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# **Current Problems of Banking Sector Functioning in Poland and in East European Countries**



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## Contents

<b>Preface</b> .....	7
<b>Magdalena Bywalec:</b> Problem of real property valuation in the process of mortgage loan securitization in Poland .....	9
<b>Witold Chmielarz:</b> Comparative analysis of electronic banking services in selected banks in Poland in 2013 .....	16
<b>Dariusz Garczyński:</b> Social media in the creation of a new bank–client relationship .....	30
<b>Wojciech Grzegorzczuk:</b> Marketing-mix strategies of banks in Poland .....	41
<b>Janina Harasim:</b> Interchange fee and the competition in the payment card market in Poland .....	55
<b>Iwa Kuchciak:</b> Banking inclusion as a component of the competition strategies of commercial banks .....	67
<b>Zofia Łękawa:</b> Cooperative banks as local financial counterparties of self-government entities .....	80
<b>Ewa Łosiewicz-Dniestrzańska, Adam Nosowski:</b> Identification of critical success factors in short-term lender companies in Poland – a business model analysis .....	90
<b>Konrad Łuczak:</b> Impact of customer bases on building relations between banks and universal service providers .....	103
<b>Monika Marcinkowska:</b> Bank evaluation from the stakeholder value creation perspective. An analysis of banks from selected CEE countries .....	117
<b>Karolina Patora:</b> Bank liquidity determinants in CEE countries .....	133
<b>Irena Pyka, Joanna Cichorska:</b> Changes in the ownership structure of the Polish banking sector from the perspective of “the exit strategy” .....	145
<b>Justyna Zabawa:</b> Interest margin ratio of socially responsible banks .....	157
<b>Marika Ziemia, Krzysztof Świeszczak:</b> Ethical issues in the context of banks as public trust organizations .....	169

## Streszczenia

<b>Magdalena Bywalec:</b> Problem wyceny wartości nieruchomości w procesie sekurytyzacji kredytów hipotecznych .....	15
<b>Witold Chmielarz:</b> Analiza porównawcza wybranych systemów bankowości elektronicznej w Polsce w 2013 roku .....	29
<b>Dariusz Garczyński:</b> Rola mediów społecznościowych w tworzeniu nowej relacji bank–klient .....	40
<b>Wojciech Grzegorzczuk:</b> Strategie marketingu-mix banków w Polsce .....	54

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<b>Janina Harasim:</b> Opłata <i>interchange</i> i konkurencja na rynku kart płatniczych w Polsce .....	66
<b>Iwa Kuchciak:</b> Inkluzja bankowa jako element strategii banków komercyjnych .....	79
<b>Zofia Łękawa:</b> Bank spółdzielczy lokalnym partnerem finansowym jednostek samorządu terytorialnego .....	89
<b>Ewa Łosiewicz-Dniestrzańska, Adam Nosowski:</b> Identyfikacja czynników sukcesu firm pożyczkowych w Polsce – analiza ich modelu biznesowego .....	102
<b>Konrad Łuczak:</b> Wpływ bazy klientów na budowanie relacji banków i dostawców usług masowych .....	116
<b>Monika Marcinkowska:</b> Ocena banku z perspektywy tworzenia wartości dla interesariuszy. Analiza banków z wybranych krajów Europy Środkowej i Wschodniej .....	131
<b>Karolina Patora:</b> Determinanty płynności finansowej banków z krajów Europy Środkowo-Wschodniej .....	142
<b>Irena Pyka, Joanna Cichorska:</b> Zmiany w strukturze własnościowej sektora bankowego w Polsce z punktu widzenia strategii wyjścia .....	156
<b>Justyna Zabawa:</b> Wskaźnik marży odsetkowej banków społecznie odpowiedzialnych .....	168
<b>Marika Ziemia, Krzysztof Świeszczak:</b> Wartości etyczne banku jako instytucji zaufania publicznego .....	180

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## **SOCIAL MEDIA IN THE CREATION OF A NEW BANK–CLIENT RELATIONSHIP**

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**Summary:** In recent years we have seen a rapid development of social media, which have dominated almost every aspect of human life. Their presence is also seen in the financial activity of both clients and financial institutions, where they serve as an important communication channel between these entities. The article presents the position of online banking in the Polish banking sector, characterizes social media and their basic types and indicates the role of social media in building relationships between financial institutions and customers through new channels of communication.

