

Retail Banking Strategies 2011 – the Critical Dimensions for Excellence

The aftermath of the financial crisis has produced a tectonic shift across all core retail banking strategies. **Retail Banking Strategies 2011 – the Critical Dimensions for Excellence** examines the key strategically important questions for bankers and others interested in the drivers of success in today's post-crisis banking world.

Based on in-depth interviews with senior executives of leading retail banks as well as independent management consultants, rating agencies, and bank regulators with deep knowledge of the sector, the report digs deep into the collective experience and instincts of these leading practitioners to produce a strategic blueprint for banking excellence in these most "interesting" of times.

KEY ISSUES

Retail Banking Strategies 2011 – the Critical Dimensions for Excellence identifies and analyses management excellence in key dimensions such as:

Business models: Is there one best business model? Which ones have outperformed others? And why? Is a pure retail bank a viable model? If not, why not? How does the retail function interact with other units in the successful banks? How do the successful banks – especially those in diversified models – ensure that customer relationships are effectively managed? What is the culture of a successful retail model? How have once-successful retail models lost their effectiveness?

Product range: Priorities, range, evolution, breadth, profitability, pricing and other central elements.

Client base: With the enhanced importance of the customer post the financial crisis, four key dimensions of the customer base are examined: how the bank prioritises the segments of this base; views on their clients' needs and behaviour; how performance in serving the client is measured; and the impact of new bank regulation, introduced since the crisis, largely to protect the customer.

Geographic scope: How the 'back to basics' theme from the banking crisis is echoed in the geographic scope of bank retail strategies.

Retail distribution channels: How the four dimensions of channel management are reflected in bank strategies: the theoretical role of the branch and other channels; the challenge of integrating the channels; trends in channel management; and unresolved issues for the future.

Retail leadership and culture: Is there a unique culture or leadership style in successful retail banks? How might it differ from other businesses? What can we learn from the management style and culture of the case studies of excellence?

Cost base and bank operating systems: What factors drive the wide difference in perceived bank cost/income ratios? What is the relative importance of a bank's core system in contrast to other factors, such as discipline in cost management? How are banks attempting to reduce their cost base, and what might be the likely outcome? What are the systems issues facing a bank's management, and how might they be resolved?

Risk management and regulation: How bank decision-making structures have been impacted; and the future outlook; and how effectively bank management might deal with risk in the future.

The impact of the banking crisis on retail bank profitability: The drivers of future profitability; and the likely outcomes in terms of bottom line returns on equity.

UNIQUE CASE STUDIES

Case studies selected to reflect varying aspects of excellence include:

- Wells Fargo
- Banco Santander
- Itau Unibanco
- Standard Chartered
- Svenska Handelsbanken
- The Toronto-Dominion Bank
- HSBC
- Bankinter
- Lloyds Banking Group

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About the author

Steven I Davis has spent his career in the banking and financial services sector as a senior executive, strategy consultant, author, analyst and teacher. He is a graduate (magna cum laude) of Amherst College and of the Harvard Business School with a long career in international banking with a focus on strategy, including JPMorgan, Bankers Trust Company and First International Bancshare. Since establishing Davis International Banking Consultants (DIBC) in 1980, he has managed several hundred strategy assignments for commercial and investment banks, global fund managers, insurers and other financial institutions.

Industry opinion on Retail Banking Strategies 2011 - the Critical Dimensions for Success

"Steve Davis has always been innovative in looking at the banking industry, and in writing about its challenges and opportunities"

Sir Win Bischoff, Chairman, Lloyds Banking Group plc

"Drawing on insight from senior industry managers, this book offers a compelling and comprehensive view of the post-crisis retail environment"

Roberto Nicastro, global retail head, UniCredit

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