

UNIVERSITA' DEGLI STUDI DI SALERNO
Ph.D. in Marketing and Communication

Thesis

***STRATEGIC ALIGNEMENT AND CUSTOMER SATISFACTION:
BSC AS A SOLUTION FOR COOPERATIVE BANKS***

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Abstract

The study deals with a crucial theme in marketing studies: the customer satisfaction. The purpose is not only to notice the importance of this theme, especially in the current economical juncture in which the crisis affects all sectors, but to place it in a wider scope, involving the whole organization, its strategic vision and its operative functions. The organizations do not have to consider only the economic and financial results, they've to consider the customer perspective focusing on the financial feasibility of a strategic project. We've to consider a fundamental aspect (starting point of this study): the lack of the customer satisfaction deletes the possibility of survival, especially in the present difficult competitive context, with many emerging competitors ready to face new challenges.

Therefore a critical vision is necessary to cope with these new challenges: the integration of different aspects of the management in a unique vision is crucial, also considering the importance of intangible assets in the organization's performance.

The study focuses on a specific tool which leads to a critical vision: the Balanced Scorecard. This instrument integrates different aspects (Customer – Internal Business Process – Finance - Learning and Growth) into an overall view which helps us to monitor the achievement of the strategic goals and to bring the whole organization to them.

The literature review is used as support for the case study on BSC and then it's enhanced with a specific application in a credit bank, which has two ties: the local constrains and the mutual ones. The case of the Montecorvino Rovella Cooperative Bank aims to encourage further tests in the Cooperative Banks: from a model we'll move to the practical applications. The tested models enhance the managerial view, leading the organizations to the marketing and to the customer satisfaction, increasing the value of the strategic goals, focusing on the quality of data and information in order to reduce the default risk.

The empirical work analyses the world of the Cooperative Banks in order to find a model capable to support a continuous improvement of the Customer Satisfaction. By this way a Cooperative Bank promotes its own mission, giving a central key role to the client.