

The European Retail Banking Industry: the market

Market Analysis – 2017-2023 Trends – Corporate Strategies

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Exclusive extracts from this 112-page-long report:

- **What is the business?**

Retail banking is one major business of “universal banking” groups. Leading banks are often extremely diversified, with operations spanning investment, private and commercial banking. Retail banks’ main products include current and savings accounts; consumer, housing and corporate loans; payment methods; and other financial products that cater to the needs of retail customers. [...]

- **What are the main markets?**

The prime economies in Europe—the UK, France, Germany, Italy and Spain—have the largest banking sectors. Leading retail banks in the region originate from these countries. However, they vary in size, portfolio mix and geographical scope. [...]

- **Who are the key players?**

The European retail banking industry is fairly fragmented, with banking groups usually operating in a limited number of countries. The top 10 banking groups analysed in this report held an estimated 19% of the total assets in European banks at the end of 2014. Universal banking groups, which conduct highly diversified operations across retail, investment and private banking—such as HSBC, BNP, Deutsche Bank, Barclays, RBS and Société Générale—stand out among leading European players. [...]

- **How intense is competition?**

Competition in the European retail banking sector is intensifying, with pressure coming from governments, customers and a new class of competitors—online players (including financial technology start-ups). Firstly, enhanced access to information and transparency (online comparison of banking fees and services) have resulted in lower switching costs for customers, enabling them to change easily between financial service providers. Depending on their profile (income, savings, spending habits) or seniority, customers are finding it easier to negotiate better contract terms. Customers’ bargaining power has also risen as the battle for customer retention has grown fiercer, with banks developing loyalty programmes and offering discounts on banking product and services. [...]

To find out more on the sector and its leading corporations, please find enclosed the order form to obtain this exclusive report by Xerfi Global.

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