



Issues in banking to 2010

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Context – Banking Trends to 2010

Customer expectations

Global financial markets

Issues in banking to 2010

Global competition

Brand positioning

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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

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Global financial markets

- Credit Risk
- Liquidity
- Capital requirements
- Regulatory

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Global competition

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

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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

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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 Financial Markets

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

Global Competition

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

Brand Positioning

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

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