



The Banking Environment of Czech Republic and Remaining Opportunities for Foreign Banks

By Pael Kroha

Diplomarbeiten Agentur diplom.de. Paperback. Condition: New. 68 pages. Dimensions: 10.4in. x 7.4in. x 0.2in. Diplomarbeit, die am 22. 03. 2002 erfolgreich an einer Universitt in Grobritannien im Fachbereich Business Administration eingereicht wurde. Abstract: The Czech banking sector has undergone a fairly dramatic development due to the large number of non-performing loans, which remain a problem for the banking industry. The industry is now driven by restructuring as a consequence of privatisation. There is a strong domination of Western banks in the market, which are successfully focusing an the banks profitability. Efficiency is increasing through the implementation of electronic banking, associated with the closure of bank branches. The banks show a strong customer orientation, which facilitates a change in their income structure: moving away from income generated by interest towards that generated from fees and charges. Competition between the Czech banks is beginning to show similar patterns to competition in the Western markets. Although the main opportunities for entering the Czech banking market, including privatisation, are gone, some remain. The emergence of the competitive room is a result of the commonly pursued strategy of large, universal banks. These niche markets can be accessed more easily by foreign banks that take advantage of...



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