



Retail Banking in Greece - New perspectives through customer orientation in a slowly saturated market

Niko Mikopoulos

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Bachelor Thesis from the year 2008 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: 2.0, University of Applied Sciences Zurich, 35 entries in the bibliography, language: English, abstract: Every year millions of tourists from all over the world choose Greece and the Greek Islands for their summer destination and travel to Greece to enjoy the friendly climate, the blue and clear seas and the fantastic hospitality and natural environment. Beside of this known face of Greece the last year's Greek economy is one of the boosting economies in the European community. Quite after the successful organization of the Olympic Games in 2004, the domestic economy improves and the demand from the private sector and households for banking products services expands dramatically. The Greek Retail Banks benefit from this macro economic development and generate extremely good revenues and market shares in the domestic market with the current customer base and new acquisitions. Nevertheless, slowly signs of a saturated market and competition within the traditional Greek banks forcing the banks to optimize their bankcustomer relationships with their current customer base and to look for new channels to growth and to attain a competitive advantage against new Bank entrepreneurs in the market.

This thesis describes on a scientific and methodical method the problem of the slowly market saturation in the retail banking sector and develops a problem solution based on the question of how new perspectives and chances will arise through implementation of customer-orientation to support long-term and profitable bank-customer relationships. In addition, the SWOT-Analysis of the three key players in the Greek retail banking market identifies their internal and external capabilities of their current customer oriented strategies. Finally, the thesis closes with a recommendation and conclusion on how the CRM framework gives new perspectives with concepts, methods and tools contributes for a successful implementation of customer-orientation.

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