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



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Andrzej Gospodarowicz

Dariusz Wawrzyniak



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Konrad Łuczak

Warsaw University

IMPACT OF CUSTOMER BASES ON BUILDING RELATIONS BETWEEN BANKS AND UNIVERSAL SERVICE PROVIDERS

Summary: This paper aims to present the changes occurring in the customer database application and management. Tendencies with this respect in the banking sector are indicated on the basis of the relevant literature review. Attention is drawn to the necessity of achieving the synergy effect between the banking sector and e.g. the mobile telephony market, portals, online sales networks as sources of information about prospective customers and hence the possibility to adjust the offer to their needs. Efficient solicitation and management of customer bases should be perceived as one of the major sources of financial sector development.

Keywords: bank, customer base, financial services.

1. Introduction

At the time of prevalent poor sentiments in the economy and on the financial market, management boards of numerous companies are seriously discussing methods of using their customer bases, not seldom created with high financial outlays, for increasing revenue and enhancing their market position, in a manner that would be as effective as possible. In the conditions of intensifying competition, the majority of institutions are building comprehensive customer service programs and attempting to determine the best business development strategies. This situation concerns virtually all enterprises, including financial sector institutions, whose positions and images have been weakened not only by the current crisis but also by companies entering the market of universal banking products without any previous experience on the financial market. Such companies have their own multi-million customer bases, which often significantly exceed the largest banks operating in Poland with respect to the number of customers. A certain functional role division has been noticeable recently: if a company specialized in a particular field, it normally did not provide any other services, especially the ones from completely remote economic areas. New technologies, including the Internet and

mobile telephony, have changed the business environment irretrievably by making it possible for other market participants to reach and communicate with customers virtually cost-free.¹

2. Direction of changes in using a customer base

The development of information technologies has resulted in entrepreneurs being currently able to implement any business idea with their own customer base in a relatively simple and inexpensive manner. The best example here is hypermarket chains that offer loans for their own products. Some sales networks, such as Tesco, have expanded their offer even more by selling their customers mortgage loans² and offering much more beneficial terms and conditions than other financial institutions that have been for years positively associated with this product.

Although the concept of customer lifetime value,³ which considers customers company assets, has been known and developed for over twenty years now, transforming a company into a “customer-centric” enterprise and changing its allocation of resources, as well as orienting efforts towards expanding the add-on sales offer, often become economically unviable at the time of crisis.⁴ Today, many institutions face the issue of reducing costs and maximizing profitability of the present product range or transactions in order to maintain short-term profits by pushing investments in long-term expansion to the background. The point is, however, that the profit on add-on sales is – along with the profit on customer solicitation and the profit on customer retention – a crucial component of the customer equity concept.⁵

Among the global players which have decided to invest in the long-term development of their organizations and which can afford such investment despite the economic slowdown, a noticeable trend is (see Figure 1) that the institution which has built its own user base owing to a particular product of service wants to establish a much more advanced relation with the customer than based on a given product (arising from the mainstream of its activities), the one that fulfils also other

¹ J. Harasim, *Strategie marketingowe w osiągnięciu przewagi konkurencyjnej w bankowości detalicznej*, Wydawnictwo Akademii Ekonomicznej w Katowicach, Katowice 2004; R. Blattberg, G. Getz, J. Thomas, *Klient jako kapitał – budowa cennego majątku relacji z klientem i zarządzanie nim*, Wydawnictwo MT Biznes, Konstancin-Jeziorna 2004.

² Tesco Bank, www.tescobank.com, www.tescocompare.com.

³ J. Deighton, R. Blattberg, Manage marketing by the customer equity, *Harvard Business Review* 1996, July–August, pp. 136–144.

⁴ Customer equity management goes beyond the company focus on reducing the costs of soliciting the customer or increasing revenue from the customer. It requires an integrated corporate activity strategy with respect to product and customer management in the whole lifecycle of relations with the customer and at the same time adjustment of the brand strategy to customer expectations.

