

Chapter 3

Research Methodology

This study is a quantitative study. Research Methodology for Marketing Strategy of Financial Holding Companies in the Digital Era: A Case Study of Chinese Financial Companies as follows:

Study design

The steps of the research design are as follows:

1. Preliminary data research: collect basic information from relevant literature, understand customers' actual needs for microfinance products, prices, company services, etc., and ask customers to evaluate the market conditions of financial holding companies to help find Marketing flaws in financial holding companies' microfinance products.
2. Investigate the use of credit products of financial holding companies and help discover the market defects of microfinance products of financial holding companies.
3. Analyze and summarize the research results.

Population and sample size

Population used in this study

1. Population refers to the customers who participate in or participate in the loan-related business of the financial holding company.
2. The object of the questionnaire survey is the customer of A financial company's credit product. The purpose of the questionnaire survey is explained to them through the Internet connection and the willingness to participate is asked. Finally, the questionnaire is distributed to 476 customers.

Research tools

The research tool of the data collection tool is the questionnaire. Divided into four parts. The first part is the personal information of the respondents, including gender, age, and income; the second part is the understanding and use of credit products, including financing channels, main uses of credit funds, and the focus of credit products.

Combining with the 4P marketing mix, this paper designs the questionnaire from four aspects: product strategy, price strategy, channel strategy and promotion strategy. Since there is no mature measurement scale for the marketing status of credit products, this paper designs a questionnaire and tests the validity of the questionnaire through factor analysis; the fourth part is the investigation of credit products of financial companies. The questionnaire is derived from the designed purchase intention scale, which consists of four dimensions.

Data collection

Information is collected in the following ways:

1. The main data is to collect basic information from relevant documents, understand the actual needs of customers for products, prices, company services and other aspects, and ask customers to evaluate the market situation of financial holding companies, and assist customers to find the market defects of microfinance products of financial holding companies.

2. Supporting data are the data collected from the study questionnaire for the sample used in this study.

3. Data analysis

In order to analyze the data, we conducted the following data analysis

- 3.1 Analysis a reliability of a questionnaire from experts by IOC.

- 3.2 Analysis and conclusion from data collection from research questionnaire.

3.3 Statistics used to analyze data require that the answers be a rating scale, which allows respondents to choose to answer according to their own opinions divided into 5 levels as follows

5	means	most demanded.
4	means	are very demanding.
3	means	moderate demand.
2	means	less demanding
1	means	minimal demand

Criteria for assessing the level of demand

4.50 – 5.00	means	most demanded.
3.50 – 4.49	means	there is a lot of demand.
2.50 – 3.49	means	moderate demand.
1.50 – 2.49	means	less demand.
1.00 – 1.49	means	minimal demand.

Statistics used to analyze user needs include: IOC, Average (\bar{x}), Standard Deviation (*s.d.*) and Pearson correlation and KMO and Barlett spherical test.