

Research questionnaire „Strategic planning in European retail banks“

Details for answering the questionnaire

This research questionnaire focuses at structure and process of strategic planning within the retail banking business of your bank. A specific focus is given to its organization, employed instruments, and approaches for strategic planning. Please answer this questionnaire from your bank's point of view (and not from a possible corporate group's perspective). Please select the most appropriate answer(s). In the case that you cannot answer a specific question, please skip this question.

Please submit this questionnaire until 2010, January 25.

Thank you very for your participation.

Structure of the questionnaire

The research questionnaire is divided into 3 sections. The first section (questions 1.1. – 1.7) raises questions concerning the importance, organization and instruments of strategic planning of your bank. The second part (questions 2.1. – 2.2.) raises questions concerning key factors in today's retail banking business from your perspective. The last section addresses criteria for bank classification. It is not possible to identify a specific bank or participant. A identification is only possible if the participant decides to disclose contact information (question 3.2) in order to stay in contact with me (i.e. to receive the free results report).

Formats

The research questionnaire is available in PDF-format or WORD-format. Both versions are available on the website www.bankstrategy.eu. Both versions are identical, so please choose the way of answering questions that is most suitable for you.

Data privacy

I would also like to confirm that the results of this questionnaire are subject to data privacy and will be treated in the strictest confidence. They will be used exclusively in a statistical format for the research purpose of my Ph.D-thesis. All data and data reports will be presented only in a statistical format; hence an analysis of a particular organization is not possible.

1 Strategic planning

1.1 Relevance and organizational environment of strategic planning

1.1.1 Which of the following statements describes the situation of strategic planning of your organizations best?

1.1.1.1 Existence of a planned strategy	
Our organization does not have a planned strategy.	<input type="checkbox"/>
Our organization has a planned strategy.	<input type="checkbox"/>
1.1.1.2 Existence of strategic planning processes	
Our organization does not have a process for strategic planning. ¹	<input type="checkbox"/>
Our organization has a process for strategic planning, but does not use it.	<input type="checkbox"/>
Our organization has a process for strategic planning which is used partly.	<input type="checkbox"/>
Our organization has a process for strategic planning which is used completely or almost completely.	<input type="checkbox"/>

1.1.2 Which instruments / processes have the administrative sovereignty over allocation of resources in your organization? (Multiple answers possible)

General business planning / corporate planning	<input type="checkbox"/>
Strategic planning	<input type="checkbox"/>
Risk management / Risk-Return planning	<input type="checkbox"/>
Investment planning	<input type="checkbox"/>
Budgeting	<input type="checkbox"/>
Political negotiations that takes place in both formal and informal approval procedures	<input type="checkbox"/>
Others (please specify)	

1.1.3 Please describe definitions and documents concerning strategic planning in your organization.

	Not at all	For some of these terms / for some of these aspects	For all terms / A manual exists
1.1.3.1 Does a manual or some sort of handbook exist that describes / explains the strategic planning process, the tasks to do and the participants?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.1.3.2 Do common definitions for the terms "corporate strategy", "strategic planning", "long term planning" and / or "financial planning" exist?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.1.3.3 Does your organization have a document (or similar) that defines and/or describes the term risks, strategic risks and risk management?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

1.1.4 Please assess general satisfaction of strategic planning and strategic risk management

	Not at all	Only limited	Generally satisfied	Always satisfied
1.1.4.1 How satisfied are you with the strategic planning process?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.1.4.2 How satisfied are you with the outcome of strategic planning?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.1.4.3 How satisfied are you with the implementation of strategic planning results?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.1.4.4 How satisfied are you with the management of strategic risks?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

1.1.5 Please assess organizational acceptance of strategic planning

	Not at all	Only limited	Normally	Yes, always
1.1.5.1 Is strategic planning an accepted method for strategic management and/or strategy development?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

¹ If this is your answer, please skip questions/question blocks 1.2; 1.3.1; 1.4; 1.7.

