



Lady Banking. Women as Target Group for Financial Services

Birgit Herrmann

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Essay from the year 2011 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: 1,0, Frankfurt School of Finance & Management, course: Englisch, language: English, abstract: Introduction

The purpose of this term paper is to show why women are an attractive target group for the German financial services industry, and if banks should introduce Lady Banking as a new marketing concept for this target group. Up to now, the majority of the financial service providers have focused on many different target groups, for instance, senior citizens, young people and entrepreneurs. Only few banks, however, like the Stadtsparkasse Augsburg and the Sparkasse Heidelberg, have introduced Lady Banking as well. First, I will describe the social development in Germany in the last decades. Next, the economic significance of the target group women will be emphasized. Subsequently, some differences between women and men concerning their financial behaviour will be presented, and after that, the consequences of the target group women for banks will be shown. Finally, a conclusion will give an overview of the present situation and the future prospects of Lady Banking in the financial services industry.



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