

Planning the research design



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Planning the Research Design On SWOT Analysis: A Study on NCCBL National Credit and Commerce Bank (NCC Bank) is a commercial bank that provides commercial banking services through its 48 branches throughout Bangladesh. It offers services such as automatic teller machine (ATM) and credit cards (local, international and dual), brokerage house services, deposit services, electronic money transfer service, loans and advance services, remittance services and treasury services. The bank primarily operates in Bangladesh, where it is headquartered in Dhaka.

The bank's net profit was BDT. 882. 28 million (approximately \$13. 1 million) in fiscal year 2008. Purpose The objective of the research paper is to analyze the Strengths, Weaknesses, Opportunities and Threats (SWOT analysis) of National Credit and Commerce Bank (NCC Bank). That is, to get a picture of NCCBL's positioning in the market to assess its adaptability and resilience in short and long-run. Learning Objective After completion of SWOT Analysis for NCCBL, important factors affecting its profitability, adaptability and resilience should be easily identified.

This research should help the top management to prioritize amongst different tasks and make more comprehensive and informed decisions. Data Collection Both primary and secondary data will be used to complete this research. As far as generating ratios and calculation is concerned, we may use secondary sources like prospectus, annual report, website, newspaper, magazine etc. However, as SWOT analysis is a strategic report, it should not be limited to mere calculations only. Ratios can be taken as indicators but overall assessment should come judgmentally from the bank management and market experts.

Thus, bank management personnel and market experts will be interviewed to get their thoughts on the bank's performance and critical factors and to know about the bank's future plan. Data evaluation Any data collected from either primary or secondary sources will be properly verified and cross-referred. For performance figures, effort will be there to use information authenticated from auditor firms. Analysis of data Data will be analyzed using various techniques. Basic ratios like ROE, ROA, Net Interest Margin, Net Operating Margin, EPS, Earning Spread, Net Profit Margin, Asset Utilization, Equity Multiplier etc. will be generated through general formula. For detailing the work, statistical tools like correlation, z-score etc. may be used as and where required. Limitations Strategic moves and thoughts are mainly nurtured by company's top executives and they are often difficult to reach by. Also, companies are not generally comfortable to share their strategic thoughts with outsiders, even for pure academic purpose. This will be an important limitation that may come as an impediment to make the research as comprehensive and useful as it is intended to be. Conclusion ??