⁵ J. Deighton, R. Blattberg, *op. cit.*, pp. 39, 55.

needs of the customer, e.g. from the area of personal life, household or finance. Although intuition says that such a model has been already functioning for a long time, it is only now, through the latest information and communication technologies as well as mobile technologies, which enable quick access to the data about purchasing preferences and the actual history of transactions,⁶ that new trends in building relations between the company and the customer, outlined by universal global players, are observable. This situation refers also to financial markets, where the major players soliciting customers to date have been banks, lending and insurance institutions.⁷ The new players which have ridden on the wave of the popularity of the Internet and mobile phones and which are interested in this market area are community portals,⁸ which combine e.g. marketing, auction service, e-passage functions offering their customers financial services⁹ through their controlled entities and mobile phone manufacturers (e.g. Apple, Samsung), which – thanks to online connection between terminals and the Internet – bring access to the information about their customer preferences under control through their own operating systems¹⁰ and applications.¹¹ They collect information regarding both customer purchasing preferences and demographic data, such as gender, age, interests or membership in thematic communities,¹² etc. It later

⁶ R. Pałgan, *CRM. Relacje z klientem – kształtowanie i zarządzanie*, Gdańska Wyższa Szkoła Administracji, Gdańsk 2011.

⁷ M. Górski, *Rynkowy system finansowy*, PWE, Warszawa 2013.

⁸ W. Chmielarz, J. Kisielnicki, O. Szumski, *Informatyka 4 przyszłości*, Wydawnictwo Naukowe Wydziału Zarządzania UW, Warszawa 2011. Community media are defined as Internet applications developed based on ideological and technological bases of the community stream on the Internet, which enable the creation and exchange of user-generated contents. They may assume many forms, such as Internet forums, blogs, wikis, photographs, audio and video. Community media are integrated within dedicated platforms, i.e. portals. An example here is community networks (e.g. Facebook), blogs (e.g. Twitter), sharing digital contents (e.g. YouTube), virtual communities (e.g. Secondlife).

⁹ S. Ambroszkiewicz et al., *Elektroniczne rynki usług*, Akademicka Oficyna Wydawnicza EXIT, Warszawa 2011. An example here may be eBay, which comprises – apart from an auction portal (the largest portal in the world) – Skype, which enables communication via the Internet, and PayPal, which enables paying via the Internet and mobile phone. The Polish counterpart of eBay is Allegro with its GaduGadu instant messenger and PayU settlement agent, which offers settlement services and borrowings for purchasing goods in the auction service.

¹⁰ E.g. Apple's iOS operating system and Google's Android operating system.

¹¹ AppStore, GooglePlay, Android Market.

¹² M. Złoch, *Prywatne dane dla profesjonalistów*, Horyzonty Bankowości, March 2013, http://www.alebanc.pl/index.php?option=com_content&view=article&id=32253:horyzonty-bankowo-sci-2013-prywatne-dane-dla-profesjonalistow&catid=711&Itemid=254 [accessed: 16.02.2014]. By combining data from a Facebook account and profile of online purchase, a much better insight in customer preferences and needs can be obtained immediately. After complementing these data with information from other sources, e.g. about the most frequently visited places by activity in community media or location history, it is possible to create an accurate, multi-dimensional profile, which is highly valuable in the case of new types of services.

determines the creation of product and service groups which will be offered to specific customer groups or to an individual customer in the most efficient, and thus the most cost-effective, manner.

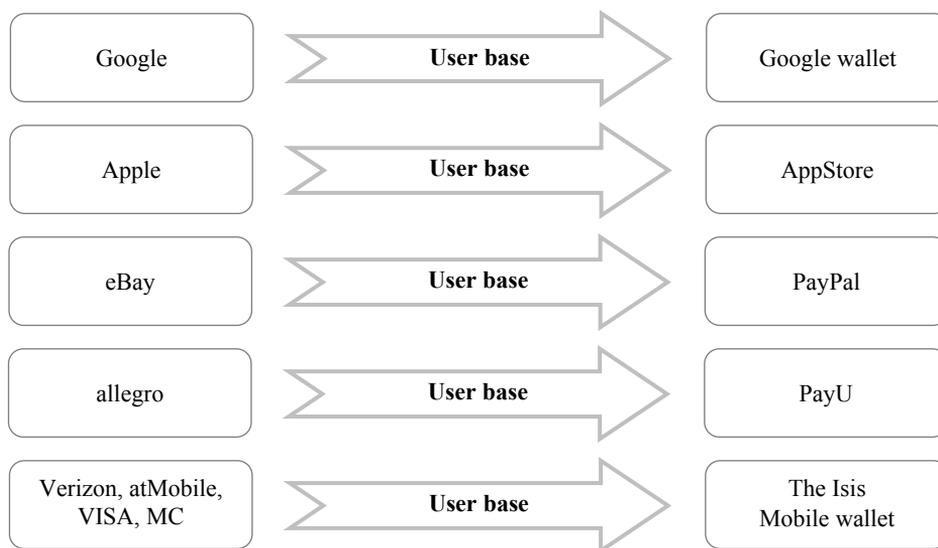


Figure 1. Global trends regarding the employment of user bases for building services in areas other than the primary area of activities, with particular consideration for financial services

Source: own work.

