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Integrated Marketing Communications as a Mechanism of Strategic Communication in Ecosystem Banks: A Comparative Analysis of Sber and T-Bank

Научный руководитель – Шумейко Анна Александровна

Ерёмина Виктория Александровна

Студент (бакалавр)

Российская академия народного хозяйства и государственной службы при Президенте Российской Федерации, Высшая школа корпоративного управления, Кафедра международной коммерции, Москва, Россия

E-mail: vika_eremina06@mail.ru

Strategic communication in ecosystem banking is not limited to corporate advertisement and public relations; it also includes marketing choices about what users see, in what order, and what evidence supports the promise. This matters because ecosystem banks bring many services under one brand, so inconsistent touchpoints or unclear hand-offs can break the customer journey and increase perceived risk in a regulated market [1]. The research problem is how Integrated Marketing Communications (IMC) functions as a mechanism of strategic communication in ecosystem banks, and how this mechanism differs in Sber and T-Bank under Russian ecosystem competition and regulatory constraints [1, 2].

IMC is treated as a managerial approach that aligns messages and customer-facing touchpoints across channels so that the brand promise and the experienced service pathway remain coherent. In strategic terms, IMC becomes the operational layer that translates strategic intent into a consistent audience experience, ensuring that what the organisation claims matches what the user can practically do next. In the new economic reality shaped by digital transformation, coordination across functions and channels is not a branding preference but an organisational requirement tied to governance and competitiveness [3]. This also fits the distinction between strategic and operational marketing: strategy sets the long-term value logic, while operations implement it through coordinated instruments and touchpoints—precisely where IMC is executed in practice [4].

Ecosystem banking sharpens these requirements because ecosystems generate scale and scope advantages while producing specific risks: information asymmetries, consumer protection issues, and the need for credible trust signals embedded into communication and user flow [1]. At the market level, ecosystem expansion raises competition and regulation questions (platform effects, access rules, market power), making clarity and non-misleading transitions between services [2]. Hence, IMC in ecosystem banks can be analysed not only as message consistency, but as governance of cross-service coherence, proof structures, and risk reduction at scale [1, 2].

Methodology: a comparative case study of Sber and T-Bank combining structured content analysis with the PESO (Paid/Owned/Earned/Shared) framework within a defined window (2025–2026). Official corporate environments are used to validate service taxonomy and declared ecosystem structure, serving as baseline “maps” of how each ecosystem is presented [5, 6]. The analytical frame focuses on (i) message architecture (the ecosystem promise and assigned role), (ii) trust cues (security, transparency, regulatory legitimacy), (iii) ecosystem stitching (bundles, identities, subscriptions, platform utilities), and (iv) stakeholder orientation.

Results from the artefact-based analysis point to a few steady contrasts. First, both banks promote ecosystem integration, yet Sber more often builds coherence through institutional trust signals and governance-style framing that shows how security, privacy, and reliability are organised. T-Bank, by contrast, more often supports coherence through a portfolio of

user-facing propositions, combining security assurances with clear product architecture and segment-specific value cues (business, investing), alongside lifestyle service entry points [5, 6]. Second, their integration patterns differ: Sber tends to route users through central owned hubs (app/portal-led journeys), while T-Bank more often activates journeys via triggers such as utility-led entry points and referral-type prompts that then move users into owned flows [5, 6]. Third, ecosystem stitching diverges: Sber more visibly stresses consolidation through bundles/subscriptions and unified pathways, while T-Bank more often highlights modular, segment-ready utilities that lower entry friction and make cross-service movement feel “natural” [5, 6]. Finally, stakeholder emphasis differs: Sber’s ecosystem positioning sustains a broader societal/institutional layer alongside retail, while T-Bank’s positioning more clearly supports investor and technology-oriented communities as part of its ecosystem logic [5, 6].

In conclusion, the comparative evidence supports treating IMC in ecosystem banks as a mechanism of strategic communication: it regulates cross-service coherence, evidential support for promises, and risk reduction in a multi-service, regulated environment [1–4]. Practically, the study offers a comparative framework for diagnosing where ecosystem communication maintains journey continuity and where it risks fragmentation [2, 4].

Источники и литература

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