

CASOS – QUESTÕES

THE CO-OPERATIVE BANK

1. The Co-op Bank is our first experience with an ABC project applied to a service organization. What new issues, if any, arise when applying ABC analysis to a service business?
2. Comment on the process used to develop cost and profitability information on Personal Service Products. Should Co-op Bank phase out the unprofitable Independent Financial advice/Insurance, and Pathfinder products?
3. How should the bank deal with the large number of unprofitable customers? When should unprofitable customers be retained, and when should they be “demarketed?” How should David Falwell decide how to direct his limited marketing resources?
4. Is the customer profitability and subsequent actions to concentrate on developing profitable customer relationships compatible or inconsistent with the bank’s Mission Statement (Exhibit 2) and Statement on Ethical Policy (Exhibit 3)?