

# Deutscher Sparkassen- & Giroverband eV (DSGV) in Financial Cards and Payments (Germany)

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## Abstracts

DSGV is the largest banking group in Germany, and its strength lies in the locally embedded business model of savings banks. There is no city or county in Germany without a savings bank, and all the institutes are managed independently and decentralised. Therefore, the DSGV model is a mirror of the German economic structure and culture. The savings banks are going to continue to focus on a sustainable business policy, thereby ensuring their continued business success, and for the banking...

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