



ธนาคารกรุงเทพ
Bangkok Bank

VS

ធនាគារ ឌីជីប៊ី 
DGB Bank

**HOW CAN
BANGKOK BANK
COMPETE WITH
DGB BANK?**

Meet our Team



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Agenda

Part 1: Mission and Vision

Part 2: Situation Analysis

Part 3: Marketing Strategy

Part 4: Marketing Mix

Part 5: Implementation & Control

Part 6: Recommendation

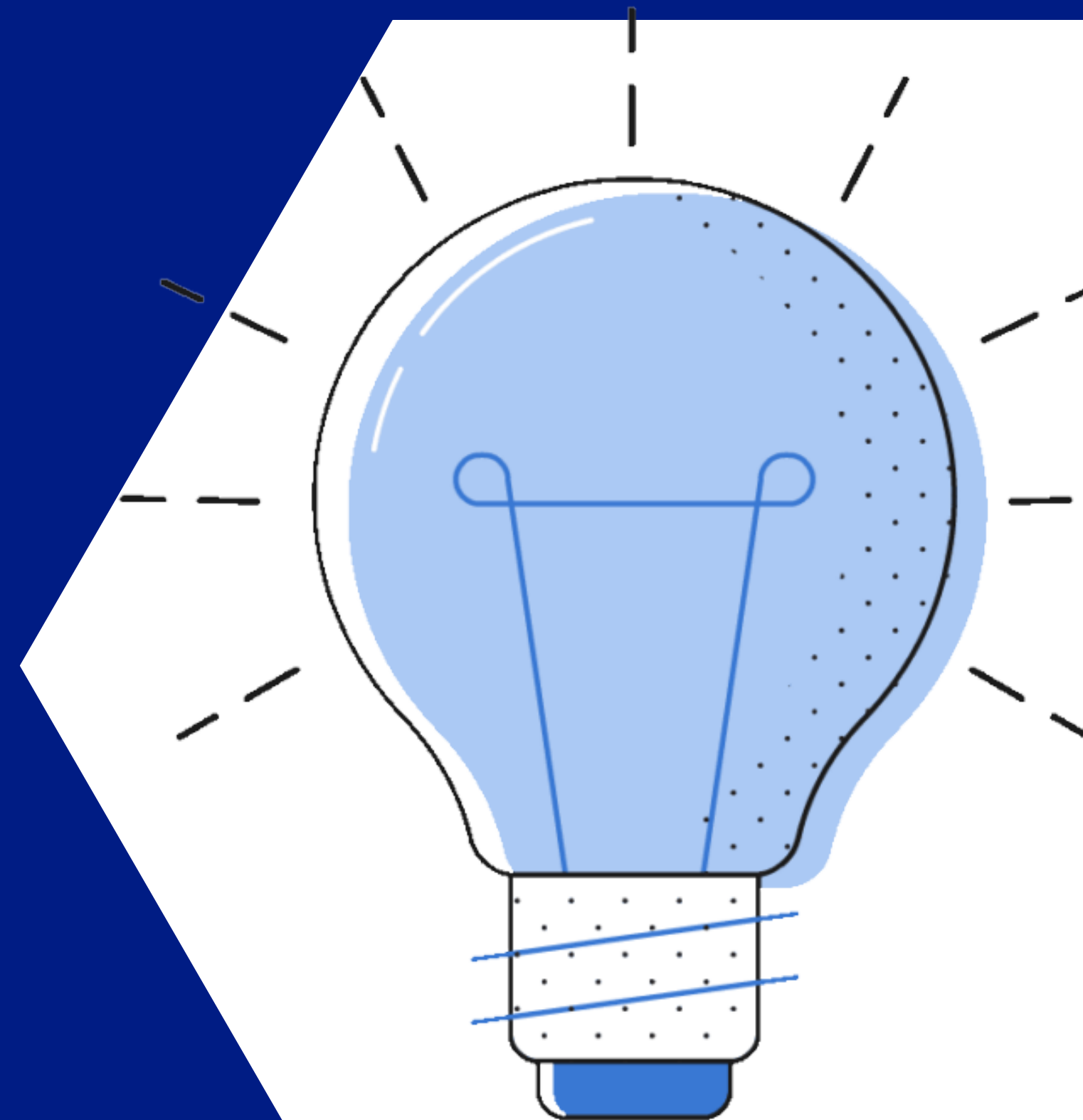
Agenda

Part 1: Mission and Vision

- ↳ Mission Statement
- ↳ Vision
- ↳ Corporate Objectives

Vision of Bangkok Bank

- To be a bank which provides quality financial service in line with customers' requirements
- Equipped with qualified human resources, world-class technology, and working system
- maintained its status as a well-established international bank and a leading Asian Bank



Mission

- Financial perspective
- Market and customer perspective
- Quality operations perspective
- Capability perspective

Corporate Objective

- To support customers in Cambodia through its financial products and services

Agenda

Part 1: Our Mission

Part 2: Situation Analysis

↳ 5Cs

↳ SWOT

↳ PEST

5C ANALYSIS: COMPANY

STRENGTHS

- Low Transfer Fee to Thailand
- Less Organization Structure
- Renowned Thai Bank
- Highly Skilled Expatriates from Thailand
