

Czestochowa University of Technology
Faculty of Management
m. sc. Magdalena Cichoń

Summary of doctoral dissertation
Managing customer trust in commercial banks

Doctoral thesis in the field of: Management Sciences, written under the supervision dr hab. Dagmary Bubel, auxiliary supervisor: dr Małgorzata Łęgowik-Małołępsza

The main goal of the doctoral thesis is to identify determinants that create customer trust management in commercial banks. The subject of the empirical research was the knowledge of clients of ING Bank Śląski SA branches of the Śląskie Voivodeship in the field of selected issues of client trust, i.e. areas of client trust management. The subjects of the research were clients of ING Bank Śląski SA branches in the Śląskie Voivodeship.

The added value of the doctoral thesis is primarily the original model, recommendations for ING Bank Śląski, management and service employees.

The analysis of the assumed problem was aimed at filling the gap in the field of customer trust management in commercial banks in terms of:

- defining and systematizing knowledge related to customer trust management in banks,
- defining criteria and measuring the assessment of banking services in the context of trust management by commercial bank customers,
- indication of recommendations for managing customer trust in commercial banks,
- developing a model of customer trust management in banks.

The implementation of the assumed goals, the main hypothesis and detailed hypotheses determined the work layout, in which the introduction, five chapters and the end were separated.

The first chapter systematizes the essence of the concept of "trust" in terms of theoreticians and practitioners of management science as the basic and one of the most important resources of the organization. The program of the process of building trust in the organization was presented and discussed in detail, which is useful in the way of treating employees building the intellectual and economic capital of the company. The most important factors in shaping trust in organizations were also detailed and characterized. Later on, it was stated that trust management is a key issue in organizations operating in the 21st century. Selected concepts of trust management were discussed, with particular emphasis on clients. A number of benefits have been recognized in managing trust with the benefit of customers in mind. Then, the issues related to the issues of trust management in contemporary organizations were characterized. The role and importance of using modern solutions as a key factor enabling modern organizations to implement a number of processes is discussed. It was also emphasized that the ongoing use of electronic banking services by banks is an important element in increasing their competitiveness on the market, which translates into a permanent increase in the number of customers willing to use this type of banking services.

The second chapter systematizes the basic concepts related to the bank. Banks were classified and divided according to various criteria. Particular attention was paid to the supervision of the financial market, which focuses mainly on two areas of control of economic phenomena. In the further course of deliberations and analyzes, an attempt was made to discuss the principles of operation of commercial banks. It was found that banks are perceived as institutions of public trust and require protective measures by the state.

Due to the significant role of settlements and financial operations, banking activity has a long history, which has also been synthesized in this chapter. The development of banks was divided into two stages: when banks existed but banking systems did not exist yet, and when banks were already operating within banking systems. The most important aspects of

commercial bank management were listed and characterized, emphasizing at the same time the importance of the evolving strategic relationship management both within the organization and in its environment. The most important determinants of competitiveness in the commercial banking sector were indicated, including: banks and their competitors, the offer of financial intermediaries, the importance of the ability to establish and maintain appropriate relationships of banks with business partners, in particular with customers.

The third chapter begins with the identification of customer groups in the management of commercial banks. It discusses the benefits of bank operation resulting from market segmentation - profiled consumer groups. Customer groups in commercial bank management and areas of trust management in commercial banks are presented in detail. It has been recognized that the management of commercial banks is dynamic and an ongoing process that has been thoroughly analyzed. In conditions of high volatility, the role of factors that increase predictability and thus lower the level of uncertainty increases. Many factors have been identified that determine customer trust management in commercial banks. The importance of the role of trust management in creating a competitive advantage in commercial banks was emphasized. It was also noted how many aspects affect trust management in banking. It was found that the current offer of banking products and services is very diverse, and the electronic banking platforms of individual banks have more and more possibilities. Hence, in the third chapter, Information and Communications Technology (ICT) in managing customer trust in commercial banks is analyzed in detail.

As a consequence of conducting the epistemological considerations, the fourth chapter is devoted to the research sample and the description of the research tool. Using statistical tools such as: Pearson Chi-square test, Spearman's rank correlation coefficient, Mann-Whitney U test, the management of customer trust in ING Bank Slaski branches in the Slaskie Voivodeship was analyzed and assessed on the basis of the research results.

Chapter five builds an original model of customer trust management in commercial banks and identifies its components. The model was created on the basis of a literature review and research results that were carried out by the author, and its components were selected in such a way as to broaden the perspective of the current research results by other researchers. The impact of the customer trust management model on increasing the competitiveness of commercial banks was verified.

The conclusion summarizes the results of the research carried out on theoretical and cognitive grounds with regard to customer trust management in commercial banks. Attention is paid to theoretical achievements in the field of management science in the context of the issues discussed in the work. Final conclusions were formulated, resulting from the verification of research hypotheses. The need to conduct further research on customer trust management in commercial banks in a multi-faceted dimension was noticed.

16.10.2020

Magdalena Cichon