

Perils and Nuisance (P&N) of Digital Marketing (DM) My Experiences and Solutions

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Introduction

Marketing is an inevitable part of any type of organization being it Business or Administration or Social Enterprises (SE) for the purpose of profit or non profit. So, Marketing refers to the activities of a company / organization undertakes to promote the buying or selling of a product or service including market research and advertising. In recent times publicity and promotion of government policies, public related programs, national interest schemes etc., also can be included under the gambit of Marketing. Marketing includes advertising, selling and delivering products/ services to consumers or other businesses / society / citizens.

In any business, marketing department and marketing management plays a vital role in promoting the products and/or services of the business. The product may be of any nature viz., consumer goods, technical goods, engineering parts, white goods, medical drugs & medicines, institutions like educations / hospitals / religious centers etc., services to the public by government / private institutions, social security schemes offering by both government and private departments etc., etc., Name anything in this world, it needs marketing to make it to reach to the targeted audience which may be a person or institution or society or community or a group etc., Marketing and publicity moves jointly hand in hand.

Concept of marketing is not new to the business world, but the modalities of the marketing are changing from time to time as and when the developments in Innovation, Science & Technology (ST), Industrialization, needs & wants of human beings & societies are changing. Now we are in the era of the digital world and marketing also entered the era of digitization. Marketing methods are mainly of two types Conventional and Digital (Electronic) and Neuron Marketing (NUM) and Metaverse Marketing (MVM) are the future trends.

Conventional Marketing (CM) are promoting products/ brands/ services/ policies of public interests etc., through person to person (Mouth to Mouth), Street Shouting, printing, theaters, acting etc., where there is considerable human involvement.

Digital Marketing (DM) are also called online marketing are promoting products/ brands/ services/ policies of public interests etc., through digital (electronic) mode like through eMail, Mobile, Radio, Television (TV), Internet, Social Media, Web based Advertising, etc., where the human involvement is not as much as in conventional method. Digital Marketing will be of virtual in nature.

Both conventional and digital marketing methods include phases like:

Selection of a target audience

Selection of certain attributes or themes to emphasize in advertising

Operation of advertising campaigns

Attendance at trade shows and public events

Design of products and packaging to be more attractive to buyers

Selection of the terms of sale, such as price, discounts, warranty, and return policy

Product placement in media or with people believed to influence the buying habits of others

Contracts with retailers, wholesale distributors, or resellers

Attempts to create awareness of, loyalty to, and positive feelings about a brand

Technological developments are helping the digital marketing to grow exponentially to reach the nook and corner of the world. In case of DM content creation/ designing/ time duration/ media selection/ publishing/ feedback/ correction/ etc., are the main steps. **Among these steps, the Selection of Audience (SOA) by DM is very important, but DM is failing in it and creating Perils and Nuisance to the audience (Customers/ public/ Citizens etc.,).**

In spite of the advantages of the DM, the DM has created the many Inconvenience And Problems (IAP) to the customers.

My Experiences about the Inconvenience And Problems (IAP) created/ creating by DM are many and Still such IAP persists and is not solved by Direct Marketing Agencies (DMA). Like myself, others also might have come across such IAP from both government departments as well as from private corporate. The remedial solutions to eliminate IAP are simple but not taken care of by the concerned departments & corporate. Now the time has come to realize the Perils and Nonsense of the Digital Marketing and to eliminate the IAP for the purpose of peaceful living of the public.

Perils And Nuisance of Digital Marketing (PANDM)

The PANDM are many, like disturbance of peaceful life of public, sudden intervention into the mobile/ WhatsApp/ eMail / Social Media while using it and loss of human touch / creation of loneliness / mental stress /creating an illusionary life among children/youths/adults etc.,

My Experiences of the Perils and Nuisance of Digital Marketing (PANDM)

The PANDM, as per my experiences are many. Some of it is listed below.

Credit Card Marketing (CCM) – through mobile phone and eMail - in spite of repeated refusal from my end to not to own the credit card, the bank disturbed my peaceful life by telephoning me every day

afternoon. Nearly from two years the bank torturing me. Still DM for credit card is going on with me. Finally, I started blocking those phone numbers from which I am getting the DM phone calls. Till now, I have blocked about 200 phone numbers to escape from the torture by DM phone calls.

