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Strah izazvan COVIDom veći i od same bolesti?

Nedugo nakon što je knjiga autora J.N.Hararia "Homo Deus" postala svjetski bestseller, dogodio se Covid19.

Autor u toj knjizi – „Kratka historija sutrašnjice“ objašnjiva (dokazuje) kako je čovjek ovladao svim zdravstvenim katastrofama i vrijeme mu se okrenuti kreiranju besmrtnosti. Kao grom iz vedra neba stigao je virus tako sitan, a u isto vrijeme, do danas, nesavladiv čovjeku. Virus nakon kojeg:

- ništa neće biti isto,
 - koji je proizveo toliku dozu STRAHA u svim segmentima društva.
- Taj osjećaj nemoći sprječava ljude u racionalnom razmišljanju.

STRATEGIJA BANKARSTVA

PRVI PREDUVJET - REDEFINICIJA MISIJE

Razmišljajući o strategiji razvoja bankarstva u narednih 5-10 godina ne smijemo se "zatvoriti" u analizu bankarstva odvojeno od cjelokupnog ambijenta u kojem se ono kreira.

Kao prvi preduvjet kreiranja, trebala bi biti redefinicija misije - razloga postojanja banaka, kako bi mogli definirati jasnu viziju - put kojim trebamo ići da bi došli do zacrtanog cilja.

Sa današnje pozicije mi se čini kako je profit (nažalost) postao razlog postojanja, a ne posljedica uspješnog ostvarenja stvarne misije. Na takav način nije moguće graditi strategiju razvoja.

O toj devijaciji se aktivno raspravljalo i na zadnjem sastanku u Davosu.

POTREBNE ANALIZE KOD IZRADE STRATEGIJE

Smještajući bankarstvo u realno vrijeme i prostor trebali bi, kod analize, uzeti u obzir i pravilno valorizirati:

1. *Makroekonomski prostor – državu-regiju u kojoj banka posluje.* Kakva ograničenja, mogućosti, izazove nudi taj ambijent.

2. *Kontinuirani, svrsishodni razvoj ljudskog potencijala* (od djelatnika do lidera) kao temeljnog nosioca razvoja s jedne i razloga postojanja banaka s druge strane.

Usporedo sa pronalaskom lijeka morat ćemo pronaći način racionalnog razmišljanja, osloboditi se straha, kao dugoročno većeg problema od same bolesti.

Nadam se kako nas je taj virus osvijestio - pokazao na šta sve trebamo obraćati pažnju i, s druge strane, "otkrio" šta sve možemo drugačije (optimalnije) raditi i kako posložiti prioritete u životu.

Život nakon pojave Covida potvrdio je kako uvijek postoji svjetlo na kraju tunela kako A.Enstein reče: "In the middle of difficulty, lies opportunity".

Fear caused by COVID-19 greater than the disease itself?

Not long after Y.N. Harari's book "Homo Deus" became a world best-seller, the Covid-19 happened.

In his book - A Brief History of Tomorrow - the author explains (proves) how a man has mastered all health catastrophes and how it is time for him to turn to the creation of immortality. Like a thunder from a clear sky, a virus arrived so tiny, and at the same time to this day, insurmountable to man. The virus after which:

- nothing will be the same,
- produced such a dose of FEAR in all segments of society. This sense of powerlessness prevents people from thinking rationally.

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Along with finding a cure, we will have to find a way to think rationally, to get rid of fear, as a long-term problem bigger than the disease itself.

I hope that in the same way as this virus has made us aware and has shown to us what we need to pay attention to, it has "discovered", on the other hand, what we can do differently (more optimally) and how to make priorities in life.

After the appearance of COVID-19, life confirmed that there is always a light at the end of the tunnel as A. Einstein said: "In the middle of difficulty, lies opportunity".

BANKING STRATEGY

THE FIRST PREREQUISITE - REDEFINING THE MISSION

When we think about the strategy of banking development in the next 5-10 years, we must not "close" ourselves to the analysis of banking separately from the overall environment in which it is created.

As the first precondition for creation, there should be a redefinition of the mission - the reason for the existence of banks, so that they can define a clear vision - the path we need to take to reach the set goal.

Looking today, it seems to me that profit, unfortunately, has become the reason for existence, not the consequence of successful accomplishment of the real mission. It is not possible

to build a development strategy in such a way.

This deviation was also actively discussed at the last meeting in Davos.

ANALYSES NEEDED IN STRATEGY DEVELOPMENT

When placing banking in real time and space, we should take into account and properly use the following in our analysis:

1. Macroeconomic environment, country and region in which the bank operates. What

limitations, opportunities, challenges are offered by that environment

2. Continuous, purposeful development of human potential (from employees to leaders) as a fundamental carrier of development on one hand

and the reasons for the existence of banks on the other.

3. Development of technology and related digitisation and its impact on banking as well as other “big players” willing to take a share of “banking” income.

4. How to put the customer in the centre of the research by using the analysis, because only by creating the products of the future (which the customer needs) can we achieve our mission - a strategic goal. The essence of the strategy is in the selected, targeted activities which can be used to accomplish higher quality than the competition or deal with what the competition cannot do or does not do. Otherwise, the strategy becomes a marketing slogan that cannot respond to competition.

