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PILGRIM BANK (A): CUSTOMER PROFITABILITY

INTRODUCTION

Pilgrim Bank operates as a regional financial institution which must decide about its online banking service future. Pilgrim Bank seeks to identify between fee-based features or incentive programs as the most effective strategy to enhance its financial performance.

UNDERSTANDING

Pilgrim Bank uses profitability criteria to divide its customer base while evaluating transaction expenses and online banking activities along with revenue-generation abilities.

Data from the case shows that several bank customers produce excellent profits but others need the bank to spend more money than they contribute to service costs.

STRATEGIC

This case investigates whether customers who use online banking platforms maintain higher balance levels and use bank services frequently and demonstrate increased likelihood of maintaining their relationships with the bank.

CONCLUSION

The analysis of customer profitability plays a vital role in financial decisions at Pilgrim Bank. The bank will generate enhanced revenue and improved customer satisfaction by using well-planned online banking strategy policies.

RECOMMENDATION

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