SUMMARY

The analysis of banking services requires adequate research categories. A special attention should be paid to the term 'competitiveness'. On the one hand, it is a very popular and communicative term; on the other, its advantage over the others consists in the fact that it may be expressed quantitatively, and thus its informative value is bigger. It may be useful - both from the theoretical and practical points of view - to differentiate the following further four terms: micro-, mezzo-, macro-, and mega-competitiveness. There are many factors that define the competitiveness of the present-day banking enterprise. Generally speaking, what should be taken into consideration is the advantage of differentiation and the advantage of time (shortening of the processes). In the classical approach the cost leadership strategy and the quality one have been thought to be mutually exclusive. In reality, enterprises do not have to choose between high quality and low costs; instead, they are trying to implement integrated strategies to maximize both the objectives. The question is whether the present-day fully professional banking enterprise is able to put into practice an integrated strategy consisting in a simultaneous introduction of the two competitive advantages: the high quality one and the low costs one (or, in a broader approach, even three, including the temporal advance one). It seems difficult, but feasible.

Translated by Stanisław Flejterski