BANKING INDUSTRY IN BOSNIA AND HERZEGOVINA AND THE WESTERN BALKANS IS STAGNATING

Bosnia and Herzegovina, as well as the entire Western Balkans, has been continuously stagnating for the last 30 years compared to the rest of the world. In period 1980 – 2020, the global GDP grew on average 250-300%, while in the Western Balkans it grew barely more than 4%. With such a growth, we are continuously regressing. At such a low GDP base (which we have) we would have to have a growth of over 10% over the next thirty years to catch up with the world, and that is at the level of science fiction. As such, in most cases we are objects, not subjects of change. We depend on others almost completely.

For radical - long-term evolutionary (not revolutionary) changes, we

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do not have the strength, much less the resources- leaders in leadership positions. Without these individuals as the bearers - creators of the future, the conversation about structural, political and other important changes remains only a dream after which we wake up to a gloomy reality.

It is clear to everyone that in such an environment, the development of the economy, and banking as well, is very limited. All substantial changes should start today — immediately and continue for the next 5 years.

Unfortunately, there is still no beginning of such thinking - change in Bosnia and Herzegovina, as well as in the neighbouring countries.

HUMAN BEINGS, NOT HUMAN RESOURCES

HAPPINESS IS IMPORTANT!

The possibility of development and the implementation of the strategy lies in the quality of employees as human beings and not as human resources.

Three things are needed in order to be sure how to treat them as human beings:

a) People want to be able to see the future and know how they fit into it. They learn and change when they have a personal vision that is related

to the bank’s vision. Unfortunately, too many "leaders" do not present a very convincing vision of the future, and do not try to connect it with the personal visions of employees - they do not communicate enough. As a result, they lose the right people.

b) People want to feel as if their work is important, how their contributions help to achieve something really important. Unfortunately, except for a few at the top, return to equity is not a meaningful goal that excites them and makes them committed. They want to know that the people and their organisation, a bank, are doing something big that is important to other people as well.

c) It is generally known that people join an organisation and leave because of the management. Bad relationships with management can be as painful as bad relationships with colleagues.

Happiness is important. In order to be fully engaged, people need: vision, meaning, purpose and well-organised relationships. Developing such people from talent to manager-leader is a long-term, hard, but only correct procedure.

There are techniques - skills and time required to develop future staff to the level of managers. There is no technique for moving from manager to leader level. Simply a small number

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3. *Razvoj tehnike tehnologije i s njom povezane digitalizacije i njenog uticaja na samo bankarstvo kao i ostale “velike igrače” spremne uzeti dio “bankarskog” prihoda.*

4. *Kako koristeći svu tu analizu staviti klijenta u centar istraživanja jer samo kreirajući proizvode budućnosti (njemu potrebne) možemo ostvariti svoju misiju - strategijski cilj. Suština strategije je u izabranim - ciljanim aktivnostima kojima možemo doći do veće kvalitete od konkurencije ili se pak baviti (raditi) ono što konkurencija ne može - ne radi. Inače strategija postaje marketinški slogan kojim se ne može odgovoriti konkurenciji.*

BANKARSTVO U BIH I Z.BALKANU STAGNIRA

Bosna i Hercegovina kao i čitav Zapadni Balkan je u kontinuiranoj stagnaciji posljednjih 30-tak godina, u odnosu na ostali dio svijeta. Prosječan rast BDP-a u svijetu od 1980-2020.g. bio je 250-300%, a u zemljama Zapadnog Balkana jedva veći od 4%. Sa takvim rastom mi kontinuirano nazadujemo. Na ovako nisku bazu BDP-a (koju mi imamo) morali bi imati rast od preko 10% narednih tridesetak godina kako bi sustizali svijet, a to je na nivou

naučne fantastike. Kao takvi u većini slučajeva smo objekti, a ne subjekti promjena. Ovisimo o drugima gotovo u potpunosti.

Za radikalne - dugoročne evolucijske (nikako revolucijske) promjene nemamo ni snage, a još manje resursa - lidera na liderskim pozicijama. Bez tih pojedinaca kao nosioca-kreatora budućnosti, razgovor o strukturnim, političkim i ostalim bitnim promjenama ostaje samo san nakon kojeg se budimo u turobnu stvarnost.

Svima je jasno kako u takvom ambijentu razvoj privrede, a onda i bankarstva je jako ograničen. Sve suštinske promjene bi morale početi danas - odmah i u kontinuitetu trajati narednih 5 godina.

U BiH kao i u okruženju (nažalost) još ne postoji ni embrij takvog razmišljanja - promjena.

LJUDSKA BIĆA, A NE LJUDSKI RESURSI

SREĆA JE VAŽNA!

Sva mogućost razvoja (ostvarenja strategije) leži na kvaliteti uposlenika kao ljudskih bića a ne resursa.

