

## SUMMARY

Strategic management tools in cooperative banks' lending activity.

The following dissertation deals with issues related to efficient cooperative banks management in the field of lending activity in the process of strategic administration. Considering the specific nature of cooperative banks' operations and their internal and external lending activity development conditions, it seems necessary to create a specific tool in order to fully exploit the banks' developmental potential. The growing competition of other banks as well as other financial market participants obliges the cooperative banks to offer competitive loaning products.

The following thesis shows the analysis of core literature as well as the study of interview survey based on the research group of thirty-six cooperative banks in the Łódź Province. The target banks were chosen deliberately as they are characterized by diversified loan portfolio intended for specific target groups.

The main aim of the dissertation is to generate a procedure model which will assist with the creation of brand new loan products adapted to cooperative banks consumers' needs.

In order to achieve the main goal of the thesis the following objectives have been determined:

1. Characterization of the operations and specificities of cooperative banks' strategic management.
2. Determination of components of the proposed model as well as its structure and substantial interdependences between individual elements.
3. Presentation of possible utilization of the model as a strategic management tool in a cooperative bank.
4. Identification of opportunities as well as threats in creation of new products in strategic management of cooperative banks.

In order to accomplish these objectives the main hypothesis and the four objectives have been reviewed. The main hypothesis states that 'The procedure model of a new loan product creation is a useful tool in cooperative banks strategic management.' The secondary hypotheses, made in order to create a new product procedure model, have been phrased as follows:

1. The cooperative banks' loan structure depends on the specificity of their operation area.
2. The cooperative banks' loan portfolio takes into account all known types of market loans to cater to potential consumers' needs in the specific sector.
3. Application of appropriate strategic management instruments in loans operations allows cooperative banks gain advantage in the local market.

4. Establishment and implementation of new loan products, in the area of strategic planning, helps cooperative banks attract new customers.

The following dissertation consists of the introduction, five chapters and the conclusion. Chapter One briefly discusses bank activities management in the light of Polish legal system.

Chapter Two takes a closer look at certain tools used by banks in their loan management activities and their classification. It also discusses cooperatives banks' service and loan activities determinants. It also points out the instruments determined by Central Bank which have an impact on the amount and type of consumer loans.

Chapter Three studies the strategic lending activity of cooperative banks. It also reveals regional approaches in their actions in accordance with their vision and mission. Finally, it shows various directions for future management and strategic lending operations.

The next two chapters of this thesis have been based on the findings of the conducted study. The Fourth Chapter relates to the methodology of the main research objectives and the mean of choice of the research sample.

In the final chapter a procedure model to create a new lending product is presented and the verification of research hypothesis based on the empirical study is made.

Finally, the conclusions and recommendations are drawn regarding the direction for further study in the area of cooperative banks' loan activities in the domestic financial market.

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