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MARKETING ACTIVITIES OF POLISH BANKS EVALUATION ATTEMPT

1. INTRODUCTION

Marketing activities of Polish banks begun to be coordinated only in the second half of the 1990s. As it is known the prerequisite for any marketing operations should be a marketing research conducted beforehand. However, in the case of many Polish banks the research was not conducted neither by the banks nor external research companies. It was one of the reasons why marketing operations were prepared and realized inadequately. Another reason was lack of qualified personnel and relatively small competition in the bank services market. Only after the year 2000 and especially after Poland's integration with the European Union in 2004 the competition among Polish banks grew which had an influence on the development of the whole sector.

2. THE SCOPE OF MARKETING RESEARCH USAGE IN POLISH BANKS

During the last few years Polish banks have considerably increased their financial, human and material assets. Hence, they started to use marketing instruments in a more mature way. It was connected with the expansion of foreign banks into the Polish market and the process of concentration in the banking sector (fusions, mergers). In the years 1998–2002 29 commercial banks were joint or absorbed by other banks. In the following years the tendency declined, however from 2005 till 2009 another seven mergers and fusions took place, while in 2011 there has been three bank takeovers. Until 2004 the asset, loans and deposits concentration ratios in the bank sector were increasing. For the five largest banks these ratios reached the levels around 52,3%, 46,5% and 59% respectively. During the following years the increase appeared to be slower, mostly because of foreign banks inflow into the Polish market and greater concentration ratios measured for 10 and 15 biggest banks. The number of bank sector

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participants in Poland (about 710) is nonetheless still higher than the EU average and in consequence the concentration ratios of Polish bank sector are lower [Grzegorzczuk, i in., 2009, pp. 36–37; *Raport o sytuacji...*, 2010, p. 64].

The increase of importance of marketing research has also been observed. Starting from the second half of the 1990s, the market of financial services research has been dominated by such research companies as TNS Pentor, Millward Brown SMG/KRC, GFK Polonia and Ipsos [Brzozowska-Poniedzielska, 2011, p. 161]. Expenditures on research in the financial sector increased after 2000. In the year 2004 they amounted to slightly more than 4% of the total investment in research in Poland, in 2008, about 6.3%, and in 2009 approximately 6%, which accounted for approximately 30.3 million PLN. Compared to 2.000, spending on bank marketing research increased by over 63% [Brzozowska-Poniedzielska, 2011, p. 159]. Research companies systematically develop reports on the situation in the banking services market, reports of banks' individual and institutional customers, the image of banks, the distribution channels, the usage of bank services, etc. The reports are prepared on The Polish Banks Association (ZBP)¹ demand but also at the request of individual banks. It is necessary to highlight that currently the financial services market is monitored by marketing departments of the banks on an ongoing basis. Moreover, before implementing particular marketing operations limited to local markets or regions, the marketing departments usually conduct marketing researches on their own.

3. MARKETING ACTIVITIES OF BANKS IN POLAND IN THE AREA OF DISTRIBUTION AFTER 2000

The most visible were the changes in the banking products distribution system. Rapid development in several directions could be observed. The first tendency concerned fast growth of the stationary distribution. The number of bank branches was growing systematically. In 1997 there were about 12 400 of them, in 2001 – 13 600, in 2008 over 13 900, and finally in 2011 over 14 600. The increase in the years 1997–2011 amounted to around 18% [ING Securities Portal; NBP Portal]. There were 2 650 customers per one bank unit, and 378 bank units per million citizens. It was a clear improvement compared to 1999 (about 310 branches per million inhabitants), but among the 27 EU countries it

¹ Polish self-government organization of banks, established in 1991, founded on the Chambers of Commerce Charter. Membership in the ZBP is voluntary and open for all banks created under the Polish law as well as for foreign credit institutions branches operating in the Republic of Poland. Read more at <http://www.zbp.pl/>

gave Poland only 17th place. In UE countries the number of bank units per one million citizens varies considerably – from 365 in Greece, 400 in Germany, to 600 in Portugal, up to as many as 1.100 in Spain. Thus, Polish stationary distribution system of banking products differed significantly from the average in the EU [Kochalska, 2010; *Banki zwiększają...*, 2010].

