

## The great leap forward: The marketing of banking services in China



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## THE GREAT LEAP FORWARD: THE MARKETING OF BANKING SERVICES IN CHINA

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Diplom.De Apr 2005, 2005. Taschenbuch. Book Condition: Neu. 210x148x7 mm. This item is printed on demand - Print on Demand Titel. Neuware - Master's Thesis from the year 1999 in the subject Business economics - Investment and Finance, grade: 2,5, South Bank University London (Business, Computing and Information Management), language: English, abstract: Inhaltsangabe:Abstract: Generally speaking, economic growth is closely related to the efficiency of a country's financial markets. That is, the more varied the investment alternatives by which economic resources can flow within a country and between countries, the more efficient the financial market. This efficiency leads to a higher level of capital formation, and improved capital utilisation, thereby increasing the utility of both savers and borrowers and promoting economic growth. In line with its transition to a market economy China has, amongst other reforms, embarked on a reform of its financial system, transforming its one-bank monopoly into an integrated system of many banks and other specialised financial institutions. The resulting market complexity and the emergence of domestic and international competition gave rise to the marketing of financial services in China. Despite banks increasing marketing sophistication and higher spending on marketing, consumer behaviour is only beginning to react to it. On one hand the emergence of a wide variety of financial institutions and financial products has offset the impact of the social system reform on individuals lives. On the other hand, most Chinese still stay with one of the four wholly state-owned commercial banks, perhaps out of habit, perhaps from a feeling of security with their old banks. The effect on banks has been dramatic, service levels have improved greatly while product quality and variety have become better. However, the lack of market segmentation, partly due to government regulation, limits banks abilities to effectively target consumer groups, (which also...

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