1.2 Organization of strategic planning

1.2.1 Please describe the planning cycle.

	Not at all	Only limited	Normally	Yes, always
1.2.1.1 Our organization has a fixed planning cycle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2.1.2 Our organization has a flexible planning cycle (e.g. to free business units from the need to conduct the strategic planning process every single year).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

1.2.2 Please classify the frequency for strategic planning activities of the bank.

More frequent than a year	<input type="checkbox"/>
Annual planning process	<input type="checkbox"/>
Biennial planning process	<input type="checkbox"/>
Triennial planning process	<input type="checkbox"/>
Other planning cycles (please indicate the cycle)	

1.2.3 Which time horizon does your organization consider within strategic planning?

1 – 3 years	<input type="checkbox"/>
3 – 5 years	<input type="checkbox"/>
5 – 8 year	<input type="checkbox"/>
More than 8 years	<input type="checkbox"/>

1.2.4 Please describe your organizational structure for the strategic planning process. (Multiple answers possible).

	Which department/s or person/s has/have the organizational responsibility?	Which department/s or person/s is/are the main motivator/s and advocate/s for strategic planning in corporate practice?	Which departments and persons participate in the process in corporate practice?
1.2.4.1 International Headquarter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2.4.2 National headquarter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2.4.3 Specialized planning department	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2.4.4 CEO	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2.4.5 CFO	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2.4.6 Other C's	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2.4.7 Top Management Team / Senior management team	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2.4.8 Middle management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2.4.9 External consultants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2.4.10 Other departments (please specify)			
1.2.4.11 Strategic initiatives can be planned in all (sub)systems of our organization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

1.2.5 Which one of the following statements describes the planning process of your organization best? (Multiple answers possible)

A visionary leader decides the strategic guideline	<input type="checkbox"/>
A visionary top management team develops a strategic guideline.	<input type="checkbox"/>
A visionary leader commands strategic direction; details and implementation matters will be developed and prepared in other hierarchy levels.	<input type="checkbox"/>
Top management team commands strategic direction; details and implementation matters will be developed and prepared in other hierarchy levels.	<input type="checkbox"/>
Planning department develops the strategy.	<input type="checkbox"/>
Planning department coordinates the strategic planning process.	<input type="checkbox"/>
A strong formalized and analytical process employs extensive planning systems and involves all organizational units.	<input type="checkbox"/>
A strong formalized and analytical process employs extensive planning systems and involves selected organizational units.	<input type="checkbox"/>
Top management team enables and supports organizational learning instead of "just in time"-presenting final strategies	<input type="checkbox"/>
Top management acts as a sponsor who selects the most promising business ideas and /or strategies.	<input type="checkbox"/>
Middle management develops ideas for future strategic direction as well as priorities for implementation.	<input type="checkbox"/>

1.2.6 Please describe the way your organization monitors and controls of strategic planning results.

Question		Yes	No
1.2.6.1	Is there a specialized committee or board (i.e. a steering group) that monitors the execution of the defined corporate strategy?	<input type="checkbox"/>	<input type="checkbox"/>
1.2.6.2	Is there a specialist department that has received the task to monitor the execution of the defined corporate strategy?	<input type="checkbox"/>	<input type="checkbox"/>

1.2.7 Please describe the frequency of monitoring and the metric that will be used for monitoring.

1.2.7.1	In what frequency monitoring takes place?	No monitoring	Cycle	Milestones	Ad-hoc	Others
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2.7.2	What type of metrics will be used for monitoring?	No metrics at all	Financial	Non-financial	Combination of financial and non-financial data	Combination of financial and non-financial data including qualitative assessments
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

1.3 Objectives and results

1.3.1	What is the overall objective of the strategic planning process? (Multiple answers possible)	1.3.2	What kind of results do you expect first and foremost from the strategic planning in your organization? (Multiples answer possible)
	To ensure an appropriate organizational structure to run the planning process (e.g. to document and monitor strategies)	<input type="checkbox"/>	Definition how the future organization should look like (contains future development direction or strategic direction)
	To offer methodical support for strategic planning to other departments	<input type="checkbox"/>	Definition of concrete measures and undertakings as well as their priorities
	To develop strategies	<input type="checkbox"/>	Definition of business strategies
	To develop strategic measures	<input type="checkbox"/>	Definition of a strategy for sustainability and/or integrate sustainability into corporate strategy.
	To ensure the survivability of the organization	<input type="checkbox"/>	To achieve a common view among managers of the corporate situation
	To achieve sustainability of the organization	<input type="checkbox"/>	To achieve a common view among staff and managers of the corporate objectives
	To manage strategic risks	<input type="checkbox"/>	To achieve a proper risk-return profile
	To fulfill legal requirements	<input type="checkbox"/>	Ensure optimal allocation of corporate resources
	Others (please specify):		Others (please specify):

1.4 Consideration of strategic risks in strategic planning

1.4.1 Please describe whether and how strategic risks issues will be considered within strategic planning

		Not at all	Only limited	Normally	Yes, always
1.4.1.1	Does your organization have a common understanding (or definition) of the term "strategic risk"?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4.1.2	Is there an co-ordination between the strategic planning process and the bank's risk management system?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4.1.3	Does your organization consider strategic risks within your strategic planning process?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