The direction of the changes is being indicated today by the market of devices which have been considered gadgets until lately, and which are now an indispensable component of our everyday lives – smartphones. Thanks to their vision and creativity, as well as high marketing outlays,¹³ manufacturers of these devices made the mobile phone become a man’s best “friend”.¹⁴

What deserves noticing is the fact that in the first quarter of 2013, for the first time in the history, sales of smartphones exceeded half of the total sales of mobile phones¹⁵ and the mobile device market increased by 4% relative to the first quarter

¹³ <http://komorkomania.pl/2013/03/06/galaxy-s-iv-bedzie-plastikowy-ale-to-chyba-nie-ma-znaczenia>. Samsung spent ca. USD 4 billion on marketing in 2012, and the total of over USD 11 billion over the past 3 years, which is comparable to Coca Cola Company, while Apple spent ca. USD 3.2 billion in the same period.

¹⁴ According to the research by Nokia conducted in 2008, 60% of users take their mobile phones with them to bed, 72% use their mobile phones as an alarm clock, and 73% replaced their watches with them.

¹⁵ IDC Worldwide Mobile Phone Tracker, 2013, <http://www.idc.com/getdoc.jsp?containerId=prUS24085413> [accessed: 16.02.2014].

of 2012. According to IDC data, smartphones constituted 51.6 % of all the manufactured mobile phones in the first quarter of 2013. According to Strategy Analytics, a research company, nearly 1.6 billion mobile phones, including 700 million smartphones, which is circa 44% of all manufactured devices, were supplied to the market in 2012.¹⁶ Hence, the growing smartphone purchasing trend is observable, which results in the possibility to penetrate the customer even more thoroughly and collect information for new players.

These activities impose competitive activity on other market participants in the area of building greater loyalty of current customers¹⁷ and convincing new ones to use their offers. Activities of mobile phone operators, which have built the mobile service market by subsidizing telephones and which now must face new players, are most visible today. The American branch of T-Mobile has blocked the Google Wallet payment service on some mobile phones within its network explaining this decision with security reasons, which are allegedly not observed by the Google application. Yet, according to market observers, the real cause is the wish to promote its own mobile payment solution – ISIS. In 2012, Verizon customers, a network that is also a member of the ISIS project, complained about the same problem.¹⁸ Banks, whose classical business models based on loans balanced with deposits are becoming invalid, also need to engage in loyalizing activities. Banks are forced to seek both new products for current customers and new addressees for the existing, although often provided in a different form and through a different sales channel, products.

3. Tendencies in using customer bases in banks

Although bank offers more and more frequently rely on modern technologies and use of the newest communication and distribution channels, they often fall behind other players. In the face of the continuous changes imposed by the market, which currently demands very quick adjustment to the environment and continuous changes of business model parameters, financial institutions are unable to keep pace with other players and have to seek strategic alliances with respect to joint use of customer bases and cross-selling with universal product manufacturers (see Figure 2). It is worth

¹⁶ www.strategyanalytics.com, <http://blogs.strategyanalytics.com/WSS/post/2013/04/26/Global-Smartphone-Shipments-Reach-210-Million-Units-in-Q1-2013.aspx>.

¹⁷ Loyalty can be defined as all feelings and experiences affecting customers such that they consider purchasing a specific product, service or brand again or decide to visit a given company, shop or website again. The essence of loyalty is captured in the categories of attitudes and behaviors. Attitude is a subjective feeling of customers, which causes their individual attachment to particular products, services or brands. Loyalty defined as behavior, in turn, manifests itself in repeating the purchase of specific goods and services, increasing orders or recommending them to prospective customers.

¹⁸ Raport o nowych technologiach Telekomunikacja & IT, *Rzeczpospolita*, 23.05.2013.

mentioning here the announced strategic alliance of VISA, a payment organization, and Samsung, the largest telephone manufacturer, which took place at the biggest global mobile telecommunications trade fairs in Barcelona in February 2013. Each of the mentioned companies possesses multi-million bases of their service consumers.¹⁹ Requirements of a quick reaction to market expectations are particularly dynamic in the area of e-commerce market activities, the value of which rapidly grows year by year (from PLN 17.5 billion in 2011 to PLN 23 billion this year).²⁰