**Keywords:** internet banking, social media, bank–client relationship.

### **1. Introduction**

Financial institutions, including banks, operate in an environment forcing them to constantly seek new and innovative ways of achieving competitive advantage. Traditional means of clients attracting and retaining are slowly becoming insufficient. In recent years there has been a rapid development of Internet technologies that enable content creation by ordinary Internet users, so-called social media. The possibility of using such a method of communication enables the creation of a completely new bank–client relationship, thus giving benefits to both sides.

The aim of the paper is to define the role of social media in shaping the relationship between the bank and the client in the context of value creation for both parties. The paper highlights the possibility of using social media in the Polish banking sector in the first section. In the second part of the article social media are characterized by their definition and forms of occurrence. The present state of social media used by financial institutions in Poland and in the world is the subject of the last part of the article.

## 2. Internet banking in the Polish banking sector

Internet banking is currently the fastest growing electronic banking segment. There are many definitions of both electronic banking and Internet banking in the literature.<sup>1</sup> All of them take into account the nature of client–bank remote contacts and a strong use of information and telecommunication technology. In this paper the concept of Internet banking is defined as all forms of delivery and implementation of banking services to which the client has access via the Internet.

Internet banking history is relatively short. In the mid-1990s in the United States the first banks offered customers the opportunity to make transactions by the Internet (La Jolla Bank FSB). In Poland the first attempts to provide banking services to customers via the Internet were taken in 1998 by the (non-existent at the moment) PBG bank. However, it was the turn of the century when purely Internet banks (i.e. those where the Internet channel is the main channel of interaction with customers) – mBank (November 2000) and Inteligo (May 2001) – were created. Since then this form of electronic banking has been growing very fast and currently dominates other remote means of access to banking products and services.

The use of the Internet in the banking business is constantly evolving. Due to the complexity of banking products and the degree of bank–client interaction, there are four main phases of the Internet use in banking.<sup>2</sup>

- Phase I: use of static websites, primarily for promotion purposes,
- Phase II: web pages interactive elements introduction,
- Phase III: a full range of services available to customers via the Internet,
- Phase IV: Internet strategic use in the bank business.

Initially, the Internet use in banking was limited to the web pages static content marketing information presentation, such as bank branches location and opening hours, ATMs location or the range of products (Phase I). Along with Internet technologies development (especially tools for websites creation) and the growing customers demand, banks began to introduce interactive services, allowing the range of services extension through the Internet channel. The customers self-service in performing basic banking transactions such as cash transfers or service (Phase II) became more and more important.

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<sup>1</sup> A. Nosowski, Historia i istota bankowości elektronicznej, [in:] A. Gospodarowicz (ed.), *Bankowość elektroniczna*, PWE, Warszawa 2005, p. 27; B. Świecka, *Bankowość elektroniczna*, CeDeWu, Warszawa, 2004, p. 8; D. Garczyński, Bankowość elektroniczna jako nowoczesna forma dystrybucji produktów bankowych, [in:] A. Gospodarowicz (ed.), *Technologie informatyczne w bankowości*, Wydawnictwo AE we Wrocławiu, Wrocław 2002, p. 46; E. Ślęzak, E. Guzek, *Innowacyjna bankowość internetowa*, Wolters Kluwer Polska, Warszawa 2012, p. 15.

<sup>2</sup> J. Wielki, Wykorzystanie Internetu w bankowości, [in:] A. Gospodarowicz (ed.), *Zastosowania rozwiązań informatycznych w bankowości*, Wydawnictwo AE we Wrocławiu, Wrocław 1998, p. 265.

The next stage in the Internet banking development is a complex, often highly automated, customer service by means of Internet technologies. At this stage, the client can make himself or herself both passive operations (such as checking account balances) and active operations (money transfers or direct debits). In addition, in the product offer there may appear non-bank products (such as insurances) and/or non-finance products (e.g. mobile account recharging).

