

Author

Trained workforce	0.133333	3	0.4
Advertising	0.155556	3	0.4667
Long-term history	0.066667	2	0.1333
Personal selling	0.088889	3	0.2667
Product modifications	0.133333	3	0.4
Changes in interest rate	0.133333	3	0.4
Changes in charges and fees	0.066667	2	0.1333
No uniqueness of product	0.155556	1	0.1556
Offices' location	0.066667	2	0.1333
	1		2.4889

	Trained workforce	Advertising	Long-term
6	x	0	1
7	1	x	1
3	0	0	x
4	0	0	1
6	1	1	1
6	0	0	0
3	0	0	0
7	1	1	1
3	0	0	1
45			

District director

Trained workforce	0.155556	4	0.6222
Advertising	0.111111	2	0.2222
Long-term history	0.111111	2	0.2222
Personal selling	0.088889	4	0.3556
Product modifications	0.155556	3	0.4667
Changes in interest rate	0.2	3	0.6
Changes in charges and fees	0.111111	3	0.3333
No uniqueness of product	0.022222	1	0.0222
Offices' location	0.044444	3	0.1333
	1		2.9778

	Trained workforce	Advertising	Long-term
7	x	1	1
5	0	x	0
5	0	1	x
4	0	0	0
7	1	0	1
9	1	1	1
5	0	1	1
1	0	0	0
2	0	0	0
45			

Regional director

					Trained workforce	Advertising	Long-term
Trained workforce	0.2	3	0.6	9	x	1	1
Advertising	0.088889	3	0.2667	4	0	x	1
Long-term history	0.066667	4	0.2667	3	0	0	x
Personal selling	0.177778	2	0.3556	8	0	1	1
Product modifications	0.133333	3	0.4	6	0	1	1
Changes in interest rate	0.111111	3	0.3333	5	0	1	1
Changes in charges and fees	0.155556	2	0.3111	7	0	1	1
No uniqueness of product	0.022222	3	0.0667	1	0	0	0
Offices' location	0.044444	3	0.1333	2	0	0	0
	1		2.7333	45			

Business director

					Trained workforce	Advertising	Long-term
Trained workforce	0.133333	3	0.4	6	x	1	1
Advertising	0.088889	4	0.3556	4	0	x	1
Long-term history	0.022222	4	0.0889	1	0	0	x
Personal selling	0.177778	2	0.3556	8	0	1	1
Product modifications	0.155556	2	0.3111	7	0	1	1
Changes in interest rate	0.111111	2	0.2222	5	1	0	1
Changes in charges and fees	0.133333	3	0.4	6	0	1	1
No uniqueness of product	0.111111	3	0.3333	5	1	1	1
Offices' location	0.066667	3	0.2	3	1	0	1
	1		2.6667	45			

Director of the product development department

Trained workforce	0.133333	4	0.5333
Advertising	0.111111	4	0.4444
Long-term history	0.088889	2	0.1778
Personal selling	0.133333	3	0.4
Product modifications	0.111111	4	0.4444
Changes in interest rate	0.088889	3	0.2667
Changes in charges and fees	0.111111	3	0.3333
No uniqueness of product	0.066667	3	0.2
Offices' location	0.155556	2	0.3111
	1		3.1111

	Trained workforce	Advertising	Long-term history
6	x	1	0
5	0	x	1
4	1	0	x
6	0	0	1
5	0	1	1
4	0	1	1
5	0	1	1
3	1	0	0
7	1	0	0
45			

Housing loans' trainer

Trained workforce	0.155556	2	0.3111
Advertising	0.155556	2	0.3111
Long-term history	0.088889	3	0.2667
Personal selling	0.2	3	0.6
Product modifications	0.111111	2	0.2222
Changes in interest rate	0.088889	2	0.1778
Changes in charges and fees	0.044444	2	0.0889
No uniqueness of product	0.044444	2	0.0889
Offices' location	0.111111	2	0.2222
	1		2.2889

	Trained workforce	Advertising	Long-term history
7	x	0	1
7	1	x	1
4	0	0	x
9	1	1	1
5	0	0	1
4	0	0	0
2	0	0	0
2	0	0	0
5	0	1	1
45			