The second tendency, which appeared in the distribution area, especially after the year 2004, was the introduction of franchising service network. The studies on bank customers showed that over two third of customers deposit and withdraw money in bank units, 27% order money transfers and about 20% come in search of information about bank offer [Świecka, 2008, p. 9]. Therefore, banks decided to shorten the processing time especially for simple activities and a means to achieve this goal was the development of the franchise network. The largest network of such units belongs to PKO BP (about 2 200), Getin Bank (275), BPH (236), Pekao SA (195) and Eurobank (135) [Kochalska, 2010].

The third tendency in the banking products distribution was a robust development of the electronic banking in the form of terminal, internet, telephone and mobile banking. Terminal banking enables making transactions with the use of devices such as ATMs and POS terminals². Internet banking utilizes standard software internet network or dedicated software (home banking) to contact customer. Telephone banking serves for bank operations realization using fixed telephony, while mobile banking is based on customer contacting bank via mobile phone or other mobile devices. The abovementioned varieties of electronic banking became popular and are currently used by all banks in Poland.

The rapid development of terminal banking was evidenced by the intense use of ATMs by banks as one of the main tools of distribution. On a larger scale ATMs appeared in Poland in 1995, and there were only about 500 at the time. In 2003 banks owned more than 7.8 thousand ATMs, in 2009 more than 15.9 thousand and at the beginning of 2012 more than 17,5 thousand. During the eight years (2003–2012) the number increased by more than 124%. The leader on the ATMs market was PKO BP bank with over 14% share in the market, next positions were taken by Pekao SA with the share of about 11% and BZ WBK with 6,3% share. There were over 421 ATMs per one million citizens in Poland at the beginning of 2011, which is a rapid growth in relation to the 2003 rate of 210 per one million inhabitants. However, it is still much worse than the average rate in the EU, which in 2010 amounted to more than 850 ATMs per one million inhabitants [Kochalska, 2011; *Jak się w Polsce kształtuje...*, 2013].

The expansion of the ATM network was accompanied by increase in the number of ATM cards, which are used by banks for various marketing purposes. In 2000 the number of payment cards exceeded 10 million, in 2003

² POS terminals- point of sale hardware.

15 million, while in 2012 there were more than 33 million cards. As can be seen, between 2003 and 2012 the number of payment cards doubled. The structure of the cards appears as follows: more than 72% are debit cards, credit cards amount for 27% and 1% is charge cards. With regards to the technology of writing and reading data on/from the card, about 44% of the cards are cards with a magnetic strip and more than 56% are microprocessor cards. Cards are issued by all commercial banks, but the obvious leader was Pekao SA (about 34%), followed by PKO BP (30%) and ING Bank Śląski (about 10%). Decrease in the total number of cards in 2011 compared to 2009 by approximately 3% was mainly due to a lower credit card issuance and due to banks restricting their lending policies [*Informacja o kartach*, 2011]. The changes taking place in the Polish market of payment cards led to achieving indicator of the number of cards per capita in 2011 of approximately 0.85 card. However, the rate for most EU countries reached a level of 1.5 cards per person. Thus, in spite of the intensive growth in the number and types of payment cards in Poland, there still is quite a long delay in the development of the Polish terminal banking compared to the EU.

ATMs and payment cards have been used by banks very extensively. Cards are closely associated with the product policy, since due to their debit and credit functions they enable benefiting from what banks offer. Banks, on the other hand, with the use of cards can realize market segmentation strategies and implement various loyalty programs. Distribution of cards attached to accounts helps keep existing customers and acquire new ones.

When it comes to the use of payment cards by banks, a systematic replacement of magnetic cards with microprocessor cards has been observed. Microprocessor cards can function as prepaid cards also called electronic purses. The value for which the card was purchased is encoded as a limit to which the purchase of goods and services can be credited with such card. Prepaid cards can also be recharged in ATMs or via Internet. Some banks in Poland offer such cards or other microprocessor cards combined with additional services (e.g. cards entitling to discounts or refunds on payment). Further action in this area was to introduce the proximity cards³ or prox cards, especially for low value transactions. They operate in the world since 2002. In Poland the first contactless payment system was launched in 2007 by Bank Zachodni WBK with Maestro PayPass prepaid card. Since 2010, more than 20 Polish banks offer proximity cards in a form of a pendant or a sticker as well as in a traditional form. The number of prox cards grew quickly and in the mid-2011 there were already 5.9 million of them and

³ Proximity cards are smart cards, which can be read without inserting it into a reader device. To use, the proximity card is held near an electronic reader unit for a moment, no further authorization necessary.

around 25 thousand points accepting the prox cards i.e. 10% of the total 250 thousand terminals [Kieźel, 2011; Grzegorzczuk, 2004].