- Stringent Credit Lending Policy
- Low Cost of Fund (USD)
- One Stop Products and Services

CULTURES

- Hierarchical and Centralized Management
- Traditional Working Style
- Friendly Colleagues



WEAKNESSES

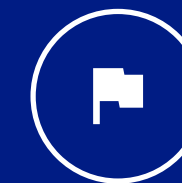
- Unstructured Workflow
- Lack of Key Success Factors
- No Incentive
- High Cost of Fund (KHR)
- Very Minimal Training
- Lack of Manpower
- Staff Qualifications

RESOURCES

- Enormous Backup Capital
- Strong Support from Oversea Branch
- Highly Skilled Expatriate Pools

5C Analysis: Customer

- Our target customer: Corporate
- Market Share: 0.3% deposits @2020
0.1% loans @2020
*(Loan has grown by 90% @2021)
- Our customers mainly operate in:
 - Wholesale and Retail Trade~40%
 - Manufacturing sector~32%
 - Agricultural~18%



Our Loan Products

- Term Loan (Short & Long)
- Trade Finance (L/C, T/R)
- Guarantee (L/G, SBLC)
- Other (Project Finance, Syndicated Loan)



5C Analysis: DGB Bank

○ ○ ○ ○

- Established since 2010 as MFI
- Transformed to commercial bank in 2020
- Market Share: 0.78% loans @2020, 0% deposit



Market share

Category	DGB Share (%)	Bangkok Bank (%)
Total Assets	0.60%	0.30%
Total Loans	0.78%	0.10%
Total Deposits	0.00%	0.30%

