

## *Streszczenie rozprawy doktorskiej w j. angielskim*

This dissertation extends the existing knowledge on the changes that are taking place in banks' relations with e-banking customers and sheds new light on this process in Poland. Modern technology solutions in the financial sector have an impact on building and maintaining relationships with the customers of these institutions. E-banking has brought about changes in bank customer service. Banks are visited by customers less and less frequently and communication with them is carried out through modern electronic channels.

In the literature, especially domestic, there is a research gap covering the issue of the impact of the virtualisation process on the relationship with customers of banking services. It is mainly due to the lack of statistical data on this topic describing these phenomena. The only available method to investigate this topic is to conduct own research in the form of questionnaire interviews or in-depth interviews.

The main aim of the thesis is to identify selected aspects of the virtualisation process in the banking sector and its impact on customer relations.

The research proposed in the dissertation in the form of questionnaire interviews complements the previous experience and analysis in the field of changes occurring in the market of digital banking services and their impact on relationships with customers of these institutions. In Poland, this is the first comprehensive research on the impact of the process of virtualisation of banking services on customer relationship management.

The structure and layout of the work was subordinated to the implementation of the objectives and verification of the underlying hypotheses. The work consists of four chapters and has a theoretical and empirical character. The first three theoretical chapters - are a review of domestic and foreign literature on the virtualization of banking services. The fourth is the empirical chapter, presenting the results of conducted own research.

In the first chapter, which introduces the research topic, an attempt was made to present selected characteristics of banking services and products. The types of forms in which banks can operate in Poland have been presented. It also discusses the occurring trends in the network economy in the context of banking services. Such terms as virtualisation and virtuality were explained. Attention was paid to the determinants of the development of virtualization. This part of the work also addresses the issue of the influence of technology on the way banking services are distributed.

Chapter two begins by explaining the concept and electronic banking as a form of service offered by banks. Internal and external factors shaping the development of electronic banking are discussed. The main part of the chapter is a detailed discussion of access channels to remote banking services. The advantages and disadvantages of electronic banking are listed. The issues of threat and security of remote banking services were also addressed.

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The third chapter presents the scope of protection of the banking customer as a market participant. The changing role and expectations of the customer in the digital era were discussed. Factors affecting customer satisfaction and loyalty are listed. Important issues discussed in this chapter include building and maintaining relationships, as well as bank-customer communication in the era of virtualisation of banking services. The customer relationship management support system - CRM is characterised in detail.

The fourth chapter presents own research conducted in the Łódź Province on a sample of 250 bank advisors and 450 active e-banking customers. The aims and hypotheses formulated in the introduction of the study were possible thanks to the research conducted in the form of questionnaire interviews using the CAWI (Computer-Assisted Web Interview) and PAPI (Paper & Pen Personal Interview) methods. The analysis of the research results allowed for the formulation of conclusions and recommendations relating to the processes of virtualisation of banking services.

Most of the surveyed employees of banking entities assessed the changes occurring in the banking sector in the process of virtualisation positively. The conducted research confirmed that virtualization processes have improved the work of bank advisors by, among others: faster communication with the customer, reduction of the number of filled documents and acceleration of decision-making processes.

The scale of use of online banking is significantly influenced by demographic factors, in particular the age of customers. Young people are more likely to use online banking, but they are also more critical. Also important for the banking sector should be older people, for whom banks should carry out educational and informational activities to convince them to use remote online banking channels

The paper draws on national and international literature on the migration of the banking sector to e-banking, virtualisation processes and their impact on the relationship between customers and financial institutions.

**Keywords:** banking, digitization, virtualization, customer relationship, banking services, relationship marketing, online banking, mobile banking

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