

Geographic Expansion and Profits of Financial Institutions

The screenshot shows the EssayPro website homepage. At the top, there is a navigation bar with the EssayPro logo, links for 'How To Order', 'Reviews', 'About Us', and 'Write My Essay', and user options for 'DBA: EPRO', 'Log In', and 'Sign Up'. The main banner features a student sleeping at a desk with the text 'WRITING SERVICE AT YOUR CONVENIENCE' and 'You - Send us your homework We - Do it all for you'. A 'Write My Essay!' button is present. A 'Calculate the price' widget is overlaid on the right, showing options for 'Writing', 'Rewriting', and 'Editing', with 'Writing' selected. The widget also shows 'Essay (any type)', 'College', '2 weeks', '1 page / 275 words', and 'Double spaces' selected, resulting in a price of '\$11.4' and a 'Write My Paper' button. Below the banner, there are three rating sections: 'EssayPro Reviews' with a 4.9 rating, 'ResellerRatings' with a 4.9 rating, and 'Sitejabber' with a 4.8 rating.

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Geographic diversification is a necessity for any financial institution interested in growing and expanding. As financial institutions grow geographically, numerous issues may arise. Before any expansion planning can be done, financial institution managers must make a determination on the type of geographic expansion that best fits the financial institution and its goals. Making the correct decision to further expand operations domestically or internationally is imperative to ensure success of the expansion. Regardless of the breadth of the expansion efforts, financial institutions will face increased risks, new regulatory environments, and potentially different cultural barriers. Outside of these risks, however, is the issue of profitability. A financial institution's profitability is a significant factor in a decision to expand geographically or not. After all, for businesses including financial institutions, there would be little reason to expand without the expectation of increased profitability. Following is a discussion on geographic diversification and why it is significant for financial institutions to consider as well as the benefits and limitations of said expansion. Over time, the banking industry in the United States has undergone rapid geographic expansions which are mostly attributed to decreased regulations, improved technologies, and increased competition (Deng & Elyasiani, 2008). Geographic expansion,

or diversification, for financial institutions is when they advance their business operations into new “locations within their home regions, into other regions within their home nation, or into other host nations, any of which may be considerable distances away” (Berger & DeYoung, 2001, p. 163). In othe..... middle of paper8.00154.xLiang, H.-Y., Ching, Y. P., & Chan, K. C. (2013). Enhancing bank performance through branches or representative offices? Evidence from European banks. *International Business Review*, 22(3), 495-508. <http://dx.doi.org/10.1016/j.ibusrev.2012.07.003>Saunders, A., & Cornett, M. M. (2011). *Financial institutions management: A risk management approach* (7th ed.). New York, NY: McGraw-Hill/Irwin.Schmid, M. M., & Walter, I. (2012). Geographic diversification and firm value in the financial services industry. *Journal of Empirical Finance*, 19(1), 109-122. <http://dx.doi.org/10.1016/j.jempfin.2011.11.003>Weller, C. E., & Hersh, A. S. (2002, April). Banking on multinationals: Increased competition from large foreign lenders threatens domestic banks (Issue Brief No. 178). Retrieved from Economic Policy Institute website: http://www.epi.org/publication/issuebriefs_ib178/

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