Regularly I am receiving WhatsApp fake news/ fake Messages/ fake audios & videos/ fake job advertisements/ fintech companies fake loan offers/ etc.,. In the initial stages, without cross checking the content of the information for it's correctness myself used to forward the same to my friends and relatives. On many occasions my friends & relatives have pointed out and informed me about the fakeness of the content of the information. After this bad experience, I have stopped forwarding the information without fact checking the content. Whenever I get the doubt about the content of the information, I am sending such contents to the **Fact Check WhatsApp group operating by some newspapers.**

Through eMails, I am receiving the fake messages/ fake advertisements/ fake offers for money, jobs, discounts/ fake cash backs/ fake educational information fake request for financial help/ fake job offers etc., To put in simple words majority of the eMails what I am receiving daily is fake or no use to me. So, daily I am opening the eMail Inbox not to read the eMails but to delete the majority of the e Mails which are fake in nature and/or not at all useful to me.

Many times I have received the fake intimations to provide data/information about my ATM card details, my bank account details, details about Income Tax Filing (ITF)/ Income Tax Refunds (ITR)/ etc., which I am rejecting. To verify these information, when I visit the concerned departments for clarification, I found that most of these information are fake.

Myself get irritating information and messages like sell your car/ sell the furniture/ buy physical fitness gadgets/ get health check up at faraway place from my living place at the discounted price/ etc.,

I am a male person, but I get messages and information to buy female fashion related items like lipstick, tattoo, skin creams etc.,

To me, the news/ information from DM is useless / troublesome / irritating. Till today I have not inspired by the items of DM to purchase any product or to avail any service. The daily usable products from me are of no-cash back item and non advertisement items. The products using by me are same from the past 40 years, **means before Digital Marketing came in to Picture.** Even the most of my household items are not of DM items, for example: my house water pump/ electric geezer/ tooth paste/ soap/ footwear/ cloths/ most of the food items/ etc., Many people falls in to my category with respect to the products using and DM agencies should take this aspect in to consideration while selecting the audiences for DM.

Present Method of Operation of Digital Marketing (PMDM)

If anyone keenly observes the PMDM, one can deduce as follows:

DM Agencies (DMA) do not select the audiences to whom they want to communicate about their product/ service.

DMA are not at all concerned about the audience's details like age/ gender/ financial status/ religion/ socio economic condition/ needs/ wants/ liking/ disliking/ living condition/ health condition/ level of education/ professional details/ location & region of living/ etc.,

DMA just wants Mobile Numbers and eMail IDs of audience and not their details like the name of the owner of the mobile number & eMail ID/ etc., where as in conventional marketing importance will be given to the personal details of the customer.

Most of the DMA are outsourced agencies from the principal agencies. For example: most of the banks are outsourcing the activity of the marketing of their bank Credit Cards (CC) to an Outside Agency (OA). This OA is only concerned about the work assigned to them and billing for that work. In this case, OA will be paid based on the how many calls each day they made to the bank customers for the purpose of Credit Card Marketing (CCM). So, OA duty is to just call the bank account holders without knowing whether the customer needs the CC or not. For example: In my case, in spite of the clear instruction from my end saying that I do not want Credit Card, from last two years I am getting phone calls from many places like my living place/ Bangalore/ Belgaum/ Hubballi/ Mumbai/ Chennai etc., to buy the Credit Card. And still I am getting phone calls to buy Credit Card.

Without knowing my age and interest, DMA sending messages to my eMail offering jobs on daily or weekly salary basis/ marriage proposals/ admission to educational institutions etc.,

Nuisance and peculiar information which most of all getting from DM are as follows:

About the payments of bills/ income tax/ etc., a reminder will be sent to our mobile & eMail to pay the same with a foot note message as **“Please Ignore this message if you have already Paid” although we have made the payments.** It means DMA are not tracking the data about whether the person has paid the amount or not.

About the information to be given by us to various departments a reminder will be sent to our mobile & eMail to furnish the same with a foot note message “Please ignore this message if you have already furnished” in case of Know Your Customer (KYC) to be done/ nominee details to be given to banks/ Stock Trading/ Mutual Fund Investments/ etc., although we have furnished the KYC which irritates the persons.

About the vaccination of the Covid19 “Please get vaccinated if you have not vaccinated” during Covid19 although we have got vaccinated.

About the renewal payment of the insurance policies a reminder starts coming to the person’s mobile number & eMail from one month before the due date of the renewal payment to be done along with the foot note “Please Ignore this message if you have already Paid” although we have made the payments.

Most of the time the information/ reminders/ warnings sent by DMA are irrelevant/ not related/ not timely/ etc., . and along with this, these information/ messages creates a sort of fear/ confusion among the receivers of such information/ messages.

