

Retail banking growth and development strategies

The following slide outlines retail banking development strategies aimed at enhancing demand for customized products by bringing transparency with competitiveness. It covers product innovation, quality service, detailed research, multiple channels and cross channel analysis.



Product innovation

- Considers using demographic, financial insights to innovate
- Personalize mutual funds, securities, insurance
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Detailed research

- Explore untapped customer base using thorough research
- Helps leverage edge over competitors
- Add text here



Cross channel analysis

- Conduct sentiment analysis for customer requirements
- Analyze social media reviews for improving experience
- Add text here



Quality service

- Provide personalized services at low costs
- Helps retain, satisfy existing customer base
- Add text here



Multiple channels

- Provide multiple means of communication
- Adopt use of mobile banking, web chat features
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Banking Strategies Beyond

Ensheng Dong



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