinTech) sector, specifically focusing on the organization "FinTech Products". Utilizing a mixed-method descriptive research design with five-year longitudinal trend data (2019–2024), the study analyzes the transition from traditional linear marketing funnels to the Growth Flywheel Model and the emergence of Generative Engine Optimization (GEO). Findings indicate a significant maturation in digital operations, with overall process effectiveness scores rising from 5.5 to 8.2 out of 10. Key performance indicators (KPIs) show a 167% increase in annual website traffic and a 214% growth in lead generation. The study concludes that while technological integration and resource constraints remain challenges, a structured, data-driven digital process is essential for sustained growth in the competitive 2026 financial technology landscape.

The research adopts a descriptive design with a mixed-method approach, combining qualitative insights from interviews and quantitative data analysis of marketing performance metrics. The study examines key components such as search engine optimization (SEO), content marketing, social media marketing, and data analytics. It also explores the transition from traditional linear marketing funnels to modern growth-oriented models such as the flywheel framework.

This research contributes to both academic literature and practical business applications by providing a comprehensive case-based analysis of digital marketing in the FinTech sector.

Keywords: Digital Marketing Process, FinTech (Financial Technology), Growth Flywheel Model, Lead Generation, Lead Generation

1. Introduction

The 21st century has seen the disruption of traditional marketing paradigms—once dominated by print and television—by a dynamic digital ecosystem. In the Indian economy, this shift is fueled by affordable smartphones and a tech-savvy population, creating immense opportunities and heightened competition for FinTech products. For these organizations, a robust digital marketing process is no longer optional but a necessity to establish brand identity and drive growth.

Historical assessments of marketing departments within mid-market to enterprise FinTech organizations reveal a pervasive challenge: the over-reliance on the traditional linear marketing funnel. This model views the customer as a terminal output, which is economically unsustainable in a sector where the Customer Acquisition Cost (CAC) for enterprise accounts can reach exponential figures.

To achieve sustainable scale, organizations are replacing the linear funnel with the Flywheel Model. This framework stores and recirculates energy by placing the delighted customer at the absolute center of all operational strategies. The flywheel's rotational velocity is determined by three variables:

- **Speed:** Applied through high-value inbound marketing, educational content, and frictionless onboarding.
- **Friction:** Encompassing internal silos, disjointed data architectures, and regulatory bottlenecks (e.g., complex KYC processes) that create operational drag.
- **Size:** Referring to the overall mass of the customer base, where delighted enterprise clients become brand advocates driving referral networks.

The primary objective of this study is to analyze the existing digital marketing workflow for FinTech Products and its alignment with business goals. The research focuses on:

- Identifying digital marketing channels and tools.
- Assessing KPIs used to measure success.
- Identifying operational challenges and resource bottlenecks.

The scope is confined to the activities of the marketing department at FinTech Products, covering SEO, content marketing, social media, and email marketing.

2. Literature Review

The Rise of the Digital Age in B2B Contexts

The discipline of marketing has undergone a profound transformation. The traditional marketing era relied on a one-way, outbound communication model, heavily relying on print, broadcast, and outdoor advertising. The advent of the internet and Web 2.0 fundamentally altered the power dynamic, requiring FinTech firms to leverage digital technologies to achieve marketing objectives through a deeper understanding of their client base.

Theoretical Frameworks

- **Resource-Based View (RBV) and Technology-Organization-Environment (TOE):** Explain digital marketing adoption patterns, highlighting how success relies heavily on a firm's internal resources and readiness to adopt environmental technologies.
- **Technology Acceptance Model (TAM):** Explains why businesses adopt digital marketing technologies based on perceived usefulness and ease of use.

Generative Engine Optimization

Search behavior within the B2B sector has fundamentally changed due to Large Language Models (LLMs) and generative answer engines. The traditional "70/30 journey," where buyers completed 70% of their

evaluation independently via trackable footprints, is disappearing. Today, when a financial executive uses an AI assistant to compare B2B payment APIs, no website visits are registered, creating a trackable blind spot. To survive, marketing departments must transition to Generative Engine Optimization (GEO) the discipline of ensuring a brand is accurately recognized, evaluated, and cited by LLMs. This requires building unassailable entity authority and securing presence on high-trust domains like Wikipedia.

Traditional SEO is being disrupted by Large Language Models (LLMs). Enterprise buyers often use AI chatbots to conduct vendor research, leading to a "dark" buyer journey where no trackable clicks occur. GEO involves ensuring a brand is accurately recognized and cited by LLMs by building "entity authority" across high-trust domains.

3. RESEARCH METHODOLOGY

Research Design and Approach

The research design adopted is a Descriptive Research Design, aiming to systematically depict the current digital marketing process for FinTech Products. The study employs a mixed-method approach:

- **Qualitative Approach:** The dominant method, utilizing interviews and discussions to understand strategies, challenges, and perceptions.
- **Quantitative Approach:** Used to analyze numerical performance data, such as website traffic, social media engagement, and conversion rates.

3.2 Data Collection and Sampling

- **Mixed-Method Approach:** Dominantly qualitative (interviews/discussions) supported by quantitative performance data.
- **Primary Data:** Gathered from individuals involved in the marketing of FinTech products, including marketing professionals, digital marketing executives, and content creators.
- **Secondary Data:** Sourced from company websites, internal reports, academic journals, and industry publications.
- **Sampling:** A purposive sampling technique was used to target key decision-makers and executors (e.g., Marketing Head, SEO Specialist, Social Media Manager).

