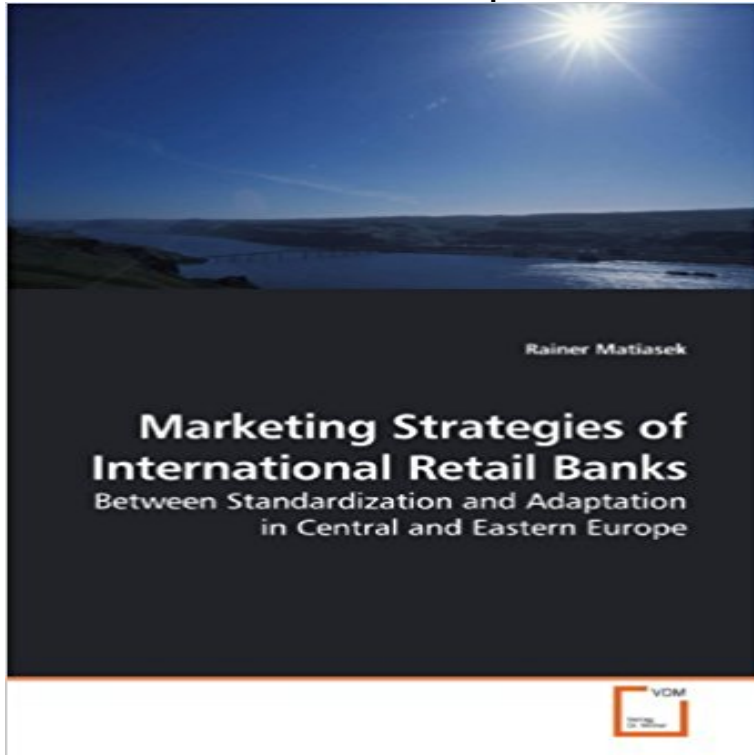


Marketing Strategies of International Retail Banks: Between Standardization and Adaptation in Central and Eastern Europe



Current revenues from private individuals in retail banking are still much lower in Central and Eastern Europe (CEE) than in mature Western markets. However, considerable further growth in financial intermediation and profitability is expected for the years to come. As market entry and expansion strategies have been different, so is their current competitive position. Considering the significant role of marketing strategies in terms of differentiation, the approaches of six international retail banks are analyzed in twelve countries of CEE. The author assesses the degree of standardization that has been achieved in the fields of branding, product offering and distribution. For this purpose, a model called the 'Marketing Strategy Standardization Value' (MSV) is developed. In general, the retail banks under observation have reached most homogeneity in branding and show the highest heterogeneity in distribution. The top score of the MSV in the sample, indicating the most advanced degree of marketing strategy standardization, is reached by an Austrian bank.

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