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ANALYSIS OF COMPETITIVENESS AND EFFICIENCY OF  
BANKING SECTOR IN FINLAND

Bachelor Thesis

Supervisor: Associate Professor Tatjana Polajeva

Tallinn 2017

I declare I have written the bachelor thesis independently. All work and major viewpoints of the other authors, data from other sources of literature and elsewhere used for writing this paper have been referenced.

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## **ABSTRACT**

The topic is analysis of competitiveness and efficiency of banking sector in Finland: case Osuuspankki.

The topic is concerning the Finnish banking and the objective is to find analysis of the Finnish banking's competitiveness situation and efficiency. The thesis works as an overview of Finnish banking sector and it also can be utilized as a tool to define how the Finnish banking is currently and how it is changing.

The specific problem contains information on how Finnish banks compete and how they maintain efficiency.

The method of research is to find relevant theoretical information about the topic and then to make expert interview to find out more information to confirm the theory and find out new information.

The content and the references of the theory are provided mostly by recommendations of the professionals from the banking sector in Finland.

The interview was done with a professional of Finnish banking sector and specifically from Osuuspankki; Service Manager Lauri Tammenniemi, which is also part of the main bank what is observed mainly in this thesis.

Keywords: Finnish banking, bank competitiveness, bank efficiency, technology, retail banks, Osuuspankki, innovation