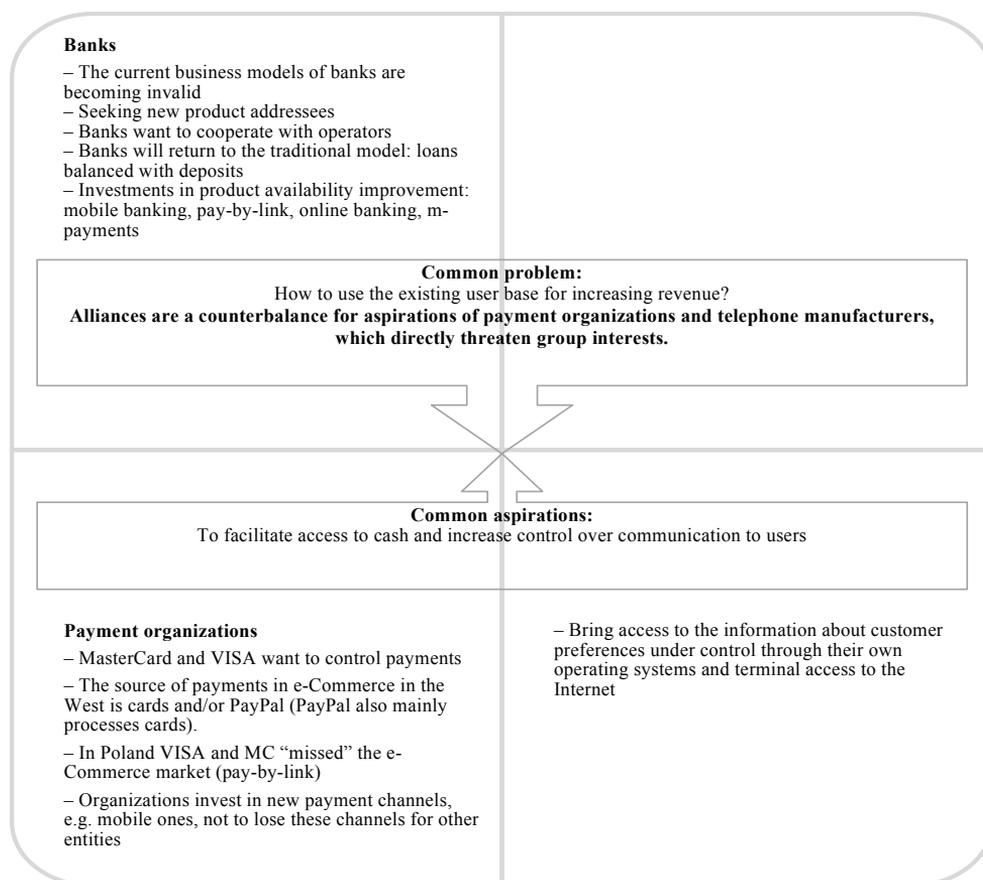


Figure 2. Problems and challenges faced by the major market players

Source: own work.

¹⁹ Samsung supplied 70.7 million smartphones in Q1 2013 out of 115 million pieces of all the telephones it manufactured. VISA spent 2.1 billion payment cards globally at the end of Q1 2013, according to "VISA Inc. at a Glance", http://corporate.visa.com/_media/visa-fact-sheet.pdf.

²⁰ http://webhosting.pl/Miliardowy_e_rynek.w.2012.roku.

Having no other option, banks will need to invest in new distribution channels that will improve availability of their classical products by m-banking or m-payments. However, it is not neutral to their balance sheet, since it increases costs of customer retention and solicitation and causes reduction in the profitability of individual products. Yet, if they want to maintain their market position, they will have no other choice.

Popularization of new technologies, in particular smartphones and tablets, inevitably leads to the creation of new forms of cooperation between enterprises, which in consequence requires the development of new business models based on products available immediately, on the spot. Yet it needs to be remembered that banks, even the ones not operating in the areas of the universal market to date, are forced to offer products (e.g. deposits) also to retail customers due to the implementation of Basel III,²¹ a regulatory framework assuming considerably greater retail deposit stability in comparison to corporate deposits. In effect, the attractiveness of universal products for banks increases so that they can comply with new regulatory liquidity standards. At the same time, more and more often, the most innovative e/m-commerce companies, such as Google or eBay, fight over the same customer by undermining the area of the primary activity pursued by large organizations managed in a silo-like fashion (e.g. mobile phone operators), not leaving them other choice but expanding their service portfolios beyond the mainstream, in accordance with the principle according to which if you do not have a comprehensive offer for your customers including financial services (e.g. mobile payments) and you do not surprise your customers with novelties all the time, you will simply lose them. If banks want to survive on such a market, they need to prove their ability to develop and sell products and services the prices and quality of which are more attractive than those of other players or they need to start cooperating with them. Observing the efforts of a large portion of the product and service provider market (e.g. telephone manufacturers, developers of operating systems and community services) to expand the chain of values and the willingness to provide complementary settlement and financial services on their own (see Figure 3) – and there is only a step from there to offering classical consumer loans – it can be stated that it will be necessary for banks to face trends and offer sales of financial products jointly with universal market institutions (e.g. mobile phone operators, utility suppliers or power distributors). In the case of smaller banks, especially the ones building their customer bases from scratch, such cooperation might be the most cost-effective method of soliciting customers, and for manufacturers and service providers it will be a significant loyalty-building component. In the case of small banks, it will be most appropriate to use the already created positive brand image of the manufacturer or universal product supplier.

