



COMPETITIVE INTELLIGENCE

Global Trade Banks – Organization, Products & Technology (Trade)

On behalf of a major global bank, we analyzed the competitive position of the top five international banks in each of four global regions. The analysis focused on management structure, deployment of sales staff, handling of front and back office, product differentiation, and electronic delivery capabilities. It relied on sophisticated intelligence-gathering from banks, internet and commercial databases. No deception of any kind was involved.

Education as Differentiation (Pensions)

We gathered and examined educational materials used with pension plan members in the US & Canada. A comparison of the material linked to market information helped determine the value of education for competitive positioning.

Business Sharing & Compensation (Investment)

This study focused on fostering referrals between banks and their associated investment dealers and asset managers. After identifying a set of peer banks and their related firms, we interviewed senior executives about their referral compensation practices and philosophy. Each participant received a summary of our findings. For our client, the information was adapted to their unique circumstances and led to a set of more than 30 recommendations structuring fair compensation among its business arms.

Environmental Scan – Employee Incentive Programs (Retail)

A French non-bank provider of card and voucher-based services for employees engaged us to scan the competitive environment for their services prior to making a market entry decision. The scan included market size and growth, positioning of major competitors and identification of key factors for success in the market.

Incentives for Stimulating Brokerage Sales (Retail, Investment)

Interviews with deposit brokers and financial planning firms discussed their compensation practices and how they fostered sales. Each participant received a brief summary of the findings, while our client received more detailed results with recommendations for action.

Price Elasticity for Wire Transfers (Trade, Cash management)

Mystery shopper techniques were used to identify the price for standardized wire transfers, as well as evaluating the service surrounding issue of wires. A set of peer banks was defined along with a standard set of transactions, in order to foster sound comparison. Results indicated that buyers were relatively insensitive to wire transfer cost.

Calculating Business Line Profitability (Cash management, Trade)

Banks often comment that competitors are "giving the business away". To investigate this claim, we interviewed several competing banks about how they arrived at their pricing structure and prices. Findings indicated that different philosophies guided pricing and that prices are internally consistent with their philosophies. Differences in pricing were most often guided by the answer to two questions: "Are development costs allocated to all those who will benefit?" and "What proportion of revenue should be used to cover head office costs?".