

# **Banks.com, Inc Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

Banks.com, Inc Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Banks.com, Inc and its competitors. This provides our Clients with a clear understanding of Banks.com, Inc position in the [Software and Technology Services](#) Industry.

The report contains detailed information about Banks.com, Inc that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for Banks.com, Inc. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The Banks.com, Inc financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-

term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes Banks.com, Inc competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Banks.com, Inc business.

## **About Banks.com, Inc**

Banks.com, Inc. owns and operates Internet Web and media properties that provide targeted online advertising opportunities. Through banks.com, the company provides access to financial content, including financial news, business articles, interest-rate tables, stock quotes, stock tracking, and financial calculators. It also provides users access to online financial services, including tax preparation and stock brokerage. The company operates other proprietary search and shopping related Web sites, including look.com and searchexplorer.com.

The company has launched a premium pay per click advertising network known as the InterSearch AdNet, which serves approximately 10 billion advertising impressions per month on its proprietary Web sites, as well as a publishing distribution network. The company's distribution network consists of its Web properties and search engines, including, banks.com, look.com, searchexplorer.com and the InterSearch AdNet. In addition, the company owns the domain name, irs.com and the traffic derived when users type that URL into their browsers is redirected to banks.com.

## **Services and Products**

The company's Internet advertising services are designed to enable advertisers to sell

their products and services online to a base of targeted customers through its distribution network which consists of search engines and selected Web properties. It provides these services through the development of its primary Web property, [www.banks.com](http://www.banks.com), through which it offers online users an online consumer banking marketplace built around a domain name that is synonymous with that offering. Users can find information on a range of financial products and services, from mortgages and financial calculators to tax preparation and stock brokerage services. The Banks.com network also features a wealth of resources and advice on personal finance topics in a convenient user format. The company also provides these types of services for those consumers and advertisers searching for general goods and services through its search and shopping related Web sites, [look.com](http://look.com) and [searchexplorer.com](http://searchexplorer.com). In addition, through its consultants, the company provides professional and technical solutions to the financial services industry through its operating subsidiary, InterSearch Corporate Services, Inc.

### Internet Advertising Services

By providing relevant listings of products and services to consumers in response to their targeted searches on the Internet, the company offers businesses a method of driving qualified prospects for their products and services to their Web sites. The company accomplishes this by distributing the listings of its advertising network partners and direct advertisers throughout its network of Web properties and search engines. Advertisers pay its advertising network partners only when an Internet user clicks-through on the advertisers' listing. The company has entered into an advertising partnership with InfoSpace, Inc., whereby InfoSpace provides paid search results on [banks.com](http://banks.com) and [look.com](http://look.com). The launch of InfoSpace's metasearch technology on its [banks.com](http://banks.com) and [look.com](http://look.com) sites has allowed its users to search and receive the relevant results from the major search engines in the industry, including Google and Yahoo.

### Product Offerings on Banks.com

Banks.com is a financial services portal containing various products and services. Banks.com provides users and subscribers with relevant financial information on the Web and provides free tools to assist visitors with financial decision-making. Banks.com is an online consumer finance marketplace aggregating information on a range of products and fees, including mortgages, taxes, credit cards, auto loans, college financing, debt management, and retirement. The Web property features various resources and advice on personal finance topics. Also included on the site is various financial calculators, a side-by-side credit card comparison tool which allows users to

search for cards by category, preview the terms of certain cards and apply for a credit card online directly from the site and a library of useful articles and blogs, providing users with insight into pertinent topics. The company provides online tax preparation services and also provides a localized search initiative that allows users to browse a directory to identify and compare local and regional banks, tax preparers, mortgage service providers, and real estate professionals.

The company's addition of [www.mybanks.com](http://www.mybanks.com) to the Banks.com network provides a platform that hosts user generated content on various financial topics and provides customers with an opportunity to share investment advice and ideas with each other, and discuss their experience with various financial products. The company has added an online brokerage service through [MyStockFund.com](http://MyStockFund.com) whereby customers utilize a financial platform. [MyStockFund.com](http://MyStockFund.com) offers fractional share investing and dollar cost averaging to build a diversified portfolio in stocks, index funds and bond funds.

### Search Services

The company operates proprietary search and shopping related Web sites, including [look.com](http://look.com) and [searchexplorer.com](http://searchexplorer.com).

### Corporate Services

Through its InterSearch Corporate Services, Inc. subsidiary, the company provides technology professional services in the areas of information and Internet technology, staffing and consulting to companies primarily in the financial services industry, including Wells Fargo, Fidelity Investments, and LPL Financial Services.

### Competition

The company's primary competitors in Internet advertising services include BankRate; TheStreet.com; Yahoo!; Google; MSN; Ask.com; and Marchex. It also competes with the personal finance sections of general Interest sites, such as Bankrate.com, Yahoo!

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.

The complete financial data is available for publicly traded companies.

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## ANALYSIS FEATURES

### SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

### Enhanced SWOT Analysis

Enhanced SWOT is a 3×3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

### PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

### Key Factors Examined by PESTEL Analysis:

**Political** – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

**Economic** – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

**Sociological** – What cultural and societal aspects will work upon the demand for the business's products and operations?

**Technological** – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

**Environmental** – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

**Legal** – What laws and legislation will exert influence on the style the business is carried out?

### IFE, EFE, IE Matrices

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

## **Porter Five Forces Analysis**

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

## **VRIO Analysis**

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

Reputation

Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

## I would like to order

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