The most developed form of online banking presents banks that belong to the fourth phase of Internet usage. At this stage, one can find highly individualized (e.g. by analyzing customer behavior on bank websites) customer service which includes access to all the activities on an account as well as additional tools, such as calculators, tools of financial analysis, market analysis, virtual advisor feature, etc. The feature that is characteristic to this phase is the use of social media to build closer relationships with customers.

The integration of social media and internet banking lays the foundation of a new business model, which is a combination of a discount bank and social banking.<sup>3</sup> The advantages of such a model include offering a wide range of products and services while building a close, specific (based on contacts by electronic media) relationships with customers, which, in the long run, is to allow them to maintain (with a full analysis of their financial situation) the interception of yet undeveloped resources.

The above-mentioned integration requires the existence of two major conditions. First, there must be adequate ICT infrastructure that enables the use of online banking – computers or other mobile devices with access to the Internet. Second, the Internet channel has to be one of the main (if not the primary) means of access to banking services.

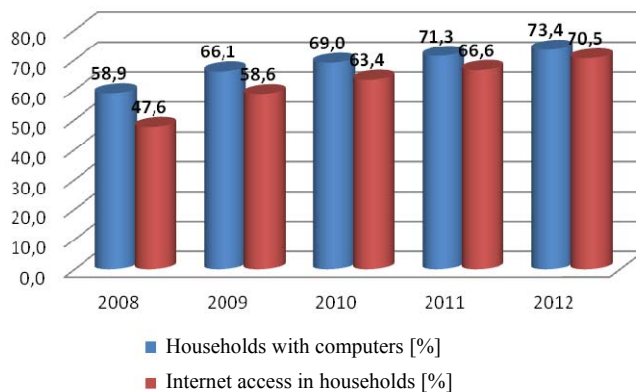
According to the report of the Polish Central Statistical Office,<sup>4</sup> the percentage of households with a computer (approximately 73%), as well as those who have access to the Internet (almost 71%) is steadily growing (see Figure 1). A similar situation is in the case of companies which almost all use computers in their work (95%), mostly with Internet access (93%).

The share of households using the Internet via broadband increases. Compared to 2011, this share increased by 5.9 percentage points to 67.0%. Same as the year before, in 2012 many people were using computers and the Internet at home (respectively 61.1% and 59.3%). More than one fifth of the respondents declared the use of computers and the Internet at work. A significant increase in the one year scale was recorded among people using the Internet in other public places – by 3.pp to 8.5%. The number of people using the Internet at other people's homes increased by 2.2 pp to 12.3%.

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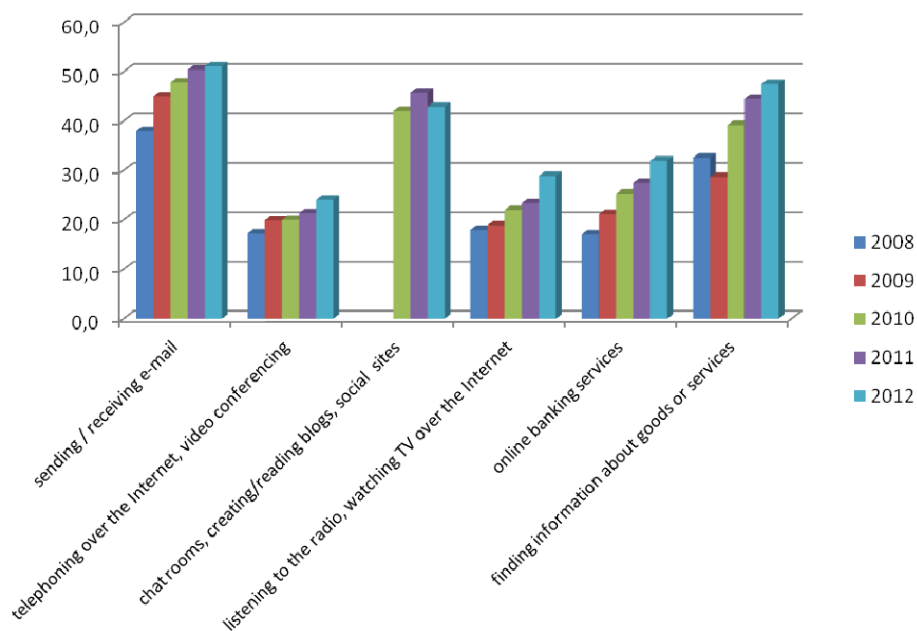
<sup>3</sup> A. Nosowski, *Modele, strategie i metody zarządzania w instytucjach kredytowych*, [in:] A. Nosowski, A. Gospodarowicz (ed.), *Zarządzanie instytucjami kredytowymi*, Wydawnictwo C.H. Beck, Warszawa 2012, p. 49.