1.4.2 Please describe which items / matters will be addressed within your strategic risk management approach.

	Not at all	Only limited	Normally	Yes, always
1.4.2.1 Survivability of the firm.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4.2.2 Risk factors that threaten corporate success and/or potentials for success	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4.2.3 Increasing corporate value and/ or profit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4.2.4 Reducing profit volatility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4.2.5 Reducing cash flow volatility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4.2.6 Strategy content and its appropriateness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4.2.7 Strategy processes and their appropriateness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4.2.8 Potential risk impact of strategy inherent factors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4.2.9 Linkages between corporate strategy, corporate objectives and risks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4.2.10 Capital resources and liquidity that are essential to cover risks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4.2.11 Risk management approaches for strategic risks (how the organization avoids, reduces, limits or transfers strategic risks)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4.2.12 Core risks (those risks that are linked with establishment and use of success factors) that will be beard by the organization itself	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4.2.13 Risk adjusted performance indicators	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4.2.14 Potential moves of competitors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4.2.15 Risk aggregations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4.2.16 Other issues (please specify):				

1.5 Steps of strategic planning

1.5.1 Please describe both relevance and execution of steps within the strategic planning process.

Sub-step	Which of the following steps within the strategic planning process would you classify as relevant for retail banks?				Which of the steps within the strategic planning process are executed in your organization?			
	Not relevant	Partly relevant	Relevant	Very Relevant	Never	Someti mes	Mostly	Always
1.5.1.1 External analysis – current status	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.5.1.2 External analysis – changes and trends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.5.1.3 Internal analysis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.5.1.4 Strategy finding – search for strategic options	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.5.1.5 Strategy finding - Evaluation of strategic options	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.5.1.6 Strategy finding – Evaluation of strategic risks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.5.1.7 Strategy finding - Establishing strategic directions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.5.1.8 Strategy formulation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.5.1.9 Strategy exclusion (the definition which strategy will not be pursued)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.5.1.10 Strategy implementation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.5.1.11 Strategy implementation monitoring	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

1.6 Methods, their relevance and execution

1.6.1 Please describe both relevance and execution of tools and methods within the planning process.

Tools / Methods	Which of the following tools and methods within the strategic planning process would you classify as relevant for retail banks?				Which of the tools and methods within the strategic planning process are executed in your organization?			
	Not relevant	Partly relevant	Relevant	Very Relevant	Never	Sometimes	Mostly	Always
1.6.2 Tools and methods primarily for analysis of internal resources and other internal matters								
1.6.2.1 Product life cycle analysis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.2.2 Experience curve	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.2.3 ABC-analysis, pareto-analysis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.2.4 Analysis of cost structures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.2.5 Analysis of key performance indicators	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.2.6 Risk analysis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.2.7 Analysis of corporate culture	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.2.8 Collecting and analysis of other soft data	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.2.9 Analysis of core competencies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.2.10 Critical success factors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.2.11 7-S-modell	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.2.12 Value Chain analysis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.2.13 Strengths-weaknesses analysis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.2.14 Stakeholder analysis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.2.15 Network analysis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.2.16 Interviews to framing the problem, gathering data and analyzing data	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.3 Tools and methods primarily for analysis of external market forces including changes and trends in the corporate environment								
1.6.3.1 PEST(LE)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.3.2 Analysis of industry structures including formation of strategic groups	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.3.3 Competitor analysis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.3.4 Strategic market segments or customer segmentation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.3.5 Target group analysis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.3.6 Benchmarking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.3.7 Porter's 5 Forces	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.3.8 Collecting and analysis of other soft data	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Tools / Methods	Which of the following tools and methods within the strategic planning process would you classify as relevant for retail banks?				Which of the tools and methods within the strategic planning process are executed in your organization?			
	Not relevant	Partly relevant	Relevant	Very Relevant	Never	Sometimes	Mostly	Always
1.6.4 Tools and methods primarily for portfolio analysis and aggregation of results								
1.6.4.1	BCG-matrix (market growth and market share matrix)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.4.2	McKinsey-matrix (relative business strength and industry attractiveness)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.4.3	MAGA matrix (relative market attractiveness and relative business attractiveness)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.4.4	Product-market-matrix	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.4.5	Other type of portfolio analysis (please specify):	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.4.6	SWOT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.4.7	Other tools or methods (please specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.5 Tools and methods primarily for strategic positioning								
1.6.5.1	Mission statement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.5.2	Ansoff matrix	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.5.3	Generic strategies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.5.4	Definition of strategic business segments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.6 Tools and methods primarily for strategic planning process / strategy development / evaluation of strategic options								
1.6.6.1	Brainstorming	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.6.2	Mind mapping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.6.3	Innovation management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.6.4	Other techniques for creativity (please name.....)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.6.5	TOWS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.6.6	Portfolio based norm strategies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.6.7	Scoring models / ranking models	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.6.8	Scenario planning / business case simulations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.6.9	Risk scenario planning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.6.10	Economic Value Added	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.6.11	Cash flow projection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.6.12	Gap analysis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.6.13	Balanced Scorecard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.6.14	Strategy maps	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.6.15	Break even analysis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Tools / Methods	Which of the following tools and methods within the strategic planning process would you classify as relevant for retail banks?				Which of the tools and methods within the strategic planning process are executed in your organization?			
	Not relevant	Partly relevant	Relevant	Very Relevant	Never	Someti mes	Mostly	Always
1.6.7 Tools and methods primarily for implementation								
1.6.7.1 Strategic (implementation) campaigns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.7.2 Strategic-performance-management-system to measure implementation success	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.7.3 Change Management concepts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.7.4 Project management or project management tools	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.7.5 Process management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.7.6 SMART Objectives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.7.7 Objectives and measures hierarchy (impact and result chains)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.7.8 Internal PR with focus on employees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

