

Les efforts de la banque populaire du nord pour familiariser la clientele des particuliers au passage a l'euro

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Abstrak

The introduction of the euro, the unique European currency, is aimed at conveying its advantages to the individuals, which are, among others:

- a) The stability and solidity of a single currency, which will bring steady and low interest rates and low inflation for saving protection.
- b) With a single currency, an individual could travel and purchase easier in Euro Zone country members due to the absence of the currency exchange cost.

Since June 1997, the Banque Populaire du Nord (BPN) has started informing its employees by using the existing tools and developed many strategies to disseminate the information, from intranet system Dedic to four-page bulletin, L'Essentiel.

In regards to the Euro transition, BPN has conducted many communication strategies targeted at its clients. The bank has published the brochures and monthly leaflets since mid 1997. Those documents are distributed to it's the clients by mail accompanying the bank statement.

At the level of the quantity of disseminated information, the efforts conducted by BPN indicate that the bank has a capacity to manage its clients' relation, more precisely its proximity with its clients. This is one of the values of the Group of Banques Populaires.

At the level of the content quality of documents, which offer the fundamental data related to the Euro transition, BPN has great capacity to manage its clients banking business. It would be much better if the BPN carries out a questionnaire in order to measure the clients' satisfaction degree and to obtain their feedback for its own development.

Knowing that the Euro transition is a big opportunity to improve its clients' relation, BPN could benefit to increase its revenue, especially in regards to the sales of bank cards, which is one of the simplest and most reliable payment methods related to the Euro conversion.

By emphasizing its own Euro calendar, BPN shows that it has taken into consideration several ways to approach its clients and to convey to its clients that the bank is always prepared whenever they require information about the Euro.

In brief, the BPN has taken many efforts to familiarize its individual clients to the Euro migration. It has done its best so that its clients are assured, helped and guided during the transition to the European single

currency. Through this way, BPN could maintain the loyalty of its clients and at the same time attract new clients.</i>