

Abstract of the doctoral dissertation

„Competitiveness of cooperative banks in the conditions of digital transformation”

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In the banking sector, it is believed that the quality of services allows you to gain a lasting advantage over your competitors. Obtaining this advantage can also be ensured by its proper modeling. Despite research on the competitiveness of banks, including cooperative banks, this issue was not subject to broader scientific exploration, thus generating a certain cognitive gap, which this doctoral dissertation was intended to partially fill. This dissertation was of a research nature, therefore it consists of two parts: theoretical-cognitive and empirical. In the theoretical and cognitive part, based on selected scientific publications, the essence and foundations of the functioning of modern cooperative banks, the essence of competitiveness and digital transformation were discussed. In the empirical part, however, the assumptions adopted for the own research were presented, and the results were presented and discussed. It was assumed that the main objective of the research undertaken in this dissertation will be modeling the competitiveness of cooperative banks in the conditions of digital transformation.

The empirical research was carried out using quantitative and qualitative research methods. The chosen quantitative method was a diagnostic survey conducted using the survey technique with the use of a questionnaire containing questions to deepen specific research objectives and verify the assumed hypotheses. The qualitative method of empirical research conducted in this dissertation was an expert discussion panel, which allowed for an expert assessment of the proposed assumptions for modeling the competitive advantage of cooperative banks in the conditions of digital transformation. The conducted own research was focused on identifying the factors determining the competitiveness of a cooperative bank in the digital transformation. The results obtained from own research allowed to obtain answers to the questions to what extent the use of modern Solutions determines the competitiveness of a

cooperative bank?, what other factors determine it?, and what is the impact of mobile banking on the competitiveness of cooperative banks? and how the presence of cooperative banks in social media affects the competitiveness of these banks?

Among the determinants identified through the results of own research that affect the level of competitiveness of cooperative banks in the conditions of digital transformation, the following were primarily indicated: the quality of services provided by these banks, the level of customer satisfaction and the loyalty of these customers. The obtained results also allowed to draw the conclusion that there is a continuous need to strengthen these determinants, where the key areas of actions taken by banks should be: the customer, customer service, customer relations, communication and customer opinions. The resulting results of own research positively verified the main hypothesis, in which it was assumed that taking measures to eliminate barriers and strengthening the influence of determinants positively affect the competitiveness of cooperative banks in the conditions of digital transformation.