<sup>4</sup> *Spoleczeństwo informacyjne w Polsce*, GUS, October 2012, [http://www.stat.gov.pl/cps/rde/xbcr/gus/nts\\_spolecz\\_inform\\_w\\_polsce\\_2008-2012.pdf](http://www.stat.gov.pl/cps/rde/xbcr/gus/nts_spolecz_inform_w_polsce_2008-2012.pdf) [accessed: 20.08. 2013].



**Figure 1.** The advancement of information technology in Polish households

Source: own study based on CSO data.



**Figure 2.** Some reasons for using the Internet for private matters

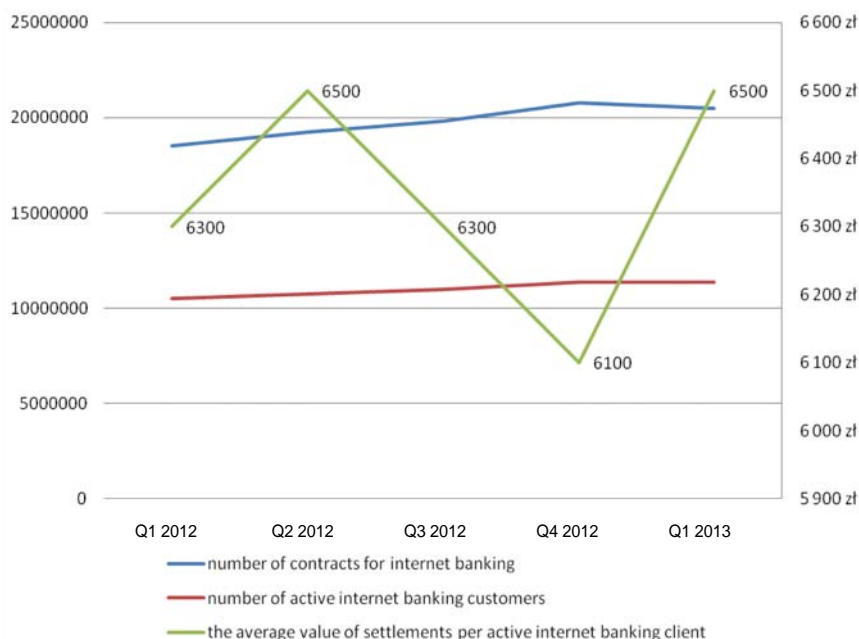
Source: own study based on CSO data.

The main reason for using the Internet (see Figure 2) is still sending and receiving e-mails and participate in chat rooms and discussion forums. In 2012 more than half of the respondents used the Internet to send and receive e-mails. Nearly



48% of the respondents used the Internet to search for information about goods and services. Participation in chat rooms was declared by 42.9% of the respondents (about 2.9 pp less than last year), and nearly one third of the population used the bank online services and acquired some knowledge via Internet.

NetB@nk – a report<sup>5</sup> published by the PBA (Polish Bank Association) every quarter for internet banking and payment card market in Poland analyses shows that in the first quarter of 2013 the upward trend of the number of newly opened bank accounts with internet access slowed down. Currently, such accounts are possessed by about 20 million Poles. (According to the study “Payment habits of Poles”<sup>6</sup> conducted in 2013 by the NBP, 66% of account holders have access to Internet banking). During this period, however, there was an increase in the number of customers actively using online access to their account (up to 11.5 million), which may indicate a more aware customer action (I have Internet access so I use it, I will not use the Internet channel so I do not need it). There was also an increase in the average billing per active client of Internet banking (see Figure 3). Similar trends can be also observed in the SME sector.



**Figure 3.** The number of contracts and active online banking customers in Poland

Source: own study based on PBA data.

<sup>5</sup> Raport NetB@nk IQ2013, [www.zbp.pl](http://www.zbp.pl) [accessed: 20.08.2013].