Solutions to the Perils and Nonsense of Digital Marketing (SPANDM)

Digital Marketing (DM) is an essential tool in the present new world of business. But the Perils And Nuisance (PAN) creating by the DMA is so much increased that, a serious look towards elimination of the PAN has become the need of the hour. Solutions to eliminate the PAN are not so complicate. Only thing required is that the DMA should take it seriously to eliminate PAN of DM. Some of such solutions are listed below and same is to be made mandatory by government to follow by the DMA.

Creation of Know Your Customer-Marketing (KYCM). To help both the DMA and audience (customer) about the DM, a tool **Know Your Customer Marketing (KYCM)** is to be introduced in the field of DM. A KYCM database is to be created. KYCM will be in the similar way like KYC for DeMat Account/ KYC for bank account/ KYC for Mutual Fund Investment/ etc., Under this KYCM, mobile number and eMail ID is to be updated with the details about the likings of the owner of the mobile and eMail ID. KYCM data should not have the name and gender of the mobile & eMail owner for the purpose of privacy. As an example: a senior citizen's liking may be to know about hospitals, senior citizen homes, social security measures, tourism spots etc., Based on the data updated in to the KYCM of the owner of the mobile & eMail ID any DMA can send the information & details about the products & services mentioned in the KYCM database only. This KYCM should be always open to any individuals to add & delete the data about their choices. DMA can send DM information only to those who are having KYMC and only with regard to the data updated against each mobile number and eMail ID. For others, DMA should not disturb with the DM messages. Like any other apps KYCM also can be designed with securities and Data Protection Measures (DPM). Finally, the DMA who does DM with non KYCM mobile numbers & eMail IDs should be fined and penalized and criminal action is to be taken on such agencies.

Government should make it mandatory for the DMA to deal only with the customers having KYCM to avoid Perils and Nuisance of Digital Marketing (PANDM)

DMA should do the Selection Of Audience (SOA) for the purpose of marketing of their products/ services which DMA wants to market. SOA should be made only based on the data available in the KYCM database. The DMA should keep in mind that **If everyone is your audience then no one is your audience.**

DMA should do the selection of the geographical area for the DM of the products/ services. It means which part of the country wants which type of the products/ services and during what period of the year.

When once the reminder information/ message sent by the DMA to an individual, then it is the DMA responsibility to inform/ message the concerned person about the action taken by the individuals. It means a message/ information should be send back to the individuals as "Payment made by you towards is herewith acknowledged" / "Your KYC for is in order, acknowledged the same"/ Your nomination for the received and acknowledged" and these words can be changed depending on the case.

Case Studies

Repeated phone calls to me to buy the Credit Card of the bank made me to block those phone numbers which ran up to 200 and lodge a complaint with the bank branch manager. But still phone calls not stopped. Now I am thinking to change my bank.

MESCOM, an electricity supplying department sent an information to me about the additional advance deposit to me made as the consumption of monthly electricity by me crossed the allotted limit. MESCOM sent this information through text message printed on the monthly bills Next month while paying the monthly bill payment the additional deposit amount also paid by me. In spite of the full payment made by me, subsequent monthly bills had the same message "**Additional deposit to be made, ignore if paid**". I had to go to the MESCOM office to tell them that subsequent bills should not have that message as I have paid the additional deposit amount and I cannot remember for long time

about the additional deposit is paid by me or not. It took MESCOM about three months to remove that message from my electricity monthly bills.

To do the KYC for Bank Account/ Stock Trading/ Mutual Funds/ myself got the reminder for about one year, even though I did the KYC within few days of the first message I received. But till now I have not received the message that I have done the KYC successfully.

Conclusion

Direct Marketing Agencies (DMA), instead of sending messages to all mobile numbers and eMail IDs, let them build their own database of audiences mobile numbers & eMail IDs based on the KYCM database and decide to whom they can send the Direct Marketing messages based on the audiences liking & disliking.

Mandatory implementation of the following KYCM will be the best method to eliminate the Perils And Nuisance of the Digital Marketing. DMA should do marketing activities only with the mobile numbers and eMail IDs which are covered under KYCM. If any DMA cross that limit or do not follow the KYCM tool, impose the fine on such DMA for having disturbing the public.

DMA or departments or corporate should do away with the practice of sending messages “..... **ignore this message, if done from your end**” instead message should be send to audiences in a clear affirmative style like **“Thanks, you have cleared the bill amount”** or **“ Thanks you have furnished the required information”** or **“Thanks you have successfully completed the KYC norms”** etc., depending on the cases. The message sending by DMA should be in both English and local languages.