²¹ D. Szkaradek, *Zarządzanie płynnością i kapitałem w świetle Bazylei III*, Deloitte Central Europe, 2012; M. Brzozowski, *Najnowsze kierunki zmian w regulacjach bankowych*, KNF, https://www.knf.gov.pl/Images/CEDUR_M_Brzozowski_16-12-2010_tcm75-24931.pdf [accessed: 16.02.2014].

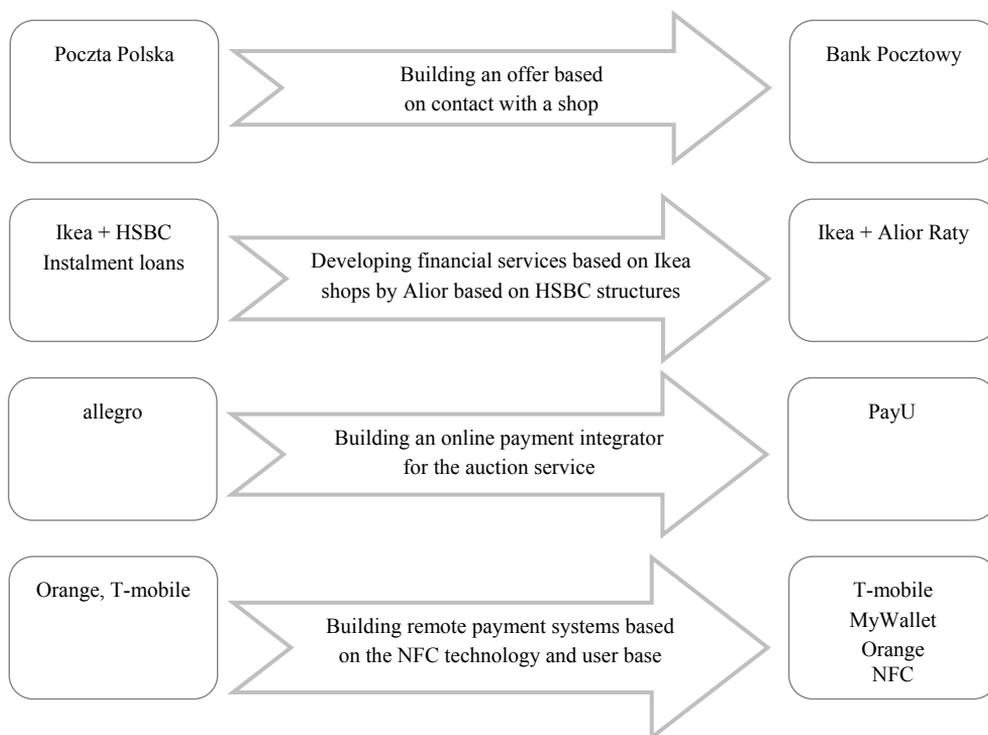


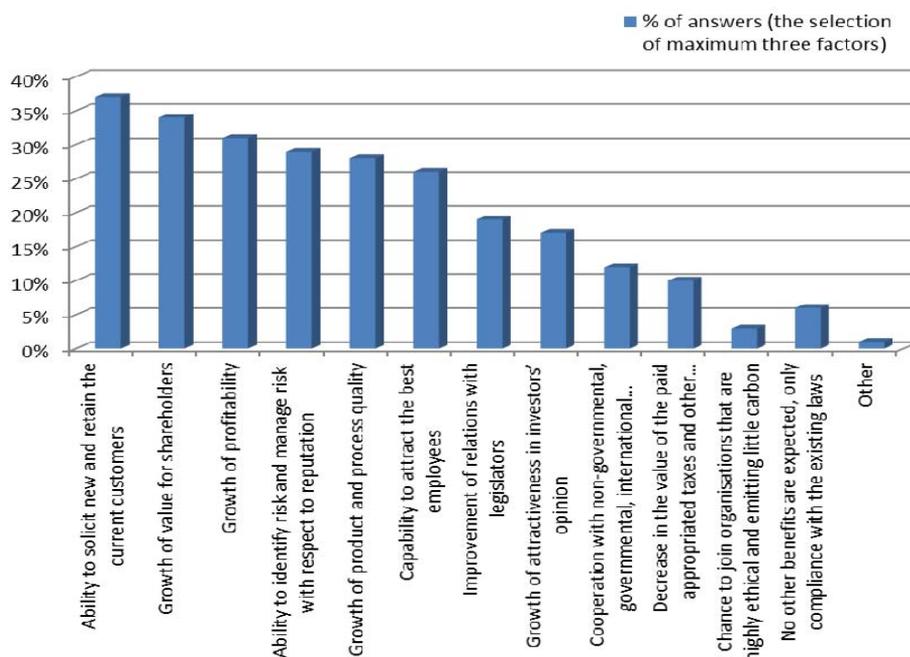
Figure 3. The use of user bases for offering them financial services by retail, Internet, telecommunications sales sector in Poland

Source: own work.

On the one hand, competitors on the market make management boards of banks and enterprises build relations with customers in areas other than their product mainstream; on the other hand, they are obliged by shareholders to observe the budget discipline which, in a simple form, orders them to concentrate on the major area of the business run. As proved by the research by The Economist Intelligence Unit,²² enterprises managing sustainable development²³ primarily expect the possibility to solicit new and retain present customers (37%), and next focus on the increase in the value for shareholders (34%) and growth in profitability (31%) (see Figure 4).

²² W.M. Grudziwski et al., *Sustainability w biznesie czyli przedsiębiorstwo przyszłości, zmiany paradygmatów i koncepcji zarządzania*, Poltext, Warszawa 2010.

²³ J. Adamczyk, T. Nitkiewicz, *Programowanie zrównoważonego rozwoju przedsiębiorstw*, PWE, Warszawa 2007. Sustainable development of an enterprise is defined as balancing economic, environmental and social goals of an enterprise. The enumerated goals are fixed invariable components for enterprise development.



% of answers (the selection of maximum three factors)

Figure 4. The major benefits for enterprises arising from sustainable development management

Source: W.M. Grudziewski et al., *Sustainability w biznesie czyli przedsiębiorstwo przyszłości, zmiany paradygmatów i koncepcji zarządzania*, Poltext, Warszawa 2010, p. 310.

In the situation where almost everyone experiences the same problems, it is a good solution to cooperate with respect to joint management of the relation with the customer with simultaneous division of competences between partners – the bank should do what it specializes in and to what it has regulatory rights, and the service provider or the manufacturer should focus on the major area of its activity by increasing profitability and optimizing costs. The bank offer should particularly comprise providing financial services for the provider's customers, where the salient component is ensuring the partner's safety and reliability.

Cooperation with a bank which offers modern attractive products may bring a lot of good, for example, to mobile phone operators with respect to replacing phone subsidizing with a loan for purchasing phones, offering loyalty and partner programs, but also to energy or gas sector companies, where the process of collecting payments for invoices is a costly and secondary activity of these entities (see Figure 5). It is particularly visible in such cases in which what is the primary activity for banks is often a sad necessity for universal service providers or device manufacturers.