<sup>6</sup> T. Koźliński, *Zwyczajne płatnicze Polaków*, NBP, Warszawa, May 2013.

The aforementioned facts – an increase in the number of PCs and increasingly widespread access to the Internet as well as the large proportion of bank customers using online banking – allow banks to introduce a new channel of communication with customers through social media, based on the concept of Web 2.0.

### 3. Concept and types of social media

The term *social media* in the ordinary meaning of the term is used for all the modes of publishing content on the Internet, by all users, not only by professional web content creators. The development of social media, which can be seen in recent years, allowed two concepts associated with information technology: Web 2.0 and User Created Content (UCC).<sup>7</sup>

The concept of Web 2.0 was created as a result of the crisis associated with the so-called *Internet bubble* in 2001 – the IT companies and related industries market collapse. The term *Web 2.0* was used for the first time in 2004 to describe a new approach to develop tools and content on the Internet.<sup>8</sup>

The essential feature of this approach was the understanding of the Internet global network as a platform to create and publish content not by individual authors but by all users. For example, Encyclopedia Britannica Online service,<sup>9</sup> as created by a group of professionals, is placed in the era of Web 1.0, and the Wikipedia site,<sup>10</sup> created by all Internet users (under certain conditions) is a part of Web 2.0. While the term Web 2.0 (and Web 1.0) does not refer to a particular version of the Internet (as in the case of the next version of the software for example), it is typical to use certain tools that provide specific functionality, such as the Flash plugin (for adding animation, interaction and video/audio stream to web pages), RSS feeds (allowing automatic subscribed messages to be sent to the user) or Java scripts (providing interactivity to websites by responding to an event or opportunity to build user interfaces).

The second concept that underlies the development of social media is user created content (UCC), or user-generated content. This concept can be understood as different forms of publicly available media content generated by end users.

In 2007, the OECD formulated three criteria<sup>11</sup> that must be met by the content that could be considered UCC. First, it must be posted on the Internet on a publicly

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<sup>7</sup> A. Kaplan, M. Haenlein, Users of the world, unite! The challenges and opportunities of Social Media, *Business Horizons* 2010, Vol. 53(1), p. 60.

<sup>8</sup> T. O'Reilly, *What Is Web 2.0. Design Patterns and Business Models for the Next Generation of Software*, <http://oreilly.com/web2/archive/what-is-web-20.html> [accessed: 20.08.2013].

<sup>9</sup> [www.britannica.com](http://www.britannica.com) [accessed: 20.08.2013].

<sup>10</sup> [www.wikipedia.com](http://www.wikipedia.com) [accessed: 20.08.2013].

<sup>11</sup> *Participative Web and User-created Content: Web 2.0, Wikis, and Social Networking*, Organisation for Economic Co-operation and Development, Paris 2007, p. 18.

accessible site, or if it is restricted to a certain group of users, it cannot come from private sources (like email or instant messaging). Second, it must have the signs of author's creation, that is, in whole or in substantial part it must be an effect of the original work of individual users, which excludes, for example, posting a copy of an existing article on your own blog without any modifications or comments. Thirdly, it should be the result of non-professional activity of the creator, not oriented on commercial effects.

At the moment it is difficult to make a clear categorization of social media. This is mainly due to the lack of standards that define the individual elements of social media and very significant and dynamic changes in this area. An interesting categorization was proposed by D. Kaznowski on his blog dedicated to social media.<sup>12</sup> He classifies social media in view of the function that they have:

- media capable of presenting opinions and ideas (e.g. blogs, wikis, or citizen journalism websites),
- media used to share resources (such as YouTube or Flickr sites),
- media focused on co-creating and co-operation (for example GoogleDocs tools or MMORP games),
- media focused on building and maintaining relationships (for example, social networks or virtual worlds),
- media focused on communication and discussion (e.g. forums, instant messengers, chats),
- media focused on current information and referring to news (such as micro-blogging services livestream and livecast).