Source: NBC Annual Supervision Report 2020⁴

DGB BANK

SWOT Analysis

STRENGTHS

- Large Customer Base
- Large Branch Network
- Better Digital Banking

WEAKNESSES

- High COF
- No Trade Finance
- Lower Credit Limit

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THREATS

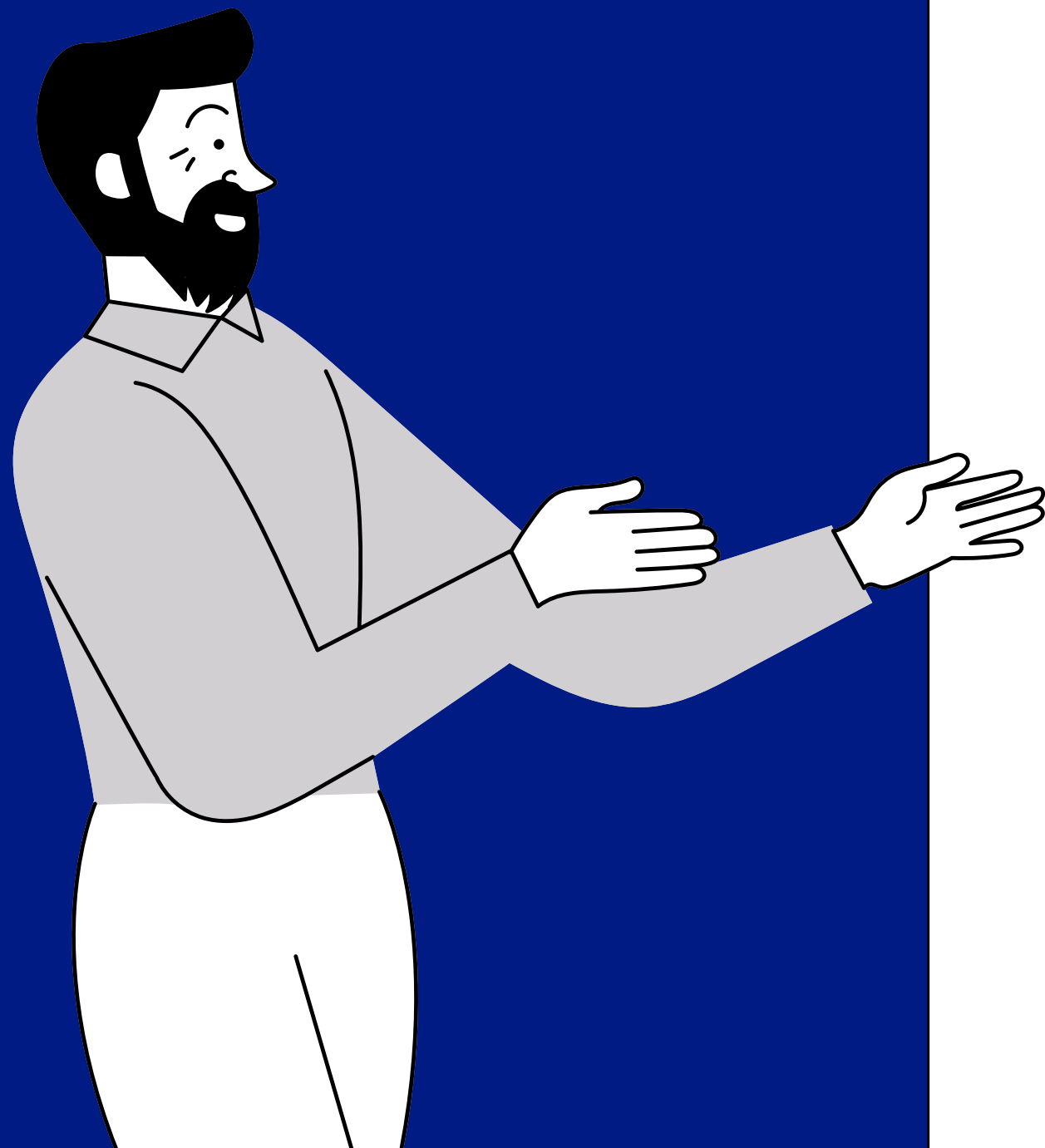
- Covid-19
- Tighten regulators issued by authorities

OPPORTUNITIES

- Cashless Payment Trend
- Positive Economic Growth in 2022 at 5%



5C Analysis: Climate



- Politically stable
- Many strict regulations issued by authorities
- Cambodia resumed almost of the industry and adapt to new normal
- New Free Trade Agreements (FTA) with China, Korea, and regional has directly and indirectly help our customers
- Positive economic outlook in 2022 with expected growth of 5%
- Digital payment such as mobile banking is a trend now