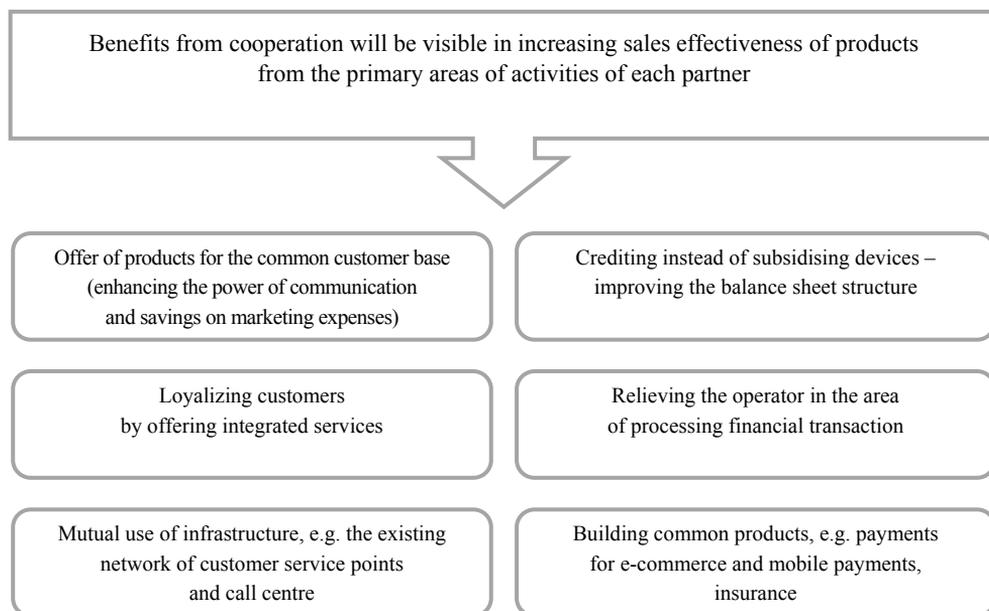


Figure 5. Benefits from the cooperation between a group of entities combining banking and utility sector services

Source: own work.

A natural area of banking service development may be dedicating solutions for rapidly growing sales (mobile and online) channels in cooperation with the entities operating on the universal market. In such a configuration, the bank will ensure a high turnover volume for itself, which will be suitable to the size of the market, and partners will reduce the costs and risks of services related to customer finance service. Benefits from such cooperation might be visible in increasing product effectiveness from the primary areas of activities pursued by each entity. The bank will complement the supplier or operator's offer by providing funds for product availability (also within consumer loan), at the same time increasing the partner's product portfolio by a financial offer, e.g. by offering a cheaper cash loan to frequent customers for purchasing a product or a service in the manufacturer's outlet (see Figure 6).

Addressing the offer to the common customer base enhances the power of marketing communication and causes savings in promotional expenses. In product areas, this can lead to building partner programmes and, as a consequence, a long-term customer attachment to group of companies. With respect to using operating processes, in turn, not only the cost structure improves but also the partner is relieved in the area of processing financial transactions or transferring the financial risk to the bank (e.g. consumer finance instead of subsidizing or debit in the current account for paying invoices for the Internet, energy, gas).

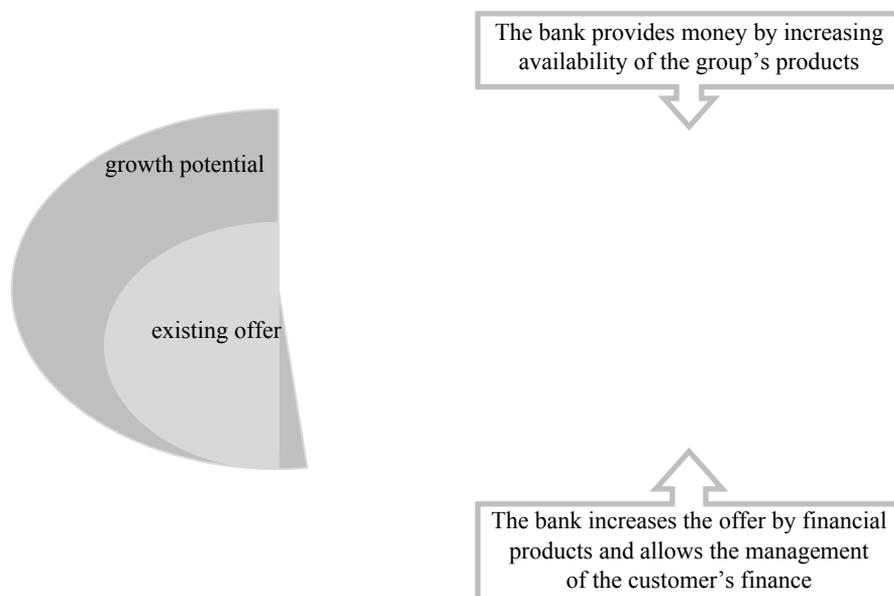


Figure 6. Closing the “customer–product–money” chain by the bank

Source: own work.

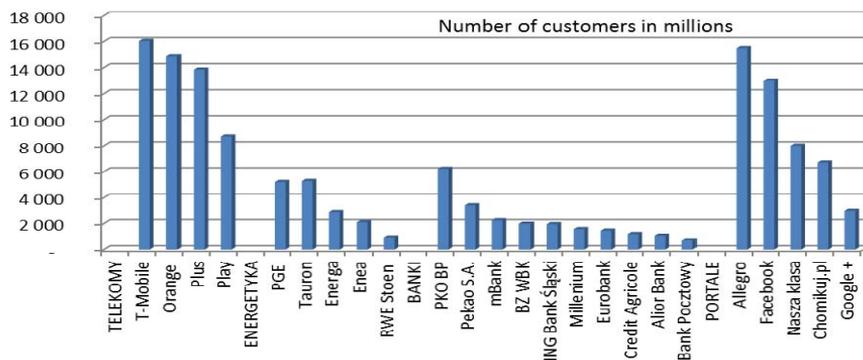
A range of cooperation initiatives between institutions such as banks, mobile phone operators, energy suppliers have occurred on the market but none of them has achieved a spectacular success and built a long-term alliance of partners to date.²⁴ Yet this has opened an area for activities to other companies which entered the market and then enhanced their market positions by offering products complementary to their primary services. A significant component of the strategy for building a complete chain of values that prevents large enterprises from cooperation is sharing access to one’s customer base as a critical link in cooperation between partners.

