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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.

Kavya Chandrika Guide Himalaya

Shasha Hu



Kavya Chandrika Guide Himalaya:

This book delves into Kavya Chandrika Guide Himalaya. Kavya Chandrika Guide Himalaya is a crucial topic that needs to be grasped by everyone, from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Kavya Chandrika Guide Himalaya, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
 - Chapter 1: Introduction to Kavya Chandrika Guide Himalaya
 - Chapter 2: Essential Elements of Kavya Chandrika Guide Himalaya
 - Chapter 3: Kavya Chandrika Guide Himalaya in Everyday Life
 - Chapter 4: Kavya Chandrika Guide Himalaya in Specific Contexts
 - Chapter 5: Conclusion
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 3. In chapter 2, this book will delve into the foundational concepts of Kavya Chandrika Guide Himalaya. The second chapter will elucidate the essential principles that must be understood to grasp Kavya Chandrika Guide Himalaya in its entirety.
 4. In chapter 3, this book will examine the practical applications of Kavya Chandrika Guide Himalaya in daily life. The third chapter will showcase real-world examples of how Kavya Chandrika Guide Himalaya can be effectively utilized in everyday scenarios.
 5. In chapter 4, this book will scrutinize the relevance of Kavya Chandrika Guide Himalaya in specific contexts. This chapter will explore how Kavya Chandrika Guide Himalaya is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, the author will draw a conclusion about Kavya Chandrika Guide Himalaya. The final chapter will summarize the key points that have been discussed throughout the book.
- The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Kavya Chandrika Guide Himalaya.

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