History	Personal selling	Product modifications	Changes in interest rate	Changes in charges and fees	No uniqueness of product	Offices' location
1	0	1	1	0	1	
1	0	1	1	0	1	
0	0	1	1	0	0	
x	0	0	0	1	1	
1 x		0	0	0	1	
1	1 x		1	1	1	
1	1	0 x		0	0	
0	1	0	1 x		1	
0	0	0	1	0 x		

History	Personal selling	Product modification	Changes in interest rate	Changes in charges and fees	No uniqueness of product	Offices' location
1	0	0	1	1	1	
1	1	0	0	1	1	
1	0	0	0	1	1	
x	0	0	1	1	1	
1 x		0	1	1	1	
1	1 x		1	1	1	
0	0	0 x		1	1	
0	0	0	0 x		0	
0	0	0	0	1 x		

History	Personal selling	Product modification	Changes in interest rate	Changes in charges and fees	No uniqueness of product	Offices' location
1	1	1	1	1	1	1
0	0	0	0	0	1	1
0	0	0	0	0	1	1
x	1	1	1	1	1	1
0	x	1	0	1	1	1
0	0	x	0	1	1	1
0	1	1	x	1	1	1
0	0	0	0	0	x	0
0	0	0	0	0	1	x

History	Personal selling	Product modification	Changes in interest rate	Changes in charges and fees	No uniqueness of product	Offices' location
1	1	0	1	0	0	0
0	0	1	0	0	0	1
0	0	0	0	0	0	0
x	1	1	1	1	1	1
0	x	1	1	1	1	1
0	0	x	0	1	1	1
0	0	1	x	1	1	1
0	0	0	0	0	x	1
0	0	0	0	0	0	x

History	Personal selling	Product modification	Changes in interest rate	Changes in charges and fees	No uniqueness of product	Offices' location
1	1	1	1	0	0	0
1	0	0	0	1	1	1
0	0	0	0	1	1	1
x	1	1	1	1	0	0
0	x	1	1	0	0	0
0	0	x	0	1	0	0
0	0	1	x	1	0	0
0	1	0	0	x	0	0
1	1	1	1	1	1	x

History	Personal selling	Product modification	Changes in interest rate	Changes in charges and fees	No uniqueness of product	Offices' location
0	1	1	1	1	1	1
0	1	1	1	1	1	0
0	0	1	1	1	1	0
x	1	1	1	1	1	1
0	x	1	1	1	1	0
0	0	x	1	1	1	1
0	0	0	x	0	0	1
0	0	0	1	x	0	0
0	1	0	0	0	1	x

Author

Development in technologies	0.088888889	4	0.355556	4	x
Low inflation	0.066666667	3	0.2	3	0
State contributions	0.111111111	3	0.333333	5	1
Brand preferences	0.155555556	3	0.466667	7	1
Subsidy of entry housing	0.044444444	2	0.088889	2	0
Low interest rate of mortgages	0.177777778	2	0.355556	8	1
Similar substitutes	0.155555556	1	0.155556	7	1
Large rivalry	0.177777778	1	0.177778	8	1
Legal changes	0.022222222	4	0.088889	1	0
	1		2.222222	45	

District director

Development in technologies	0.068181818	4	0.272727	3	x
Low inflation	0.068181818	4	0.272727	3	1
State contributions	0.159090909	3	0.477273	7	1
Brand preferences	0.181818182	3	0.545455	8	1
Subsidy of entry housing	0.136363636	2	0.272727	6	1
Low interest rate of mortgages	0.022727273	3	0.068182	1	0
Similar substitutes	0.159090909	2	0.318182	7	1
Large rivalry	0.159090909	2	0.318182	7	1
Legal changes	0.045454545	4	0.181818	2	0
	1		2.727273	44	

Regional director

Development in technologies	0.155555556	3	0.466667	7	x
Low inflation	0.022222222	3	0.066667	1	0
State contributions	0.088888889	4	0.355556	4	0
Brand preferences	0.133333333	3	0.4	6	0
Subsidy of entry housing	0.111111111	3	0.333333	5	0
Low interest rate of mortgages	0.066666667	3	0.2	3	0
Similar substitutes	0.2	3	0.6	9	1
Large rivalry	0.177777778	3	0.533333	8	1
Legal changes	0.044444444	4	0.177778	2	0
	1		3.133333	45	