#### 4. The use of social media in banking

The aforementioned types of social media are already used in a greater or lesser extent in financial institutions, especially in banking. Undoubtedly, a skillful implementation of this customer contact channel allows achieving a competitive advantage in the macro-environment of an institution. According to the report from Oracle,<sup>13</sup> most of the financial institutions participating in the study (in 2010) established its degree of involvement in the use of social media at the “beginner” or “intermediate” level, stating, however, that their interest in this type of interaction with customers will increase. The main areas of social media use by financial institutions are:

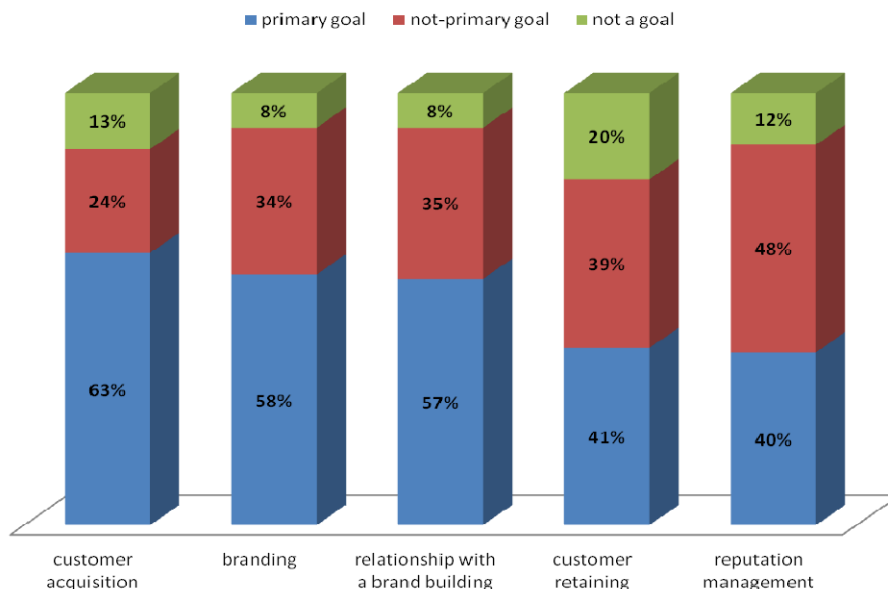
- customer acquisition,
- branding,

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<sup>12</sup> D. Kaznowski, *Podział i klasyfikacja social media*, <http://networkeddigital.com/2010/05/10/podzial-i-klasyfikacja-social-media/> [accessed: 20.08.2013].

<sup>13</sup> *Social Media at the Starting Blocks: A Look at Financial Institutions in Europe and the United States*, Oracle White Paper February 2011.

- relationship with a brand building,
- customer retaining,
- reputation management.



**Figure 4.** Basic business goals in implementing social media in financial institutions

Source: own study based on *Social Media at the Starting Blocks: A Look at Financial Institutions in Europe and the United States*, Oracle White Paper February 2011, p. 11.

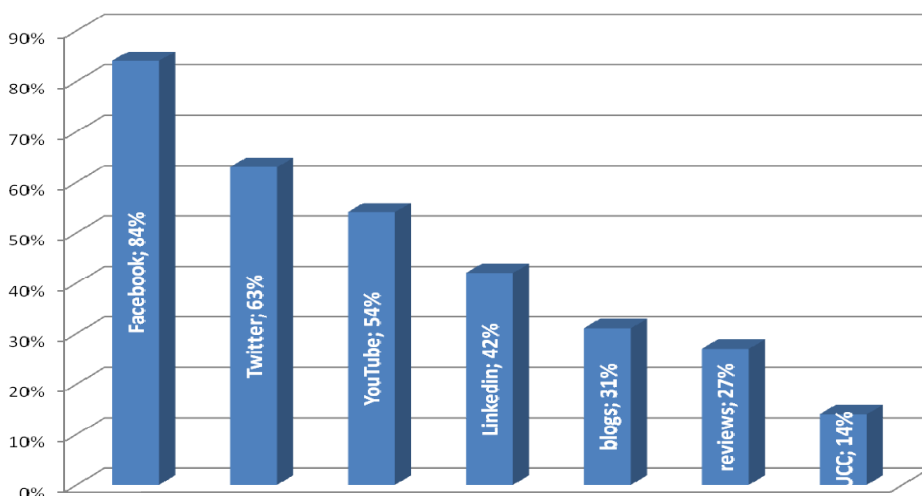
As one can see, mainly these are efforts to establish/maintain relationships with clients and build a good reputation of an institution. For these purposes, Facebook was primarily used, recognized as the most effective medium. The group of the most effective tools also includes blogs, Twitter, websites with users' own opinions and services with user-created content (UCC).

