Summary

SOME FORMS OF ELECTRONIC BANKING THAT CAN BE USED TO CREATE SUSTAINABLE CUSTOMER RELATIONS

The main feature of the Polish banking sector is its dynamic development of electronic service distribution channels, like the expanding network of multi-function ATMs, mobile banking or internet banking. Certain trends and specific actions can be identified in the evolution of electronic banking. The detailed analysis of this sector shows that the need for on-line advisory services is growing, resulting in closer contact personalization between the client and the bank and complying with client's individual requirements. Banks which provide electronic access to services are focusing their attention on building the strong relationships with their clients, so that these clients would use bank's services in the long-term and become a group of loyal clients. More frequently an active CRM (Customer Relationship Management) is implemented to banks' policy. To achieve this goal, special programs designed to enhance client's loyalty are introduced, competition of bank offers presented on web sites is increased or alliances between banks and other financial institutions (for instance insurance companies) are made in order to enrich the package of services for the clients.