

# Compare existing documents from three different banks

[Finance](#), [Banking](#)



**ASSIGN  
BUSTER**

In this project, I will compare existing documents from three different banks, these banks will be: Abbey, Lloyds TSB, and HSBC. The documents that I will analyse are credit card booklets/leaflets and websites. I will need to talk about the layout, content, purpose, suitability of purpose, strengths and weaknesses, and differences and similarities between each of the six documents. From each organisation will be a leaflet and one website. I will then compare and contrast the findings to see what is similar and what is changed in order to suit their purpose. Target audience

The target audience for my report will be businessmen who are analysing existing leaflets and other mediums, which companies use to advertise their services. It will also be for graphic designers who would get ideas for their own designs, and will gain knowledge about what makes or breaks a design. Software to be used The software that is to be used is Microsoft Word, as it is a word processing program so it would be easy to create a report on it. Another program that I am using is Microsoft Internet Explorer as I can find a lot of information regarding what I am trying to find. Type of project

This type of project will be a report styled analysis so that it will show the target audience what they want to know. HSBC booklet and website analysis HSBC is a multi-national bank operating in almost every country in the world. It can be used for corporate banking, or just personal banking, with various different banking plans to suit the individual need for the consumer. They also offer comprehensive banking advice and guidance for the clients. In addition to this, they are a PLC meaning that they trade on the stock market and anyone can buy a share of their company. 1 Credit card booklet2

Content Throughout the booklet, there is various useful information that is supplied to the reader in learning about applying for a credit card. Behind the back cover of the front page, there are details in ways which you can obtain your credit card, along with discreet images that emphasise the ways in which you can order the card, for example it has a small image of a mouse next to the Internet banking text. Following the contents page, it describes the many similarities of the credit cards that HSBC have on offer. These are the standard advantages that all of their cards include.

Next, they go on to explain the different cards that they do, and give the benefits of obtaining that particular card. The booklet then goes on to the technical side, and explains the rules set by the company. Subsequent to this are services that HSBC provide in conjunction with the credit card, for example CardGuard or travel insurance. They then give extra information that may be useful to the customer should they decide to get a credit card from them. Over on the back page, the booklet supplies some information about HSBC and some facilities they provide; they also supply an address that the customer can write to if they have any queries.

Layout The layout of the booklet is simple, and not over crowded. Text and words are reasonably spaced, making it easy for the reader to understand. The booklet is laid out pocket sized, being the width of two-thirds the size of an A4 sheet of paper, and its length is the equivalent to the width on an A4 sized paper. It is also set in white, making the text highly visible for the reader and makes it seem clear cut. Information is mostly in bullet pointed form, with the sentences being shortened, and more easily read.

Major headers are bolded and font size increased, with a thin red line underneath to make it clear and defined. Subheadings are coloured in red, which is again used to distinguish between the body of the text and the header, however, there is no red line separating it. The layout for the booklet is kept identical throughout the booklet; however, there is only one image in the body of the booklet, which makes it different from the rest of the booklet.

**Purpose** The purpose of this booklet is to mainly informt the reader of the many different types of credit cards that HSBC have to offer.

It is also to try to persuade you to use their service rather than their rival company's services. Suitability of purpose Using a booklet is quite suitable for presenting the information about the services that HSBC offer as it means that the client does not need to spend time waiting in a queue to ask the banker simple questions that are very easily answered. However, as there is so much information, it should not have all been placed into one booklet, as it seems to be quite overbearing at first glance, and may put the customer off.

**Website3 Content**

The website is a very comprehensive and contains all the information a customer could want about the bank. It has information from current accounts to direct payment through the web. You can also access information about all sorts of things on the site. The information is displayed throughout many different pages, with quick links enabling you to click it and get there instantly. On the homepage, there is a search function allowing you to quickly find what you are looking for; it then takes you to a page

showing links that contain the keyword(s) that the customer has typed into the search bar.

The search looks through the whole of their site and displays results that correspond to the word that you searched for. The page contains a few images that accompany the text, and some serve as links as well. Layout The layout is quite bunched together, as there are lots of writing and text. However they are separated and differentiated by headers and columns. The layout of the site is much like the layout of a newspaper, in that the "headlines" are in bigger font and placed at the top of the page.

The rest of the links are then placed below it, in 2 columns with the "advertisements" or the useful links on the edge of the page. On the left hand side of the site, there is a navigation bar with a red background to highlight this from the rest of the page. Much like a document, there is a header at the top of the page displaying the HSBC logo and slogan; along with this is the search bar. All the links within the page have a description that pops up if the customer hovers the mouse over the link for a few seconds. Purpose

The website's purpose is to be a comprehensive resource for the convenience of customers, so that they can look up any information that they require very easily. The website contains all the information that can be acquired by going to the bank. It is basically the electronic form of the leaflets and booklets that are available to pick up at any HSBC branch.

Suitability of purpose Using the Internet as the medium is very suitable for the purpose as almost everyone has access to the Internet and can therefore

easily gather any information that they need or want, without physically going to the bank.

They can get all the information from the comfort of their own home, which matches the target of the purpose, to let customers acquire the information they need at their own convenience. Differences of the booklet and website The first obvious difference is that one is electronic and widely available to many different customers at any one time, however, the booklet can only be seen by one person at a time and if the customer is not at the bank, they cannot see the information.

Another difference is that with the booklet, it is only concentrating on one thing, and however, the website has a wide range of different services that it offers information on. On the website, you can directly contact HSBC, which you cannot do on the booklet. Similarities of the booklet and website Similarities about the two documents are that they are both present the same information, about the service that they provide. Another similarity is that the format and layout is similar to each other, for example, the white background and red subheadings etc.

They also share the similarity that both inform and try to persuade the customer to use their service rather than their rivals'. Strengths and weaknesses of the booklet The booklet's strengths include that it is very clean cut and easy to read. There are no distracting pictures or other text that makes the reader look away from the main body of the text. It is also complete with all the facts and information that you will require, including

additional information that the client may find useful. Another strength is that the booklet has got the right mix of being eye-catching while not being overbearing and professional but not too bland.

Weaknesses of the booklet are that it doesn't have a great variation in images or colour. Although it looks professional, it does look a bit boring after a while of looking at it, especially when getting near the end of the booklet. Another weakness of the booklet is that they do not supply the customer with an application form to apply for the credit card at all.

Strengths and weaknesses of the website On the website there is a search function, which allows for fast indexing for the customer so they can quickly find what topic they want to get information on.

Another strong point is how they break the different topics down into headers and then further down again into subheadings so that the customer does not need to hang about looking at irrelevant information. The website seems to be a bit cluttered, as the text is too close together and the site is quite static. They do not employ any moving graphics or use Flash to move any of the links. Following on from the last point, another of the website's weakness is that the font is too small, and if the customer tries to make the text size larger, then the site goes out of proportion and looks weird.

The site also only utilises about two thirds of the screen which makes a white void on the right hand side of the screen. Abbey booklet and website analysis Abbey is a plc meaning that it trades on the stock market, selling shares to gain revenue. It operates only in the UK, but they have links to

overseas banks, and if need be, can combine their resources for the customers convenience. They also offer a wide range of banking services for all age groups; however they are targeting mainly at the early end of the spectrum, they being the people of the 18-30 age group.