



ABA Bank's 5C Analysis



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Company

STRENGTH

- Top 3 commercial banks
- Popular mobile app
- High annual profit (PAT)

WEAKNESS

- System maintenance interruption
- Young workforce (not full capacity)

Company

GOAL

- #1 commercial bank in Cambodia

OBJECTIVE

- To increase deposit and loan portfolios

Company

CULTURE

- Professionalism
- International exposure

RESOURCE

- Advanced, secure technology
- Senior skillful and experienced staff

Customer

TARGET

- Individual (retail loan, ...)
- Corporate (commercial, SME loan, ...)

MARKET SIZE

- 10% customer growth in first half 2021
- 1.7 million accounts in H1 2021

Customer

Growing Customer Base

- Referrals between customers, staff marketing, social media
- Self-application by mobile app
- Branch visit

Customer Satisfaction & Value

- Overall positive feedback
- Customer's trusted banking partner >> brand value

Competitor

Direct

- 59 Bank Institutions (Commercial Bank, Specialized Bank)

Indirect

- Microfinance Institutions
- Financial Leasing Companies
- Rural Credit Institution
- Money Changers

Products & Services

- Loan
- Deposit
- Payment Card
- Money Transfer

Competitor (Cont.)

Main Competitors	Loan	Deposit	Payment Card
Canadia Bank	\$4.34B (14%)	\$5.31B (17.7%)	0.11M (4%)
ACELEDA Bank	\$4.32B (14%)	\$4.18B (13.9%)	1.35M (47%)
ABA Bank	\$3.78B (12%)	\$4.80 (16%)	0.54M (19%)

Source: NBC Supervision Annual Report

Competitor (Cont.) – ACLEDA vs. ABA

Strength

- Larger branch network
- Larger payment cards
- Increasing fund through stock issuance and possibility of increasing future market value

Weakness

- Less convenient mobile app
- Longer customer service
- Less self-banking spots

Competitor (Cont.) - CANADIA vs. ABA

Strength

- ☐ Stronger relationship with the government
- ☐ Larger total assets
- ☐ More significant commercial customers

Weakness

- ☐ Less branch network
- ☐ Less convenient mobile app
- ☐ Less self-banking spots

Collaborator

- Depositors (balance for payment, trusted partner for secure saving)
- Public Investors (Bond issued at Cambodia Securities Market)
- Online Sellers & Delivery Services (PayWay, Acc -to-acc transfer, QR payment)
- Small Vendors (QR payment)
- Payment partners (Wing, pipay, truemoney)
- Exclusive deals (discounts or promotions for payment via ABA at ABA's exclusive partners eg. Farfetch)

Climate

- Governmental Regulations (eg. NBC, SERC, GDT, MoLVT, MEF, MOC, ...)
- Economic factors (interest rates not affecting future cash flows)
- New trends influencing customers (Covid-19 & cashless payment)
- Technological competitive advantage:
 - ABA Mobile App: fast, secure, convenient for 1.7m accounts in H1 2021
 - Internet Banking for Business (IBB): Xero integration with IBB helps with the efficiency of users' accounting work.

References

- ✓ ABA Annual Report 2020
- ✓ ABA's Second Quarterly Report 2021
- ✓ ABA's Corporate Profile H1 2021

<https://www.ababank.com/en/about-us/>