BANGKOK BANK DGB BANK

SWOT Analysis



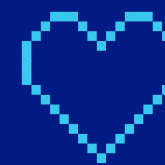
STRENGTHS

- Larger talents pool
- Lower COF (USD)
- One stop products to support corporate clients
- Strigent credit lending policy, hence resulted in low risk
- Higher credit limit offer (USD 17M)



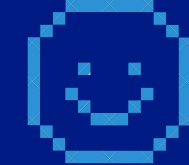
WEAKNESSES

- Only 1 branch since 2014
- No internet banking, no ATM, no Payment Cards
- Lack of manpower



OPPORTUNITIES

- Trending mobile banking usage
- Investment from Thai investors kept growing (i.e. CP All)
- FTA with various counties such as China, Korea, and regional bring growth to the economy



THREATS

- Covid-19 still exists
- Tighten regulators from authorities
- New entrance kept rising (i.e. Oriental Bank)

Agenda

Part 1: Our Mission



Part 2: Situation Analysis



Part 3: Marketing Strategy

DEFINE TARGET AUDIENCE



GEOGRAPHIC

BANGKOK BANK VS DGB BANK

SIMILARITIES

- Country: Cambodia
- Population in 2021: 16,946,438 citizens
- Based Location: Phnom Penh City Only
- Size of the city in 2021: 692.46 Km²
- Population of the city in 2021: 2,143,591 residents
- Density of the city in 2021: 2,123 people/km²

DIFFERENCE

No of Braches:

- 9 for DGB Bank
- 1 for Bangkok Bank

DEFINE TARGET AUDIENCE




DEMOGRAPHIC

DGB BANK

- Age from 18 years old
- Tagerted: Individuals and Businesses
- General Loan and Housing Loan
- Evaluate on Employment and Financial Statement

BANGKOK BANK

- Age varies from 18 to 55 years
 - Targeted corpoartes (Legal entities)
 - Consider Life of business: 3 years
 - Main customers: 3-5 years
 - Evaluate on Financial Statement
- 

DEFINE TARGET AUDIENCE

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BEHAVIORAL

DGB BANK

- Local Investments
- Business Loans: up to \$1M per company
- Loan Tenor: up to 10years
- Rate: 9% p.a
- No Oversea transfer service
- Offline Banking