A similar study, conducted in 2013 by the European organization EFMA (European Financial Marketing Association) in collaboration with Wipro,<sup>14</sup> concerned the use of digital and social media in banking. Like in the Oracle report, also here the basic social medium used by the bank was Facebook, which was used by 84% of the respondents (see Figure 5).

There have been no similar studies in Poland so far. It can be assumed that due to the global coverage of the majority of social sites and the similarity of bank customers behavior all over the world, the use of the aforementioned tools and

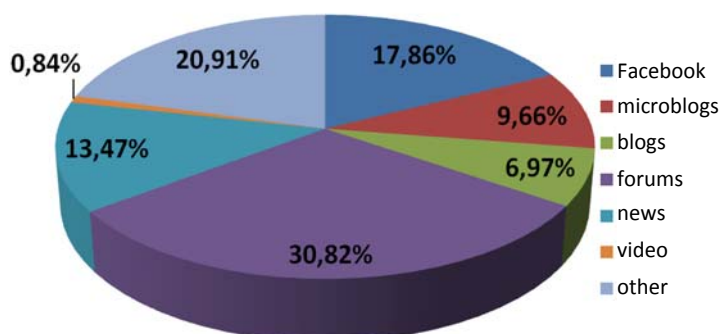
<sup>14</sup> *The Global Retail Banking Digital Marketing Report 2013*, Wipro/EFMA.

social sites in Poland in a few years will look like in the already presented reports. General surveys of social media usage on the Polish Internet are carried out by the companies involved in monitoring the Internet, especially PR and marketing agencies. One of the few studies on social media and the banking sector is *Banki w sieci* (“Banks in the web”) – a study carried out by FFW Communication and brand24. It concerned the popularity of banking brands on the Internet and involved monitoring the network activity of users in selected thematic categories (types of social media) of the banks operating in Poland.



**Figure 5.** The use of social media in banks

Source: The Global Digital Marketing Retail Banking Report 2013, p. 23.



**Figure 6.** Social media in which topics related to Polish banks are discussed (in percent)

Source: own study based on the report *Banki w sieci*, [www.bankiwsieci.pl](http://www.bankiwsieci.pl).

In contrast to the previously mentioned results indicating Facebook as the most frequently used social media, in Poland the majority of threads on the banking sector appeared on community forums (see Figure 6). This could be some kind of guidance to banks implementing this communication channel into their structure – which social media should be paid more attention and which less.

## 5. Conclusion

The use of social media in the banking sector may be an opportunity to enter an area previously poorly examined by traditional online banking. A particular type of clients that banks address – young people with a very good knowledge of the Web tools and technologies, for which social networks are a natural place of activity – represent a segment with a great potential. Banks have already recognized this potential and devote more resources to the activities in the area of social media. Already two banks in Poland – AliorSync and mBank – allow customers to perform operations via the social networking site Facebook. In the future, it is expected that more and more banks and other financial institutions will build at least part of its business on social media.

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**ROLA MEDIÓW SPOŁECZNOŚCIOWYCH  
W TWORZENIU NOWEJ RELACJI BANK–KLIENT**

**Streszczenie:** Ostatnie lata to gwałtowny rozwój mediów społecznościowych, które opanowały praktycznie każdy aspekt życia człowieka. Ich obecność można zauważyć także w obszarze aktywności finansowej zarówno klientów, jak i instytucji finansowych, gdzie stanowią coraz ważniejszy kanał komunikacyjny pomiędzy tymi podmiotami. Artykuł przedstawia miejsce bankowości internetowej w polskim sektorze bankowym, charakteryzuje media społecznościowe i ich podstawowe typy oraz wskazuje rolę mediów społecznościowych w budowaniu relacji instytucji finansowych z klientami za pomocą nowych kanałów komunikacji.

**Słowa kluczowe:** bankowość internetowa, media społecznościowe, relacje bank–klient.