

# *Table of Contents*

## **Banking Cultures of the World**

Foreword by the Editor .....	1
Intercultural Bank Management – A General Survey .....	3
LEO SCHUSTER	

## **AFRICA**

### **Egypt**

Role of Banks and their Management Philosophies in Egypt .....	25
SUZAN F. HAMDY	

### **Kenya**

Intercultural Bank Management – The Kenyan Perspective .....	43
STEPHEN N. ANJICHI	

### **Republic of South Africa**

South African Banking Culture Changes to Accommodate the Demands and Aspirations of the ‘Unbanked’ Community .....	59
INGRID KIBLBÖCK AND JENNY WILLIAMS	

### **West African Countries**

Salient Features of Intercultural Bank Management in West Africa .....	71
LAURA VIGANÒ	

## **THE AMERICAS**

### **Argentina**

From Chronic Inflation to Convertibility in Argentina: Banking in a Dollarised Economy .....	89
ALRICH NICOLAS	

### **Brazil**

The Art of Living with Inflation: The Brazilian Banking System .....	103
BARBARA FRITZ	

## Curaçao, Netherlands Antilles

- Caribbean Banking with a Dutch Touch in Curaçao ..... 119  
ROBERT A. SUTZ

## Mexico

- The Internationalization of the Mexican Economy and the Transformation  
of the Corporate Culture of Mexican Banks. ..... 127  
ALRICH NICOLAS

## United States of America

- The Banking Culture of the United States of America ..... 139  
JEFFREY HEISLER AND SONJA KOHN

## ASIA

### China / Hong Kong

- Hong Kong – Chinese Bank Management Practices, China and 1997 ..... 153  
SIMON K. M. MAK

### India

- Indian Banking Culture – A View through the Eyes of a Banker. ..... 171  
K. V. RAMAMOORTHY

### Israel

- The Impact of National, Economic and Cultural Developments on Israel's Banks. .... 179  
YAIR E. ORGLER

### Japan

- Salient Features of International Bank Management in Japan ..... 197  
VITTORIO VOLPI

### Kazakhstan

- Economic Changes and Banking in Kazakhstan ..... 207  
ASKAR ALIMKOULOV

### Korea

- Corporate Culture of Korean Banks. .... 213  
DONG WON KIM AND KYUNG SUH PARK

### Pakistan

- Bank Growth under Nationalisation and Denationalisation ..... 231  
ZIA SHAFI KHAN

**Saudi Arabia**

- Bank Management in Saudi Arabia ..... 245  
RAY SHAW

**Singapore**

- Intercultural Bank Management in an Asian Financial Centre ..... 263

**Sultanate of Oman**

- A Strong Culture in the Making: The Case of the Banking Industry in Oman ..... 271  
HAMOOD SANGOUR HASHIM

**Thailand**

- Country and Corporate Culture of Banks in Thailand ..... 283  
VONGTHIP CHUMPAKI

**Vietnam**

- Intercultural Development in Vietnamese Banks ..... 289  
TUNG Q. NGUYEN-KHAC

**AUSTRALASIA****Australia**

- Australian Bank Management: Some Evolving Cultural Dimensions ..... 305  
THOMAS J. VALENTINE

**New Zealand**

- From Colonial Past to Global Future: Intercultural Bank Management  
in New Zealand ..... 317  
KRISHNA REDDY AND MARIANNE TREMAINE

**EUROPE****Austria**

- Intercultural Bank Management – An Interpretive Description ..... 333  
HEINRICH S. TRAGSEILER

**Czech Republic**

- National Culture and Banking in the Czech Republic ..... 349  
BORIVOJ PRAŽÁK

**France**

- French Banks: The Challenge of Competition and Globalisation ..... 363  
JOËL MÉTAIS

---

<b>Germany</b>	
Management of Cultural Change at the German Universal Bank. ....	385
JAN OLSSON	
<b>Greece</b>	
Bank Cultures Towards Transformation Management.....	403
LAMBROS E. KOTSIRIS	
<b>Hungary</b>	
The Effects of International Investments on the Hungarian Banking System. ....	413
ZOLTÁN LAMBERT	
<b>Ireland</b>	
Corporate Culture of Irish Banks.....	419
PHILIP BOURKE	
<b>Italy</b>	
Salient Features of Intercultural Bank Management in Italy.....	427
PAOLO MOTTURA	
<b>Liechtenstein</b>	
Liechtenstein's Financial Services Industry in an International Context.....	441
ADOLF E. REAL	
<b>Luxembourg</b>	
Mix of Cultures in Luxembourg Banking.....	453
GÜNTHER MERL	
<b>Malta</b>	
Culture and Change in the Banking Sector in Malta .....	463
JOE FALZON	
<b>Netherlands</b>	
The Internationalization of Dutch Banks: A New Beginning? .....	471
SIMON SIJBRANDS AND D. JAN EPPINK	
<b>Norway</b>	
Learning to Compete in a Deregulated Credit Market: The Failure and Recovery of Norwegian Banking. ....	489
TORGER REVE	
<b>Poland</b>	
History and Present Features of Polish Banking. ....	501
ZDZISŁAW ZYGMUNT FEDOROWICZ	

---

**TABLE OF CONTENTS****Portugal**

- The Cultural Environment of Portuguese Banking . . . . . 509  
PAULO SOARES DE PINHO

**Russia**

- Policy and Culture of Banks in Russia . . . . . 523  
ALEXANDER CHIBANOV

**Spain**

- Recent Changes in Spanish Banking Culture . . . . . 539  
JAVIER QUESADA IBAÑEZ

**Sweden**

- Management Stability and Change in Swedish Banking. . . . . 551  
KENT ERIKSSON

**Switzerland**

- Intercultural Bank Management in Switzerland . . . . . 563  
WALTER GEERING AND KARSTEN K. K. KUNERT

**Turkey**

- Basic Characteristics of Intercultural Bank Management in Turkey . . . . . 579  
CENGIZ ERDAMAR AND KEREM ALKIN

**United Kingdom**

- British Bank Strategies: Balancing Customer Needs and Supply-Side Pressures . . . . 591  
The UK's Offshore Banking Centres . . . . . 613  
EDWARD P. M. GARDENER AND JONATHAN WILLIAMS

- The Authors** . . . . . 619

- Index** . . . . . 633