BANGKOK BANK

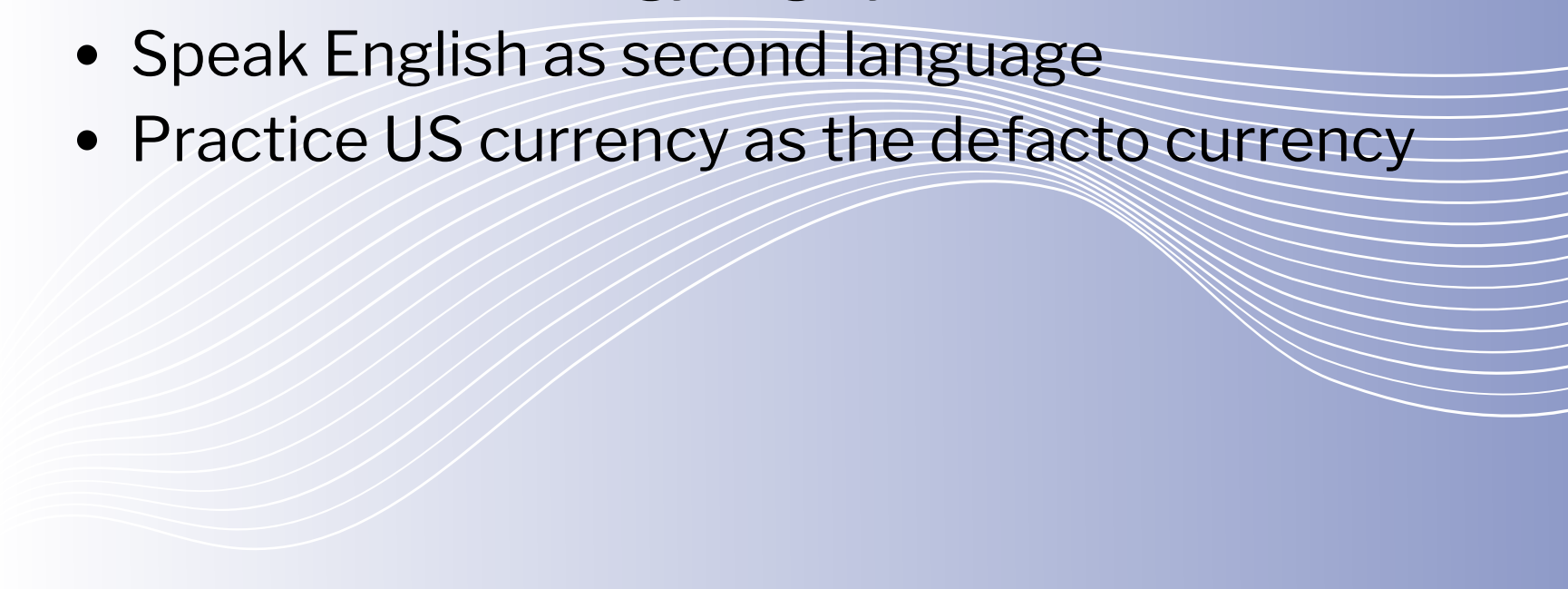
- Foreign Investments: Construction, Real estates, Agribusiness
- Business Loans: up to \$17M per Group
- Loan Tenor: up to 10years
- Rate: 6.5% p.a
- Brand loyalty to Thai people
- Provide full range of banking service
- Offline platform

DEFINE TARGET AUDIENCE



PSYCHOGRAPHIC

BANGKOK BANK VS DGB BANK

- Lifestyle of consumers: find better products and services
 - Deposit and Loan with competitive rates
 - Trust and give values to Banks
 - Modern Technology, highly secure
 - Speak English as second language
 - Practice US currency as the defacto currency
- 

Set Measurable Goals using SMART Principal

BIZ I-BANKING SYSTEM DEVELOPMENT

SPECIFIC

By Q3 of 2022, implement BIZ ibanking system from Thailand

MEASURABLE

Q1 set up by expats from H.O in Thailand

Q2 Test system

Q3 Ready to launch to active corporates

ATTAINABLE

Existing system, ORACLE Banking from its based H.O

Experts from Thailand

Training and Guidelines to locals

Enough main power

REALISTIC

The first priority in the Business Plan of 2022

TIME BOUND

Take only two quarters to apply

Set Measurable Goals using SMART Principal

HOUSING LOAN

SPECIFIC

By Q2 of 2022, establish Housing Loan to end-consumer market

MEASURABLE

Q1 Market Study using CIC outsource

Q2 Launch to the existing market

ATTAINABLE

Follows existing Guidelines, rules, regulations from H.O

Transfer and share Know-hows

Past Experience

REALISTIC

The second priority in the Business Plan of 2022

TIME BOUND

Take only a quarter to implement

ODDBALL LABS

DEVELOP BUDGET

**TOTAL BUDGET: \$67,900
FOR YEAR 2022**

Budget Breakdown:

1. BIZ I-banking system development
 - \$10,000 in Q1
 - \$4,000 for expats and locals trip to set up
2. Housing Loan Product
 - \$2,000 for survey in Q1
3. Offline Marketing
 - \$27,500
4. Online Marketing
 - \$20,400