Internet banking was developing in a similar pace as terminal banking. The number of banks utilizing Internet for distribution and the number of customers using this form of distribution grew. In 2000, only about 60 thousand customers made use of bank offer via Internet, in 2003 there were already 1.9 million, in 2006 more than 4.6 million, in 2009 about 7.5 million and in 2012 already about 11 million [Grzegorzczuk i in., 2009, p. 38]. Practically all banks in Poland offer their services via the Internet, but at the end of 2010 there still was no bank that would have the full range of on-line functionality. There are many banking procedures relating to personal banking or operations in the securities market, which demand customer's visit in the bank and there is no possibility to make a transaction only via bank's website. It should be noted that the rapid development of Internet banking was also a factor that intensified the marketing research carried out by banks or commissioned by them. The research has mainly concerned the degree of customer satisfaction with the service via the Internet and online segmentation of bank customers.

Yet another form of distribution is telephone banking, which utilizes fixed telephony and such devices as tone phones, coupled with devices on the bank's side, processing text messages aloud, videophones, interactive monitors connected to the telephone network. This form of distribution in Poland has, however, recently lost its importance especially for the benefit of Internet banking. Evidence of this is eg. the number of accounts operated by call centers, which in 2007 was about 3.5 million, in 2008 about 6 million, but in 2009 that number grew only about 10% to roughly 6,6 million [Raport UKNF, 2010, p. 86].

Among the forms of bank product distribution there is also mobile distribution, i.e. utilizing mobile network to contact the customer. The most commonly used types of mobile banking are SMS Banking, WAP (Wireless Application Protocol) and the SIM Toolkit (Identity Subscriber Module Application Toolkit). SMS Banking uses short text messages sent by the bank to the customer and vice versa. They refer to such bank products as balance information, account history, fund transfers, standing orders, opening term deposits, account management. WAP technology provides owners of mobile phones with access to the Internet, and indeed is an alternative to PC Internet banking. It allows the customer to carry out banking operations in a similar way as using online banking. The customers can also transfer funds, check account balance and history, open term deposits, apply for credit or manage credit card.

Operations that are carried out using mobile distribution can be divided with regards to the accessibility into two groups: generally available and reserved. The first group does not require authentication and refers mainly to information about the bank's offer, while the second group refers to the services of the bank

for a specific customer, which must be authorized by this customer. In Poland, only the largest banks use mobile distribution effected by means of the above-mentioned forms. It is estimated that only about 10% of mobile phones users and bank customers benefit from this form of distribution, which accounted for approximately 2 million active accounts (1.8 million SMS accounts, 0.2 WAP accounts) [Raport UKNF, 2010, p. 88]. However, there are forecasts according to which mobile distribution is going to develop the fastest in the future, especially thanks to smartphones. It will use NFC technology (Near Field Communication) for payments i.e. technology that allows using a phone like a prox card [Cegera, 2012]. In Poland since 2012 mobile distribution has been focused on testing mobile payments in merely six banks i.e. PKO BP, BZ WBK, Citi, Bank Millennium, MultiBank, mBank and ING Bank Śląski. At the end of 2012 years mobile payments were also implemented by Orange as Orange Cash, prepared by the operator together with mBank and Mastercard.

In practice, the distribution of banking products in Poland is a multi-channel system. Stationary distribution dominated, but small branches and customer service points were gaining greater and greater significance. The roles of the terminal and Internet distribution grew, while mobile distribution was still rather minute. The research carried out systematically in Poland shows that the share of Internet and mobile banking in mass payments reached approximately 35% at the end of 2009. Also over 21% of customers were using online banking. This rate, however, is still much lower than the EU where the average is about 32% [20]. It proves that modern forms of bank product distribution are still on a relatively low level in Poland, especially as compared to the European Union.

