

# **AN EVALUATION OF THE EXTERNAL ENVIRONMENT ANALYSIS IN THE CREDIT CARD BUSINESS OF STANDARD CHARTERED BANK AND UNITED OVERSEAS BANK**

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## **ABSTRACT**

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This dissertation is about an evaluation of the external environment analysis on the credit card business of 2 banks, standard chartered bank and united overseas bank. The objective of the research is to examine the driving forces that affect the level of competition in the banks' credit card business by looking at the overall industry. In addition, it also is to identify the impact of the external environmental influences on the performance of the credit card business for the banks as well as analyzing the banks' competitive position by identifying the existence of core competencies.

The researcher focuses on the use of classroom theories in application for the analysis for the dissertation. Questionnaires were distributed to a selected population sample from the 2 banks' existing credit card holders and personal interview session was conducted with experienced executives in the area of credit card from both banks. A simple frequency distribution table and graph were drawn out to show the findings from the respondents' questionnaire. Latter the researcher interpret the data obtained from the questionnaire and interviewing session into meaningful analysis using 5 Forces Analysis, PEST Analysis and Competitor Analysis.