

**BABEȘ-BOLYAI UNIVERSITY**

**Faculty of Economics and Business Administration**

## **Habilitation Thesis Summary**

Exploring effective marketing activities in case of  
utilitarian services

Candidate,

Associate Prof., PhD, Mónica-Anetta **ALT**

**Cluj-Napoca**

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## Habilitation Thesis Summary

The habilitation thesis entitled “Exploring Effective Marketing Activities in Case of Utilitarian Services” presents Mónica Anetta Alt candidate’s post-doctoral scientific and didactic achievements and future professional development career plans. The dissertation has two main parts: the first part presents the scientific research results in six subchapters while the second part presents the candidate’s academic and scientific career development plans in four chapters.

**The aim of this habilitation thesis** is to reveal effective marketing activities in case of utilitarian services in the context of different buying involvement level (high and low) and different communication and distribution channels (traditional and new media).

**The first part** of the habilitation thesis groups the candidate scientific research results in three main areas of interest: effective marketing innovations of retailers, effective marketing communication for financial services in case of traditional media, and effective marketing communication and distribution for financial services in case of new media. After an introduction chapter, the dissertation thesis presents six published articles in distinct subchapters.

**The first study (Chapter 2.1.1)** focuses on multinational retailers’ innovation launched between 2011 and 2018 and studies how the concept of harmony is reflected in the innovation of European multinational grocery retailers, as well as how harmony-related innovations affect the financial performance of the retailers. Buying FMCG products assumes low involvement and the use of the newest trends in communication and distribution channels. Usually, the acceptance of new technologies in this field could be easily transferred in high involvement services.

**The second study (Chapter 2.2.1)** approaches a new field of utilitarian services, the banking field, which usually assumes a high involvement decision. However, the paper does not approach banking services as homogenous, but it argues banks offer a very heterogeneous services range regarding their level of involvement: choosing investments or loans needs high involvement while opening a current account implies low involvement in customers’ purchasing decisions. Therefore, the purpose of this paper is to create a managerial framework based on the Foote, Cone and Belding model (FCB grid) in order to select the most effective bank advertisement appeal from Pollay’s list of appeals for different financial services categories. The data was collected from 62 banks with content analysis based on 1,514 unique print advertisements, published between 2006 and 2014 in national newspapers in Romania and Hungary.

**The third study (Chapter 2.2.2)** continues to explore effective marketing communication in the banking industry focusing on a crisis period. The paper argues that responsible communication could be a differentiation strategy for banks. Therefore, the main objective of this study is to determine social responsibility through social responsiveness in bank communication with costumers, before the economic crisis in the case of Swiss franc loans in Hungary and Romania. The data was collected from 49 banks with content analysis based on 679 unique print advertisements, published between 2004 and 2007 in national newspapers in Romania and Hungary.

**The fourth study (Chapter 2.2.3)** closes the topic of bank advertising with an international approach. The paper argues that bank communication is adapted to national cultures. Therefore, the aim of this paper is to identify relevant cultural dimensions for bank advertisement appeal adaptation. The data was collected from 8 banks with content analysis based on 785 unique print advertisements, published between 2006 and 2014 in national newspapers in Romania and Hungary.

**The fifth study (Chapter 2.3.1)** approaches the hardest to sell product, life insurance. Life insurance industry is among the last who adopted new communication and distribution channels. Therefore, the present study combines and expands webpage acceptance (technology acceptance model) and behavioural (risk and loss aversion) variables in explaining the demand for life insurance products. The study uses a cross sectional research survey. 422 questionnaires were collected through a convenience sample of the Romanian population.

**The sixth study (Chapter 2.3.2)** continues to explore the life insurance industry's marketing channels. Therefore, the aim of this study is to segment potential customers of life insurance based on their information search, purchasing channels and personal characteristics in the digital environment. The study uses a cross sectional research survey same as the previous one.

**The second part** of the habilitation thesis presents the candidate academic and scientific career development plans grouped in four area of interest: educational background (chapter 3.1), teaching (chapter 3.2) and research experience (chapter 3.3) and academic and administrative responsibilities (chapter 3.4). The end of each chapter presents the candidate's future objectives related to that area of professional career.

**The conclusion chapter (chapter 4)** summarises the candidate's main scientific research results, her career development milestones and argues that Mónica-Anetta Alt associate professor of marketing at Babeş-Bolyai University Faculty of Economics and Business Administration has fulfilled all requirements for the habilitation title.