4. TRENDS IN PRODUCT POLICY, PRICING, AND PROMOTION OF POLISH BANKS

Distribution policy is closely related to the product policy of banks. As noted above, it is the terminal, Internet and mobile distribution that created new bank products such as credit cards. We can observe systematic introduction of product innovations that enhance functionality of payment cards and widen the range of provided services. These include cash back – a service that enables withdrawal of small amounts of cash from stores' cash registers when paying for purchases by card. There is also a possibility of hire purchase by means of a credit card; fund transfers from a bank card to any account; the DCC (Dynamic Currency Conversion) transactions made in the card's currency enabling the customer to know the exact currency exchange rate while paying. With regard to mobile distribution, new products include mobile payment order, telephone account top-up, proximity payments using the SIM card as a payment card [Brzozowska-Poniedzielska, 2011, p. 294].

Yet another trend in the banks' distribution and product policies which have been observed especially after the year 2000 is the rapid growth of the quantity of products offered by banks. Among the reasons for this were alliances of banks with insurance companies and fast development of information technology. New technologies created the possibility of introducing new products to the banking market – e.g. the express transfers for institutional clients realized in the SORBNET⁴ system with the omission of the ELIXIR⁵ system. Such transfers are still quite expensive, but the processing time for an express transfer is very short (up to several minutes). In the first quarter of 2012 the express (instant) fund transfers were implemented by such banks as ING Bank, Millennium Bank, BPH SA, BPS. In 2011 Citi Bank introduced in Poland a new product i.e. a rapid transfer of small amounts. It is supported by Android based phones and iPhones. The transfer is made between two customers with mobile phones. The system reads all data concerning the transaction from the information stored on the SIM card and the customer only needs to type in the account number from which the transfer is made and the amount. The authorization of the transaction is done by tapping one phone on another. Since the transaction is not protected with a PIN or password, the transfer amount is low – from 50 PLN to 200 PLN [Dolecki, 2011]. In the mid-2012 instant bank transfers in the Express Elixir system were also launched, but the prices for these services are still very high.

The growth in the quantity of products did not only consist in the introduction of products rooted in new technologies. Banks also introduced new products such as advice on tax and legal matters or business organization. For example, in 2011, Toyota Bank added DAS insurance which covered the costs of legal advice to its business account offer; similarly Idea Bank added the services of TAX Care, an accounting company. Also other banks, for instance Alior Bank, act accordingly. Prices for these services are at least two times lower than those of specialized consulting companies. Some banks, especially regional cooperative banks (eg. Orzesko-Knurowski Bank Spółdzielczy, Śląski Bank Spółdzielczy „Silesia”, Bank Spółdzielczy w Białej Rawskiej, Warmiński Bank Spółdzielczy) offered preparation of reports describing the trade markets, competition and reports on the situation of potential competitors – services that until then were provided only by market research companies and business intelligence companies. Prices of such reports and analyses are not very high and they start from a few hundred PLN [Samcik, 2012].

The latest innovation offered by banks is the use of biometrics. This solution is not yet very popular in Western Europe, while in Japan it's universally used. Currently, the identity of more than 44 million customers of Japanese

⁴ Clearance system for high-quota transfers operated by the National Bank of Poland.

⁵ Polish clearance system for domestic payments.

banks is verified by reading the map of finger blood vessels or the fingerprint in more than 40 thousand Japanese bank branches. In Poland, biometrics was first used in 2010, when BPS Bank launched a biometric ATM in Warsaw. In early 2013 there were already more than 200 such ATMs in the country. The withdrawal of funds from an ATM after entering the personal identity number and pressing a finger to the reader. At the end of 2012, Bank BPH SA introduced a slightly different solution, namely its 284 branches and ATMs verifies the identity of customers based on the reading of the blood vessels in a forefinger [Śliperski, 2012].