1.7 Options to modify and improve strategic planning

1.7.1 Which of the following selected measures does your organization employ to improve the planning process and/or to get optimal / best results from its strategic planning process?

Measures		Never	Sometimes	Mostly	Yes, always
1.7.1.1	Management team treats strategic planning as an essential part of its daily responsibilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.2	Ensure that all planning participants have a solid understanding of the business, its strategy and the underlying assumptions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.3	Participants share a common perception of the organization's future	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.4	Motivate for new thinking and challenge assumptions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.5	Run an organization customized / tailored planning process	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.6	Organization establishes a culture that gives participants permission to raise uncomfortable truth and question the assumptions on which strategies are built	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.7	Consider secondary effects to a planned strategy (to take a dynamic view of the market place)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.8	Consider primary and secondary effects of a planned strategy to the corporate environment (social, environmental, and cultural impact).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.9	Constantly analysis of society, technology and resources	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.10	During the planning participants focus on identification of complex interactions instead of simple linear cause and effect lines.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.11	Structure environment for analysis into different segments and sub-segments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.12	Use strategic customer research to identify unstated customer priorities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.13	Agenda setting starts with identification and discussion of key issues (e.g. by anticipating trends)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.14	Middle managers can contribute their knowledge to the setting of the strategic agenda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.15	Strategic planning has been split into the formal organization / execution of process (task for planning unit) and an activity to formulate strategy (management task).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.16	Staff and management are prepared to implement a strategy that is only for 80 % fully developed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.17	All managers are involved to establish corporate wide identification with the a strategy right from the very beginning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.18	Top managers support a new strategy and express this clearly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.19	Managers open up information to the organization.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.20	All corporate units have to make their contribution to strategy implementation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.21	Strategy development is combined with capital allocation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.22	Strategies will be executed via strategic campaigns / strategic initiatives. Each campaign has milestones and metrics.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.23	Strategy implementation uses a metric system that includes regular reviews, financial and non-financial data.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.24	Strategic planning process takes place as continuous-loop iterative process.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.25	Feedback mechanism is a part of the strategy implementation process	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.26	Experiments and test concepts like markets tests, test markets etc. will be employed to verify new ideas.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.27	Major planning assumptions will be shared, recorded and later revisited.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.28	Regular planning meetings include a review and analysis of last year's (or cycles') assumptions, plans and result expectations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.29	In the planning review meetings critical factors, whose value is unknown so far, will be addressed specifically.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.30	Planning participants respond to changes (compared to the conditions of the initial plan) and discuss those issues; they are prepared to change their behavior.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.31	The organization supports a steady development of personal capabilities of planning participants.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.32	The organization encourages their planning participants to critically review and change their existing personal mental models through experiences and learning in order to change the mental models of the organization.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.33	The organization supports team learning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.34	The organization employs or develops knowledge marketplaces, talent marketplaces or formal networks (or similar) to stimulate the creation and exchange of ideas.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7.1.35	The organization engages employees to improve organization's performance.				