It is not only the formal and regulatory considerations, but also emotional attachment of the customer to the brand. There are initiatives in the world of

²⁴ The first attempt was to create a common payment instrument jointly by three banks (PKO, Pekao, mBank) and three mobile phone operators (Era, Idea, Plus) in 2003. This initiative did not succeed. Later, in 2008, the initiative “pay with your mobile phone” was developed in order to encourage operators, such as Plus, Play, Orange, T-Mobile, and financial institutions, such as Mastercard, Citibank and mPay, to cooperate under a common trademark. This initiative also failed because only 3 operators joined it. Since 2010, the Avocado service, a joint product offer of Plus and BZ WBK, has been on the market. Works on an independent Biedronka’s payment instrument, which assumes cooperation, among others, with BZ WBK and other banks interested in creating a payment instrument that would be independent from Visa and Mastercard, are in progress.

establishing banks by telecommunications operators and acquiring licences for providing telecommunications services by banks²⁵ (particularly in the MVNO model). However, a way to overcome the lack of trust in partners with respect to sharing their customer bases may be joint, capital-based engagement in special purpose vehicles which can provide financial services to their own customer groups in order to later approach other companies, which do not have such a scale on the market or ambition to have financial solutions dedicated exclusively to themselves (in the association or white label models), with a broader offer in the event of success.

In order to use the potential of one's own customer base and build a long-term relation with the user, trust – as an organizational binder in the modern business²⁶ – is needed, as well as bold decisions and a visionary approach of decision-makers supported by increasing substantive competences of managers.



TELEKOMY – TELECOMS; PORTALE – PORTALS

Figure 7. The number of customers of enterprises from various areas of the economy at the end of 2012

Source: own work.

4. Conclusions

When observing the market situation, one can notice that company owners achieve cost optimization (C/I) and RoE (return on equity) maximization of investment when a financial institution finds itself in a capital group of companies holding

²⁵ mBank introduced a virtual mobile phone operator in 2006 (in the MVNO model)

²⁶ W.M. Grudziowski et al., *op. cit.* Trust plays a special role in the information society since networks constitute its basic form of organizing activities. The growth in the significance of trust is related to general social changes – transformation from living in small communities to living in the network society, where the number of mutual contacts increases.

assets in the form of a multi-million customer base and thus expands the chain of values by managing customer finance (customer–product–money). Those who manage to implement such projects will gain long-term and considerable competitive advantage on the market. When selecting partners properly and determining principles of cooperation that ensure the sense of safety to institutions with respect to preserving control over their customers, it is possible for cooperating organizations to achieve the synergy effect. Banks should face changes in the market environment and cannot focus only on themselves because, according to the report of the Bank magazine: "...at the times when loan can be extended on Allegro, a credit card can be obtained from Orange, and settlements can be made via Google or Facebook, the signboard "bank" is no longer sufficient to solicit customers. Indeed, even a two-figure interest rate of current accounts may be disposed with shrugging shoulders".²⁷

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WPŁYW BAZY KLIENTÓW NA BUDOWANIE RELACJI BANKÓW I DOSTAWCÓW USŁUG MASOWYCH

Streszczenie: Celem artykułu jest przedstawienie zmian zachodzących w wykorzystaniu i zarządzaniu bazami danych klientów. Na podstawie analizy literatury przedmiotu wskazano na trendy występujące w tym obszarze w sektorze bankowym. Zwrócono uwagę na potrzebę synergii sektora bankowego np. z rynkiem telefonii komórkowej, portalami, internetowymi sieciami sprzedaży jako źródłami informacji o potencjalnym kliencie, a tym samym możliwości dopasowania oferty do jego potrzeb. Sprawne pozyskiwanie i zarządzanie bazami klientów należy upatrywać jako jedno z głównych źródeł rozwoju sektora finansowego.

Słowa kluczowe: bank, baza klientów, usługi finansowe.