Cooperation between banks with insurance companies has led to the development of the concept of bancassurance. It can be realized in several ways: by way of purchase of shares of the insurance company by the bank, the creation of the bank's own insurance company or through a cooperation agreement of the bank with an insurance company. The condition for such an agreement may be the promotion of insurance products in the banks' sales network, the sale of insurance products in the bank's network or cross-selling, i.e. the combined sales of bank products and insurance products. Most often the bank offer is extended by adding insurance products such as the insurance of loans, current accounts, factoring, leasing, credit cards or the life insurance. These are cross-sold. In some cases, the purchase of an insurance product is mandatory for a credit product eg. mortgage loans and credit cards. In Poland, the following banks and insurance companies has signed a cooperation agreements: Pekao SA and Allianz Poland, Kredyt Bank and Warta SA, BRE Bank and Generali, Citi Bank and Commercial Union, ING Bank Śląski and Nationale Nederlanden [Śliperski, 2012]. Bancassurance can also occur within one capital group eg. Kredyt Bank and Warta SA, ING Bank Śląski and ING Życie (ING Life), Nordea Bank Poland and Nordea Życie (Nordea Life). It should be noted, however, that banks' insurance offer is still quite modest. Insurance products are not directly linked to the bank products, they are often subject to changes and bankers consider them less important.

Beginning in 2007, it was possible to notice that in the Polish banking sector retail deposits are no longer sufficient to finance banks' lending activity. Moreover, banks were not able to offer favorable conditions for current accounts to individual consumers. At that point, some of the customers turned to the investment funds. Banking activities undertaken in 2008 were aimed at regaining the lost group of clients and their financial resources. The aim was achieved by expanding the range of services and in particular deposit and investment products that allowed the resignation of tax collection on capital gains and also enabled privileged or free use of selected insurance services.

Beneficial development of products available exclusively via internet banking also took place. This was closely connected with the pricing policies

of banks. They systematically raised fees and charges for banking services provided in bank branches or by terminal banking. The share of fee and commission income in the financial result of banks grew in 2008–2010 from 11.46 billion PLN to 13.77 billion PLN i.e. approximately 14% increase, while the financial result itself during this period increased from 48.44 billion PLN to 53.07 billion PLN – about 9.5% rise. The share of fees and commissions in the financial result of banks increased from approximately 23.6% in 2008 to over 26% in 2010. Credit card fees were relatively high [Reda, 2011; *Rozwój systemu finansowego...*, 2012]. At the same time fees for the activities carried out via Internet were relatively very low. The pricing policies also started to be oriented at price differentiation, in particular in order of groups of buyers. Interest margin (the difference between the lending rate and the deposit rate) also steadily declined. In the second half of the 1990s it fluctuated around 5.7%, in 2005 the average was 4.24% and in 2011 approximately 4.3% [Piocha i Radlińska, 2006]. A positive aspect of the pricing policy of banks was the fact that more and more often while setting prices for their products, banks include took into consideration not only operating costs, but also the price of competing products and the actual and projected demand.

Another fact is also worth noting, i.e. an intense increase in the use of promotion by banks. Promotion was generally limited to advertising and sale activation campaigns. Only large banks also took care of public relations and sponsorship. Their advertising expenditures considerably grew – in 2004 amounting to approximately 286 million PLN, in 2005 already 30% more that is 370 million PLN, in 2008 already about 1 billion PLN. In 2010, there was a slight decline to about 927 million zł, but within six years spending growth was over 324%. In 2011 banks' expenditures on advertising exceeded 1,3 billion PLN [28]. Television commercials gained significant importance. It more and more often used famous people such as actors or athletes. The content and message of commercials changed, as initially it served principally informational purposes. Particularly in the last four years the advertising has functioned as a prompting to purchase and very often hasn't differed significantly from the advertising messages of material goods. Catchphrases and slogans in advertising included e.g. „Attention – loan sale!!!” or „Loans at attractive prices”. Moreover, some banks' advertising messages contained incomplete or partially inaccurate information, or information was given in a form difficult to follow (eg. small print). As a consequence many banks were penalized for such unfair practice and because of criticism from the press and the actions of banking supervision these alarming tendencies faded. It should be, however, noted that the promotional activities of banks, both in the content and the method of transmission and as well frequency and duration of emissions, were implemented correctly and professionally. Still, despite the large increase in spending on advertising, it was not

a decisive factor when choosing a bank. The choice of the bank has been determined primarily by the comparison of offers and recommendation of friends and family [Tarabasz, 2012].