3.3 Conceptual Framework

The framework views the digital marketing process as a cyclical system:

1. **Inputs:** Business strategy, budget, human resources, technology.
2. **Process Stages:** Planning, Content Creation, Channel Execution, Monitoring, Optimization.
3. **Outputs:** Brand awareness, website traffic, lead generation, ROI.

4. DATA ANALYSIS AND INTERPRETATION

The company’s digital maturity has evolved significantly over the five-year observation period.

Table 1: Key Performance Indicators Dashboard

Metric	2019-2020	2023-2024
Annual Website Traffic	45,000	120,000
Organic Search Traffic	18,000	70,000
Total Leads Generated	350	1,100
Marketing-Qualified Leads (MQLs)	140	590
Cost Per Lead (CPL)	₹2,500	₹1,650

The total marketing budget saw an indexed growth of 28%. Notable shifts include:

- LinkedIn Advertising: Increased from 15% to 25% of the budget, becoming the primary B2B driver.
- Google Ads (SEM): Decreased from 20% to 12%, reflecting a move away from broad search toward targeted networking.
- Human Capital: Expanded from 2.5 to 8.0 Full-Time Equivalents (FTEs).

Evolution of Inputs (2019-2024)

- Marketing Objectives: Objectives evolved from a low-specificity focus on "brand awareness" (2019-2020) to a highly specific focus on "pipeline contribution and customer retention" (2023-2024). However, objectives are still not consistently documented as SMART goals.
- Budget Allocation: The total marketing budget saw an indexed growth of 28%. LinkedIn Advertising increased from 15% to 25%, establishing it as a primary driver, while Google Ads decreased from 20% to 12%. Experimental channels dropped from 5% to 2%.
- Human Resources: The marketing function expanded from 2.5 to 8.0 Full-Time Equivalents (FTEs), incorporating specialized roles like SEO and Analytics Specialists.

4.2 Content Production and Execution Trends

Content serves as the foundation of FinTech Products' strategy. Over five years, total content assets produced annually surged from 146 to 693

Table 4.1: Key Performance Indicators (Five-Year Trend)

KPI Category	2019-2020	2021-2022	2023-2024
Website Traffic	45,000	75,000	120,000
Organic Search Traffic	18,000 (40%)	42,000 (56%)	70,000 (58%)

KPI Category	2019-2020	2021-2022	2023-2024
Social Media Followers	3,200	6,800	12,800
Total Leads Generated	350	680	1,100
MQLs Generated	140	320	590
Cost Per Lead (CPL)	₹2,500	₹2,050	₹1,650

5. FINDINGS, SUGGESTIONS, AND CONCLUSION

Major Findings

- Efficiency and Scale:** The overall process effectiveness score improved from 5.5 to 8.2 out of 10. The firm's marketing ROI index skyrocketed to 310, proving the value of a structured, data-driven approach.
- Lead Quality:** Marketing-Qualified Leads (MQLs) grew from 140 to 590, showcasing an improvement in both traffic volume and lead quality.
- Influence on Sales:** The percentage of new clients explicitly citing digital content as a primary influence in their purchasing decision grew from 15% to 48%.

Strategic Suggestions for Optimization

- Implement Mandatory SMART Objective Setting:** Require specific, measurable, achievable, relevant, and time-bound objectives for every campaign to allow precise ROI measurement.
- Accelerate Marketing Technology Integration:** Invest in a centralized marketing intelligence solution to automatically aggregate data, freeing up roughly 70 hours annually for strategic analysis.
- Address Resource Constraints:** Conduct a time audit to eliminate low-value activities. Engage specialized B2B agencies to manage high-volume tasks and prevent internal burnout.
- Establish an Innovation Fund:** Ring-fence 5% of the marketing budget for experimentation with new channels and AI-driven search optimizations.
- Formalize Content Repurposing:** Break down major assets like white papers into blog posts, infographics, and LinkedIn snippets to maximize creative ROI.

The Transformative Impact of 6G (IMT-2030)

Long-term strategic marketing planning must anticipate the rollout of sixth-generation (6G) wireless networks around 2029 and 2030. With sub-millisecond latency and massive machine-type

communications, 6G will fundamentally transform B2B marketing.

- **Immersive Ecosystems:** The massive bandwidth will support flawless Virtual Reality (VR) and Augmented Reality (AR) environments. FinTech marketers will be able to construct interactive 3D showrooms where global enterprise clients can visually manipulate real-time supply chain financing models.
- **Agentic AI:** Ultra-low latency will unleash the potential of Agentic AI and multi-agent systems, driving a trillion-dollar machine-to-machine commerce ecosystem where AI agents negotiate and procure services autonomously.
- **Hyper-Contextual Marketing:** Leveraging IoT sensors, platforms will trigger real-time, hyper-contextual marketing messages and localized pricing adjustments instantly.

Synthesized Conclusion

The digital marketing process for B2B financial technology products has evolved far beyond traditional digital advertising. The future belongs exclusively to organizations that successfully integrate profound technological capabilities—like the Flywheel Model, Generative Engine Optimization (GEO), and Agentic AI workflows—with stringent regulatory adherence and ethical standards. By addressing current bottlenecks in data integration and resource constraints, and preparing for the impending 6G connectivity revolution, FinTech Products can sustain exponential, profitable growth through 2030 and beyond.

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