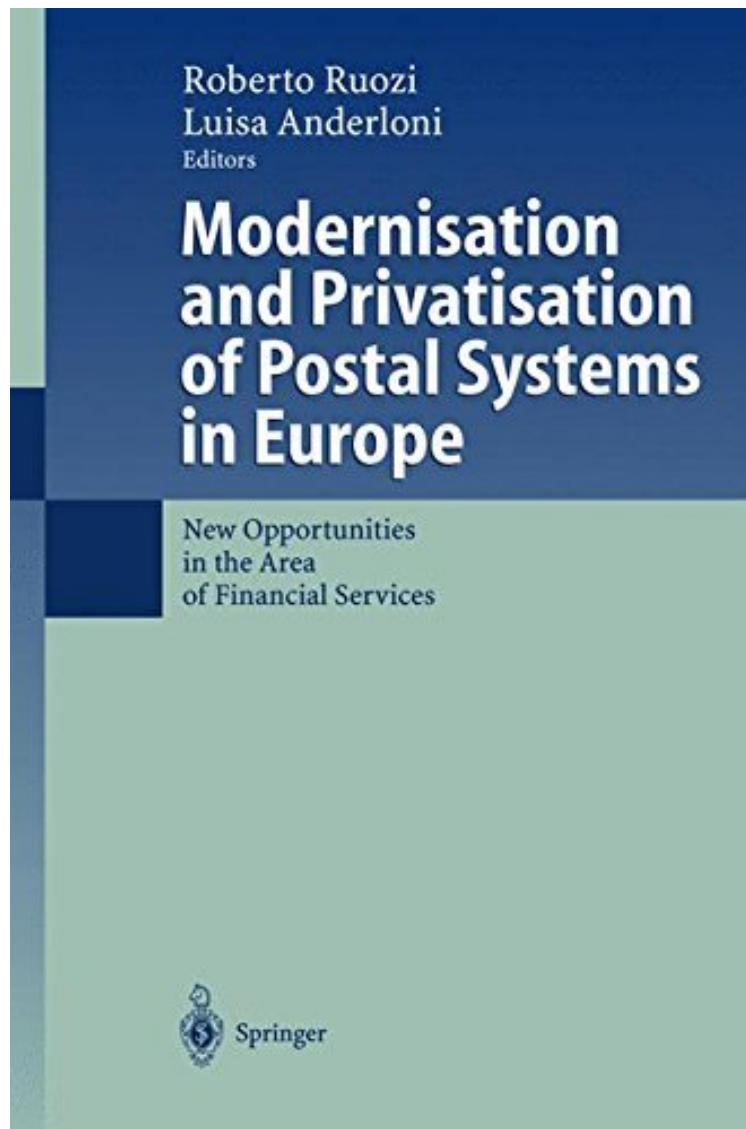


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## Modernisation and Privatisation of Postal Systems in Europe: New Opportunities in the Area of Financial Services

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After the positive experience made in 1999, with the research and consequent publication of the volume "Banking Privatisation in Europe. The Process and the Consequences on Strategies and Organisational Structures", published by Springer-Verlag, we have decided to set up a new group of researchers to study the present changes within the European postal systems and the privatisation developments. Starting from our competencies and specific knowledge - financial markets and management of bank intermediaries - our research has basically focussed onto the posts' financial services offer and their future perspectives. The subject is particularly interesting considering the radical changes, which are giving to 'the postal activity and the competition itself a new profile. And this reality paves the way to new opportunities in the market segment of financial services for retail customers and, at the same time, it brings in new threats. Our approach is the approach of compared analysis in Europe in order to detect common trends in the development or possible specific features, as well as positioning perspectives of the different national Posts in the single market of financial services. Our working group has benefited from the collaboration of researchers and experts with different nationality, university education and experience. Eminent representatives of postal companies, regulation and control bodies, banks and financial institutes have been interviewed and have allowed precious elements to deepen our knowledge and capacity of interpreting the present trends.