

Modern technologies in the sphere of services of financial institutions in Poland

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The activity of financial agency institutions becomes more and more connected with technological transformations, progressing globalization and integration of individual markets. Banks, investment companies, pension companies, insurance companies and the stock exchange see a chance of developing and building a strong

competitive position in the progressing transformations. In the process of customer service they increasingly make use of modern information technology, particularly in places of direct contact, such as departments, branches and agencies as well as centres of telephone service.

From the point of view of financial institutions the introduction of new technologies is beneficial in terms of the service of greater number of customers, reduction of operational costs, effective planning and monitoring of sales and building of effective retention programmes. Bank employees receive a user-friendly tool of work, reducing practically to a minimum potential costs of trainings for users, managers gain invaluable knowledge on effective acting in relation with customers, while customers owing to the automation process have practically unlimited access to information about e.g. account balance, transaction status, debts and the like.

An important stage of IT modernization of financial institutions is to equip employees with a standard, integrated application which will allow them to operate many systems at the same time. The solutions are based on the latest information and communication technologies which enable: personalization of the user interface, quick identification of the customer and work in his/her context, realization of transactions in real time, modification of sales processes directly by appointed employees, integration with other distribution channels while ensuring high security level.

With the development of new IT systems, more and more data is gathered which in turn requires frequent archiving of databases greatly increasing the costs of activity. Not a single system can function normally without proper security. The best possible security of money amassed by citizens is the priority of each institution.

Professionalism in customer service always affects the success of all institutions, however it is not possible to raise the quality of customer service without modern solutions of information and communication technologies. Moreover, the image of modern well managed companies both customer friendly and ensuring proper level of security is as important as the effectiveness of activity and the economic results achieved by them.

Economic development depends largely on the potential growth of the sector of financial services. The growth of this sector affects greatly the further economic development of the country because the financial system would not exist without modern financial agency services. And the possibility of improving the lifestyle of all Poles is conditioned by the normal function of the financial system. Therefore, I think that it is important and essential to know and implement modern technologies in the sphere of services of financial institutions as well as to take real action which would contribute to the development of the national financial sector in order to make Polish economy more dynamic.