5. SUMMARY

Assessing the appropriateness of marketing activities of banks and their effectiveness is difficult because of the reluctance of banks to provide information on these activities, expenditure incurred and their effects. Furthermore, there hasn't been kept statistics in that respect for the banking sector as a whole. Most banks do not keep reports of marketing expenditures on individual marketing efforts – such as the creation of new products, analysis of the market situation, the analysis of simulation of consumer behavior to price changes, etc. Therefore, it is possible to make only very general conclusions about the effects of marketing activities of banks. A marketing strategy of a bank is an element of an overall strategy of the bank and it is not the sole factor contributing to the positive results of the strategy. Its impact, however, is significant. It is assumed that properly prepared and executed marketing activities allow banks to achieve the intended goals.

In the past few years, a systematic increase in the banks' financial, human and material assets can be observed. Their resources grew very quickly – from 37.8 billion PLN in 2001 to 74.5 billion PLN in 2008 (over 97% increase) and further to 116 billion PLN in 2011 (an increase of 56%). In the same period also the capital of cooperative banks grew, respectively from 1.8 billion PLN to over 5 billion PLN (177% increase) and to 6.2 billion PLN in 2010 (an increase of 24%). They accounted for over 7% of banking sector assets [*Raport o sytuacji ekonomicznej...*, 2011; *Analiza wyników ekonomiczno-finansowych...*, 2009]. Banks in Poland have also been registering profit growth: 7.1 billion PLN in 2004, 13.7 billion PLN in 2007, 11.7 billion PLN in 2010 and more than 15.7 billion PLN in 2011. There has similarly been an upsurge in the sale of loans and the value of term deposits made in banks. In 2005 the value of loans amounted to over 260 billion PLN (136 billion for households and 122 billion for enterprises), in 2008 more than 654 billion PLN (372 billion for households and 234 billion for enterprises), and in 2010 more than 787 billion PLN (475 billion for households and 220 billion for businesses). To sum up, the value of sold loans has increased in five years by more than 202%. In the case of deposits, in 2005 they amounted to about 220 billion PLN, in 2008 more than 499 billion PLN, and in 2010 more than 620 billion PLN. The increase in five years was of over 181% [*Raport o sytuacji banków...*]. This allowed banks to strengthen their position in the financial sector. Their share in the capital of the finan-

cial sector in 2003 amounted to approximately 76%, in 2007 it decreased to about 66%, but in 2010 it increased again to approximately 70% [*Raport o sytuacji banków...*].

The number of adults using banking services in Poland grew systematically from 42% in 2003, to 68% in 2009 and 77% in 2009. Later on it only a minor growth to 78% in 2011 could be observed. Banks in Poland were also well appraised by customers. Despite the economic and financial crisis, which began in 2009 and did not omit banks, the assessment made by the customers was positive. In 2007, the percentage of positive ratings amounted to approximately 65%, and in 2010 rose to over 70%. Also the level of confidence in banks was quite high – in 2009 more than 49% of customers declared confidence in banks, and in 2011 more than 56% and these numbers were significantly higher than in the EU and the U.S. (approximately 25% in 2011). Only about 7% of bank customers wanted to change their bank.

The rates quoted above relating to the sale of loans, deposits, usage of banking services in Poland and the assessment of the banks prove a systematic development in the bank sector and point to a significant upsurge of new customers. It can be concluded that marketing activities of banks significantly contributed to achievement of these results. Through the change in the offer, the expansion of the distribution networks and intense promotion, banks could increase sales of their products and increase the number of customers. The evaluation of marketing activities undertaken by banks in the past few years is definitely a positive.

Keywords: marketing strategies, banks, distribution.

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DZIAŁANIA MARKETINGOWE BANKÓW W POLSCE – PRÓBA OCENY

Streszczenie

Były one podejmowane w sposób profesjonalny dopiero od połowy lat dziewięćdziesiątych. Systematycznie wzrastała rola badań marketingowych jako przesłanki tworzenia strategii marketingowych banków. Działania te doprowadziły do istotnego postępu polityce produktu, dystrybucji i promocji. Systematycznie wprowadzane były innowacje produktowe i rozbudowywana bankowa sieć stacjonarna, internetowa i mobilna. Także działania promocyjne były profesjonalnie przygotowane i realizowane.

Słowa kluczowe: marketing, strategie banków, dystrybucja.