



## Issues in banking to 2010

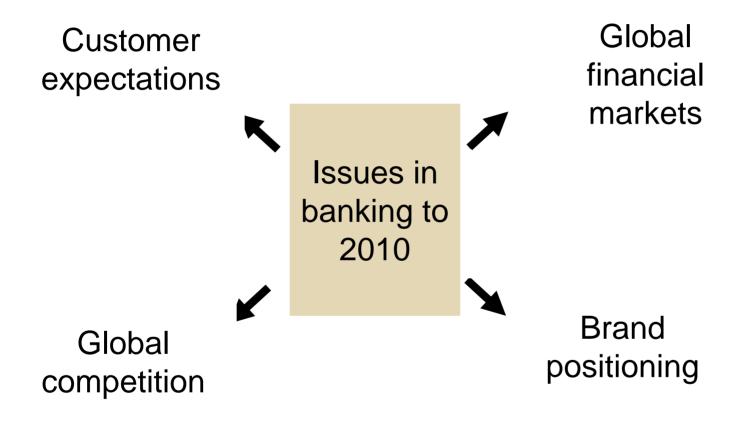
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# **Context – Banking Trends to 2010**







## **Customers expectations**



- Understanding demanding customers
  - Increased sophistication due to information availability
  - Financial needs met through multiple local and global institutions
- Capabilities to service consistently
  - Increased demand for a variety of products delivered consistently across their channel of choice
  - Requirement for flexible pricing options
  - Increased demand for trusted insight and advice
- Talent and skills



#### **Global financial markets**



- Credit Risk
- Liquidity
- Capital requirements
- Regulatory



### **Global competition**



- Economic growth
- Structure to succeed
- Global leverage
- Innovation to grow and new competitors
- Consolidation



## **Brand Positioning**



- Failure of international financial institutions has eroded banks brand value
- Genuine outcome based corporate social responsibility
- Credit counselling and rehabilitation
- Business delivery is foundation of brand success
- Leverage off global brand building opportunities

BRAND IS THE VALUE SET INVOKED IN THE CONSUMERS



## Succeeding to 2010 and beyond



#### **Customer Expectations**

- Understand customer needs
- Deliver service and trusted advice
- Recruit, retain and grow best people
- Leverage global skills and capability

#### **Global Competition**

- Innovate and disrupt markets
- Invest in growth areas
- Succeed in emerging markets
- Build ability to acquire & integrate

#### **Global Financial Markets**

- Build a savings culture to provide new liquidity
- Succeed in emerging markets
- Plan for new regulations

#### **Brand Positioning**

- Leverage brand building opportunities of Fed Cup and World Cup
- Underpin brand with delivery on promises to customer and market

