

MARKETING PLAN

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Businesses operating in market conditions can have positive or negative results. The reason for failure can be the assertion of short-term goals to the detriment of long-term, emphasising short-term performance and profit, regardless of market development, meaning thereby the non-existence of a marketing plan. A quality marketing plan is the basic prerequisite for efficient marketing, ensuring the integration of all marketing activities and assisting in the creation of favourable conditions for succeeding in the marketplace.

The need for effective planning in services has long been clear. In 1975 Chisnal¹ pointed to the growth of the services sector and emphasised that it is necessary to devote greater attention to measuring inputs and outputs, as well as an evaluation of the efficiency of resources. He underlined the significance of certain marketing methods for improving the firm, as well as marketing research, strategic planning and marketing management. At the same time he mentioned that in services an unwillingness to develop or constructive and market oriented approach towards a marketing plan is common.

Berkowitz² defines the marketing plan as a written declaration identifying target markets, specifying the marketing objectives by individual products, grouping earnings and profits according to strategic business units, containing scheduling and budget elements of the marketing mix, which together create the marketing programme.

The planning process in general includes three steps: a) a situation analysis (where are we, where are we headed), b) objectives setting (where are we and where do we want to be) and c) the specification of marketing activities (the allocation of marketing resources for achieving set objectives). An important element is also the identification of market opportunity according to new markets and according to new products.

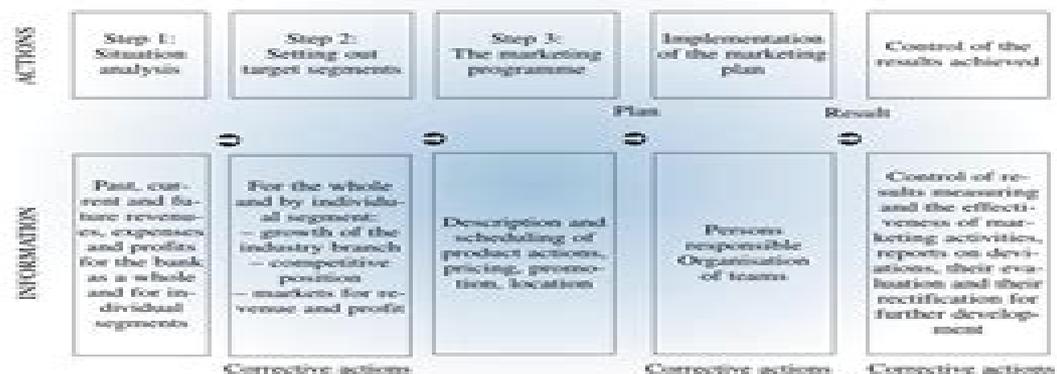
The marketing plan is the component of the business plan. The yearly plan concerns marketing objectives and strategies for a product, product range, development of the bank for one year, while the long-term marketing plan concerns a period of two to five years.

The creation of the marketing plan is understated as a strategic process, where this is based on information and activities. The result is the marketing plan, which is realised and monitored in connection with the results achieved.

Step no. 1: Situation Analysis

In order to assess where the bank is at present, detailed information concerning both the past state, as well as pre-

The Strategic Marketing Process, Actions and Information³



sent state is necessary. Costs, revenues and profits achieved are analysed over time for the longer-term period. It is best to compare the development of our own bank with the most influential competitor. It is also suitable to analyse the development of comparable products with those of the competition. An analysis of the results achieved is performed for the bank as a whole, or also according to individual market segments (for example by age group). A detailed analysis of the results achieved helps in setting

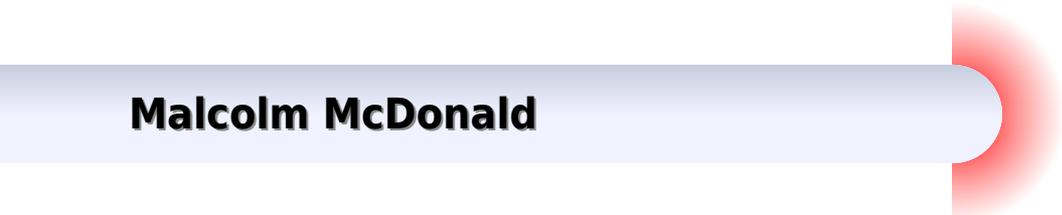
¹P. Chisnal: Marketing planning in a service economy, Long Range Planning, Dec. 1975, pp. 43 – 52.

²Berkowitz, Keris, Radcliff: Marketing, IRWIN, Homewood, Boston 1989, pp. 46.

³Berkowitz, detto, page 524.

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