Operation Expense(in US\$)	Q1 of 202	Q2 of 202	Q3 of 202	Q4 of 202	YTD 202
Marketing - System Development	10,000	-	-	-	10,000
Marketing - Develop Videos/Photos	500	500	500	500	2,000
Marketing - Website	600	600	600	600	2,400
Marketing - Facebook	3,000	3,000	3,000	3,000	12,000
Marketing - Youtube/Google	1,000	1,000	1,000	1,000	4,000
Marketing - Banner	800	800	800	800	3,200
Marketing - Poster	-	1,000	1,000	1,000	3,000
Marketing - T-shirt	1,500	1,500	1,500	1,500	6,000
Marketing - Leaflet/Brochure	400	400	400	400	1,600
Marketing - Parasol	-	1,500	-	-	1,500
Marketing - Desk Calendar	3,000	-	-	-	3,000
Marketing - Pen	1,000	-	-	-	1,000
Marketing - Notebook	1,500	-	-	-	1,500
Marketing - Bag	-	1,500	-	-	1,500
Marketing - Loyalty Program	300	300	300	300	1,200
Marketing - CSR/Sponsorship Program	1,000	1,000	1,000	1,000	4,000
Marketing - Field Trip and Mission	1,000	1,000	1,000	1,000	4,000
Marketing - Survey	2,000	-	-	-	2,000
Marketing - Other Operating Expenses	1,000	1,000	1,000	1,000	4,000
Total	28,600	15,100	12,100	12,100	67,900

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4Ps of Marketing

Product

Bangkok Bank

- **Internet Banking**
 - Checking the balance, Print the Account Statement & Repayment Schedule, and Fund Transfer.
 - Advance Technology is secured.
 - Security is Protected.

Product

DGB Bank

- **Internet Banking**
 - Checking the balance and Fund transfer.
 - Log in the password.



4Ps of Marketing

Product

Bangkok Bank

- **Retail Loan:**
 - Loan amount: up to US\$1M.
 - Tenor: up to 15 Years.
 - Provide NID, Proof of Income, other business license.
 - Only HTD.
 - For buying house.

Product

DGB Bank

- **Retail Loan:**
 - Loan amount: up to US\$300K
 - Tenor: up to 25 Years.
 - Provide NID, Proof of Income, other business license
 - STD or HTD (Phnom Penh and Province).
 - For buying house and construct the house.



4Ps of Marketing

Price

Bangkok Bank

- Internet Banking:
 - Free for 1st year.
 - Free for VIP Customer.

Price

DGB Bank

- Internet Banking:
 - Free, No Charged.



4Ps of Marketing

Price

Bangkok Bank

- **Retail Loan:**
 - Interest: 7% - 8% p.a
 - Fee: 0.5% - 1%
 - US\$250 per TD

Price

DGB Bank

- **Retail Loan:**
 - Interest: 9% - 10%
 - Fee: 0.5% - 1%
 - US\$100 (soft TD), US\$250 (HTD)



4Ps of Marketing

Promotion

Bangkok Bank

- Internet Banking and Retail Loan:
 - Social Media
 - Internal Staff
 - Customer to Customer
 - Other

Place

Bangkok Bank

- Internet Banking and Retail Loan:
 - Join the business event
 - Marketing site in the Borey project.
 - AEON, Macro and other local mall

Agenda

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Implementation and Control

BIZ i-Banking



Implementation:

- Contact IT team at Head Office at Thailand to get support
- Plan starts from Q1 and expect to launch in Q

Monitor result:

- Calendar has been used to track status of work and meeting schedule
- Weekly meeting with IT expat from Head Office
- Pilot testing on system will be made in Q2 before public launch

Implementation and Control

Implementation:

- Take existing housing loan guidelines from Head Office and alignment with our local regulations
- Plan starts from Q1 and expect to launch in Q2



Monitor result:

- - RMs/COs have daily plan to visit customer (Target loan of Q2 is USD 300,000)
- Weekly meeting has been created to update working progress

Agenda

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Recommendation

- Digital banking service should be improved.
- Housing loans should be added to the credit portfolio.
- The branch network and business hours should be extended.
- ATM facilities should be assembled.
- Manpower should be improved both in quantity and quality aspects.

Thank you