1.7.2 What would you suggest to improve the strategic planning process?

--

2 Retail banking

2.1 Strategic management in retail banks

2.1.1 Please evaluate the degree of competition within retail banking.

Very high	High	Rather high	Rather low	Low	Very low
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2.1.2 How will the degree of competition change in the next 3 to 5 years?

Substantially increase	Increase	Rather increase	Rather decline	Decline	Substantially decline
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2.1.3 What are the key factors for a sustainable success in retail banking business? Select the most important ones (multiple answers possible, max. 7)

Customer relationship management	<input type="checkbox"/>	Process quality and precision	<input type="checkbox"/>
Trust management	<input type="checkbox"/>	Organizational learning and/or knowledge management	<input type="checkbox"/>
Consulting quality	<input type="checkbox"/>	General managerial capabilities	<input type="checkbox"/>
Service quality	<input type="checkbox"/>	Leadership and staff training	<input type="checkbox"/>
Anticipating customer expectations / customer behavior	<input type="checkbox"/>	Motivation	<input type="checkbox"/>
Scope of service and products	<input type="checkbox"/>	Innovation in general	<input type="checkbox"/>
Cross-Selling	<input type="checkbox"/>	Product and service innovation	<input type="checkbox"/>
Managing a multi channel network to distribute products	<input type="checkbox"/>	Efficient back-office operations	<input type="checkbox"/>
Product bundling	<input type="checkbox"/>	Ability to manage the organization's network to externals	<input type="checkbox"/>
Product development	<input type="checkbox"/>	Adaptation of IT	<input type="checkbox"/>
Branding	<input type="checkbox"/>	Managing information	<input type="checkbox"/>
Market segmentation	<input type="checkbox"/>	Low cost base	<input type="checkbox"/>
Pricing policy	<input type="checkbox"/>	Risk-Return Management	<input type="checkbox"/>
Local marketing	<input type="checkbox"/>	Running the right business model for the selected target group	<input type="checkbox"/>
Excellent skills in communication / explanation to submit information to customers	<input type="checkbox"/>	Identification and exploitation of opportunities arising from social, technological and resource changes and/or trends.	<input type="checkbox"/>
High market share	<input type="checkbox"/>	Identification and exploitation of acquisition / merger opportunities	<input type="checkbox"/>
Economies of scale to reduce unit or transaction costs	<input type="checkbox"/>		
Others (please specify):			

2.1.4 What are the top 5 issues for strategic planning in retail banks?

Ensure the survivability of the firm	<input type="checkbox"/>	Trust management	<input type="checkbox"/>
Developing a strategy for sustainability	<input type="checkbox"/>	Managing effects from the so called "sub prime crisis" (financial crisis)	<input type="checkbox"/>
Achieving a specific profit / profit ratio / operating profitability	<input type="checkbox"/>	Managing risk return related performance	<input type="checkbox"/>
Maintenance and generation of competitive advantages	<input type="checkbox"/>	Protecting the ecosystem	<input type="checkbox"/>
Change or Redesign of the business model	<input type="checkbox"/>	Optimization of sales channel structure	<input type="checkbox"/>
Managing the competition from new business models	<input type="checkbox"/>	Optimization of branch network	<input type="checkbox"/>
M&A Activities	<input type="checkbox"/>	Multidistribution incl. using alternative distribution options and exploiting of "web 2.0" approaches	<input type="checkbox"/>
Strategic alliances and cooperation	<input type="checkbox"/>	Development of new products and services	<input type="checkbox"/>
Pan European strategies and / or international expansion	<input type="checkbox"/>	Cost reduction	<input type="checkbox"/>
Market consolidation / Respond to new market structures	<input type="checkbox"/>	Optimization of back-offices processes	<input type="checkbox"/>
Cross-Border retail banking activities	<input type="checkbox"/>	Exploiting IT based opportunities to achieve cost savings	<input type="checkbox"/>
Sound capital allocation within the organization	<input type="checkbox"/>	Exploiting IT based opportunities to increase quality of business processes	<input type="checkbox"/>
Achieving organic growth	<input type="checkbox"/>	Protecting and valuing cultural diversity	<input type="checkbox"/>
Others (please specify):			

