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Strategic Management

Q should Fola and Tayo continue to Diversify or Focus growth?

Ans Fola Adeola and Tayo Aderinokun face a critical decision about whether to continue expanding Guaranty Trust Bank (GTB) or to pause and focus on consolidation - their vision. This decision must consider GTB's rapid growth, its founding principles and the challenges associated with sustaining its culture and operational excellence.

Pausing Growth Arguments:

- (1) Rapid expansion risks diluting the strong culture and shared vision that has driven GTB's success. Employees and customers are beginning to notice signs of bureaucracy and a weakening sense of belonging.
- (2) Growth has introduced inefficiencies such as slower credit approval which could harm customer satisfaction and bank's reputation.
- (3) GTB's acquisition of Magnum Trust Bank presents integration challenges. Consolidating the new entity would align its culture with GTB's vision, ensuring long-term success.
- (4) Industry experts advise controlled expansion to safeguard GTB's financial performance and avoid its resources.

Continuing Growth Arguments:

- (1) The competitive landscape in Nigeria is evolving and delaying expansion could allow rivals to catch up.
- (2) With limited foreign investment and an uncertain political climate, GTB has an opportunity to cement its position before external competition intensifies.
- (3) GTB's strong financial performance provides the resources needed to capitalise on new opportunities without immediate financial strain.

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