Developme

Business director

Development in technologies	0.133333333	1	0.133333	6	x
Low inflation	0.088888889	4	0.355556	4	0
State contributions	0.133333333	3	0.4	6	1
Brand preferences	0.155555556	3	0.466667	7	1
Subsidy of entry housing	0.088888889	1	0.088889	4	1
Low interest rate of mortgages	0.111111111	3	0.333333	5	0
Similar substitutes	0.088888889	3	0.266667	4	0
Large rivalry	0.066666667	2	0.133333	3	0
Legal changes	0.133333333	3	0.4	6	0
	1		2.577778	45	

Developme

Director of the product development department

					Developme
Development in technologies	0.068181818	4	0.272727	3	x
Low inflation	0.022727273	3	0.068182	1	1
State contributions	0.136363636	4	0.545455	6	1
Brand preferences	0.113636364	3	0.340909	5	1
Subsidy of entry housing	0.113636364	2	0.227273	5	1
Low interest rate of mortgages	0.204545455	3	0.613636	9	1
Similar substitutes	0.159090909	3	0.477273	7	1
Large rivalry	0.090909091	4	0.363636	4	0
Legal changes	0.090909091	4	0.363636	4	0
	1		3.272727	44	

Housing Loans' trainer

					Developme
Development in technologies	0.111111111	3	0.333333	5	x
Low inflation	0.022222222	2	0.044444	1	0
State contributions	0.133333333	3	0.4	6	1
Brand preferences	0.155555556	2	0.311111	7	1
Subsidy of entry housing	0.155555556	2	0.311111	7	1
Low interest rate of mortgages	0.177777778	3	0.533333	8	1
Similar substitutes	0.066666667	3	0.2	3	0
Large rivalry	0.133333333	2	0.266667	6	0
Legal changes	0.044444444	3	0.133333	2	0
	1		2.533333	45	

ent in technologies
Low inflation

State contributions

Brand preferences

Subsidy of entry housing

Low interest rate of mortgages

Similar substitutes

Large rivalry

Legal changes

1	0	0	1	0	0	0	1
x	0	0	1	0	0	0	1
1 x		0	1	0	0	0	1
1	1 x		1	0	0	1	1
0	0	0 x		0	0	0	1
1	1	1	1 x		1	0	1
1	1	1	1	0 x		0	1
1	1	0	1	1	1 x		1
0	0	0	0	0	0	0 x	

ent in technologies
Low inflation

State contributions

Brand preferences

Subsidy of entry housing

Low interest rate of mortgages

Similar substitutes

Large rivalry

Legal changes

0	0	0	0	1	0	0	1
x	0	0	0	1	0	0	1
1 x		1	1	1	0	0	1
1	0 x		1	1	1	1	1
1	0	0 x		1	1	0	1
0	0	0	0 x		0	0	0
1	1	0	0	1 x		1	1
1	1	0	1	1	0 x		1
0	0	0	0	1	0	0 x	

ent in technologies
Low inflation

State contributions

Brand preferences

Subsidy of entry housing

Low interest rate of mortgages

Similar substitutes

Large rivalry

Legal changes

1	1	1	1	1	0	0	1
x	0	0	0	0	0	0	0
1 x		0	0	1	0	0	1
1	1 x		1	1	0	0	1
1	1	0 x		1	0	0	1
1	0	0	0 x		0	0	1
1	1	1	1	1 x		1	1
1	1	1	1	1	0 x		1
1	0	0	0	0	0	0 x	

ent in technologies
Low inflation

State contributions

Brand preferences

Subsidy of entry housing

Low interest rate of mortgages

Similar substitutes

Large rivalry

Legal changes

1	0	0	0	1	1	1	1
x	1	0	1	0	0	1	0
0 x		0	1	1	1	1	0
1	1 x		0	1	0	1	1
0	0	1 x		0	0	1	0
1	0	0	1 x		1	1	0
1	0	1	1	0 x		0	0
0	0	0	0	0	1 x		1
1	1	0	1	1	1	0 x	

ent in technologies

Low inflation

State contributions

Brand preferences

Subsidy of entry housing

Low interest rate of mortgages

Similar substitutes

Large rivalry

Legal changes

	0	0	0	0	0	0	1	1
x		0	0	0	0	0	0	0
	1 x		1	1	0	0	0	1
	1	0 x		0	0	0	1	1
	1	0	1 x		0	0	0	1
	1	1	1	1 x		1	1	1
	1	1	1	1	0 x		1	0
	1	1	0	1	0	0 x		0
	1	0	0	0	0	1	1 x	