3 Final part

3.1 How would you classify your bank?

3.1.1.1	In terms of the product range	<input type="checkbox"/>	“Pure” retail bank (no other type of financial service is offered)				
		<input type="checkbox"/>	Universal bank (retail banking and other business operations, e.g. commercial banking, wholesale banking, investment banking are offered)				
		<input type="checkbox"/>	So called „Specialized bank“				
3.1.1.2	In terms of the legal form	<input type="checkbox"/>	Under private law				
		<input type="checkbox"/>	Under public law				
		<input type="checkbox"/>	Cooperative				
3.1.1.3	In terms of market coverage	<input type="checkbox"/>	International	<input type="checkbox"/>	National		
		<input type="checkbox"/>	Europe	<input type="checkbox"/>	Regional / local		
3.1.1.4	In terms of balance sheet total (2008)	<input type="checkbox"/>	< 1 billion EUR		<input type="checkbox"/>	20 to 100 billion EUR	
		<input type="checkbox"/>	1 to 10 billion EUR		<input type="checkbox"/>	100 to 400 billion EUR	
		<input type="checkbox"/>	10 to 20 billion EUR		<input type="checkbox"/>	> 400 billion EUR	
3.1.1.5	In terms of sales channels	<input type="checkbox"/>	Direct bank				
		<input type="checkbox"/>	Branch bank* with direct bank functions/channel				
		<input type="checkbox"/>	Branch bank* without direct bank functions/channel				
			* How many branches (without fully automated self service branches) are offered by your bank to retail customers in Europe?				
		<input type="checkbox"/>	<= 10		<input type="checkbox"/>	101 to 250	
		<input type="checkbox"/>	11 to 50		<input type="checkbox"/>	251 to 500	
	<input type="checkbox"/>	51 to 100		<input type="checkbox"/>	>=501		
3.1.1.6	Which of the following business segments are available in your retail banking operations?	<input type="checkbox"/>	Money transfer/current accounts		<input type="checkbox"/>	Deposit business	
		<input type="checkbox"/>	Personal loan business		<input type="checkbox"/>	Security deposit business	
		<input type="checkbox"/>	Residential and development financing		<input type="checkbox"/>	Insurance selling	
3.1.1.7	Which portion of total profit of your bank has been generated from retail banking business?	<input type="checkbox"/>	<= 10 %		<input type="checkbox"/>	51 – 70 %	
		<input type="checkbox"/>	11 to 30 %		<input type="checkbox"/>	71 to 99 %	
		<input type="checkbox"/>	31 to 50 %		<input type="checkbox"/>	100 %	
3.1.1.8	Please classify your bank in terms of a sustainability strategy.	<input type="checkbox"/>	The bank does not have a specific sustainability strategy.				
		<input type="checkbox"/>	The bank acknowledges the financial implications of social and environmental matters; it understands the possible risks, such as litigation and clean-up costs, associated with current practices. To offset the consequences, it develops and publishes a corporate environmental policy statement. The bank establishes systems to plan for and deal with social and environmental problems.				
		<input type="checkbox"/>	The bank wants to gain a competitive advantage by using resources more efficiently and being socially responsible. The bank focuses on cost avoidance such as life-cycle cost management and design for environment.				
		<input type="checkbox"/>	Social and environmental issues, large and small, have become part of everyone’s day-to-day decision-making. Corporate sustainable strategies are used to set corporate policies, change corporate culture, and integrate sustainability impacts in managerial decisions at all levels.				

3.2 Voluntary data

Name of respondent / Contact person		
Job title / department		
Name of the bank		
Participation and study feedback Your benefits: Your bank can receive the general results report of the research for free. Your bank can receive its company-relevant result report (benchmarking) of the research for free. Within a presentation your bank can also receive customized recommendations for their strategic planning.	<input type="checkbox"/> I am interested to participate in a personal in-depth interview to validate statements and to discuss research issues. Please use the following contact data: E-Mail address: Phone number:	
	<input type="checkbox"/> Please submit <input type="checkbox"/> the general results report <input type="checkbox"/> the company relevant report to the following E-mail-address:	
	<input type="checkbox"/> We are interested in a personal presentation of research findings. Please manage an appointment with our bank. (Note: In this case only travel expenses of Mr. Recklies will be paid by the financial institution).	
	<input type="checkbox"/> We are interested in a personal presentation and will decide about this option within 4 weeks after receiving the results report. (Note: In this case only travel expenses of Mr. Recklies will be paid by the financial institution).	

If you wish to make comments to this study, please feel free to do so:

Please submit the completed questionnaire to: Research@bankstrategy.eu, fax it to +49 32 121238165 or send it to the following address:

Oliver Recklies
 Bernhard-Adelung-Strasse 20
 65428 Ruesselsheim
 Germany.

Thank you very much for completing the questionnaire!