ent in technologies

Low inflation

State contributions

Brand preferences

Subsidy of entry housing

Low interest rate of mortgages

Similar substitutes

Large rivalry

Legal changes

	1	0	0	0	0	1	1	1
x		0	0	0	0	0	0	0
	1 x		0	0	0	1	1	1
	1	1 x		0	0	1	1	1
	1	1	1 x		0	1	0	1
	1	1	1	1 x		1	0	1
	1	0	0	0	0 x		0	1
	1	0	0	1	1	1 x		1
	1	0	0	0	0	0	0 x	

Strengths and Weaknesses

	Weight	Evaluation	Weighted score	
Trained workforce	0.16	3.17	0.49	6.833
Advertising	0.12	3.00	0.36	5.333
Long-term history	0.08	2.83	0.21	3.333
Personal selling	0.15	2.83	0.42	6.500
Product modifications	0.14	2.83	0.39	6.000
Changes in interest rate	0.13	2.67	0.33	5.500
Changes in charges and fees	0.11	2.50	0.27	4.667
No uniqueness of product	0.05	2.17	0.11	2.167
Offices' location	0.08	2.50	0.21	3.667
	1.00		2.79	44.000

Opportunities and Threats

	Weight	Evaluation	Weighted score	
Development in technologies	0.10	3.17	0.33	4.667
Low inflation	0.05	3.17	0.15	2.167
State contributions	0.13	3.33	0.42	5.667
Brand preferences	0.15	2.83	0.42	6.667
Subsidy of entry housing	0.11	2.00	0.22	4.833
Low interest rate of mortgages	0.13	2.83	0.36	5.667
Similar substitutes	0.14	2.50	0.35	6.167
Large rivalry	0.13	2.33	0.31	6.000
Legal changes	0.06	3.67	0.23	2.833
	1.00		2.80	44.667

<p>Internal factors</p> <p>External factors</p>	<p><u>Strengths (S)</u></p> <p>Trained workforce Advertising Personall selling Long-term history Product modifications</p>	<p><u>Weaknesses (W)</u></p> <p>No uniqueness of product Changes in interest rate Changes in charges and fees Office's location</p>
<p><u>Opportunities (O)</u></p> <p>Development in technologies Low inflation State contributions Subsidy of entry housing</p>	<p><u>Strategies S-O</u></p> <ul style="list-style-type: none"> - make advertising with highlightening the state contributions - using the development in technologies for making on-line trainings for financial advisors 	<p><u>Strategies W-O</u></p> <ul style="list-style-type: none"> - using the development in technologies in order to fastening the process of providing the housing loan - lowering the interest rate, or elimination of fees and charges
<p><u>Threats (T)</u></p> <p>Low interest rate of mortgages Brand preferences Similar substitutes Large rivalry Legal changes</p>	<p><u>Strategies S-T</u></p> <ul style="list-style-type: none"> - more frequent TV and internet advertising with highlighting the interest rate - more frequent trainings in person for financial advisors to support the sale of the housing loan 	<p><u>Strategies W-T</u></p> <ul style="list-style-type: none"> - expanding the purposes of housing loan (e.g. providing it without substantiating the purpose) - foundation of offices in places where they are not

S-O strategies	Number of votes
make advertising with highlighting the state contributions	3
using the development in technologies for making on-line trainings for financial advisors	2

S-T strategies	Number of votes
more frequent TV and internet advertising with highlighting the interest rate	1
more frequent trainings in person for financial advisors to support the sale of the housing loan	4

W-O strategies	Number of votes
using the development in technologies in order to fastening the process of providing the housing loan	2
lowering the interest rate, or elimination of fees and charges	3

W-T strategies	Number of votes
expanding the purposes of housing loan	2
foundation of offices in places where they are not	3

Who voted for each strategy?
Director of product development, District director, Business director
Regional director, Housing loans' trainer

Who voted for each strategy?
District director
Director of product development, Regional director, Business director, Housing loan's trainer

Who voted for each strategy?
Director of product development, Business director
Regional director, District director, Housing Loan's trainer

Who voted for each strategy?
Director of product development, Housing Loan's trainer
Regional director, District director, Business director