Kako bi bili sigurni kako ih tretiramo kao bića potrebne su tri stvari:

a) Ljudi žele biti u mogućosti vidjeti budućnost i znati kako se

uklapaju u nju. Uče i mijenjaju se kad imaju osobnu viziju koja je povezana sa vizijom banke. Nažalost, previše “lidera” ne predstavi baš uvjerljivu viziju budućnosti, i ne pokušavaju je povezati s osobnim vizijama uposlenih - ne komuniciraju dovoljno. Kao rezultat gube prave ljude.

b) Ljudi se žele osjećati kao da je njihov rad bitan, kako njihovi doprinosi pomažu u postizanju nečeg doista važnog. A (nažalost) osim za njih nekoliko na vrhu, vrijednost za dioničare (R/E) nije smisleni cilj koji ih uzbuđuje i čini posvećenim. Žele znati da oni (ljudi) i njihova organizacija - banka rade nešto veliko što je važno i za druge ljude.

c) Opće poznato je da se ljudi pridružuju organizaciji, a odlaze zbog šefa. Loši odnosi sa pretpostavljenim znaju biti bolni kao i loši odnosi sa kolegama.

Sreća je važna. Kako bi bili u potpunosti angažovani ljudima trebaju: vizija, smisao, svrha i dobro uređeni odnosi. Razvijati takve ljude od talenata do menadžera - lidera je dugoročan, naporan, ali jedino ispravan postupak.

Postoje tehnike - vještine i potrebno vrijeme kako razviti budućni kadar do razine menadžera. Kako preći sa menadžera na razinu lidera nema tehnike. Jednostavno mali broj pređe na tu razinu ostali ne - zašto- nitko ne zna. Kad imate istinskog lidera na liderskoj poziciji preko 90% uspjeha je zagarantirano, bez tog nek nam je Bog na pomoći.

of people reaches that level, while the others do not reach that level and no one knows why. When you have a true leader in a leadership position over 90% of success is guaranteed, without that, may God help us.

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BRANCH AS A DOMINANT DISTRIBUTION CHANNEL

Recent researches confirm that the branch remains the dominant channel for opening accounts and customer satisfaction, a channel that is significantly higher than online or mobile channels.

It is confirmed that the largest percentage of customers prefer branches when opening new savings accounts or debit cards as well as more complex products such as loans. This has been confirmed in the most developed countries: Mexico, Indonesia, Spain, France, Germany, Japan, USA, Canada, Switzerland, but not Norway where they prefer digital channels. Customer satisfaction is still twice as high in branches as digital. It is common knowledge that these customers are also more loyal to the bank than digital customers. They open larger number of products and recommend the bank to others as the first choice.

There are at least three reasons to prefer a branch:

- 1) Great satisfaction that the client experiences in contact with the right person, as well as the security of the relationship.
- 2) Branches are a symbol of trust that plays a huge role when working with money.
- 3) Branches provide easier access to the bank.

The process of reducing branches in the last 10 years is noticeable. The reduction from a basic cost-cutting

reason that will have to be transformed into a cost-optimisation reason as sustainable.

THE DIGITAL AGE

FIND A BALANCE BETWEEN THE PHYSICAL AND THE DIGITAL

The banks should pay attention to the following in order to find the right balance between physical and digital footprint:

It is more important to invest in the development of the right personnel - the development of competences as well as relationships with people.

- 1. A clever blend of human touch with technology. It is a continuous process that needs to be constantly checked and improved.
- 2. The acceleration of the transition to more complex, compact product integrations. It is necessary to break the "silos" between the physical and digital, enabling a single operation with both channels at the same time.
- 3. Provide a sense of community in the branch with a human relationship to customers in order to feel welcome - a human being
- 4. Respect the human touch in digital channels. Digital does not and should not mean lack of personal interaction. The bank must copy the experience from the branches,

especially the responsibility and empathy in digital channels.

When we think about the digital transformation, we must be aware of the constant changes and even of the understanding of what it means in the new circumstances. Comprehensive development, even digital, is fundamentally changing our vision - thinking about the future. It's never been a completed process with unexplored possibilities.

When trying to plan - anticipate the role of the bank (its future position) we must be aware of the fact that it has become a wide free highway for all major global players in the digital field. All of them are trying to get a part (of the entire) non-interest income so far reserved only for banks.

In the new digital era, first of all, customer demand is becoming a key driver of digital transformation in banks. Banks, as well as other providers, increase, develop and use growing innovative and technological possibilities (API, blockchain, roboadvice, machine learning, etc.).

Second, banks are emerging as strategic partners for the digital single market. They do this through direct funding, as funders of the European economy by enabling the digitalisation of the public sector as independent.

Third, banks see this as competition

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POSLOVNICA KAO DOMINANTAN KANAL DISTRIBUCIJE

Posljednja istraživanja potvrđuju kako poslovnica ostaje dominantan kanal za otvaranje računa i zadovoljstvo klijenata, znatno veće nego on line ili mobilnim kanalima.

Potvrđuje se kako najveći postotak klijenata preferira poslovnice kod otvaranja novih računa štednje ili pak debit kartica kao i kompleksnijih proizvoda kao što su krediti. To je potvrđeno u najrazvijenijim zemljama: Meksiko, Indonezija, Španjolska, Francuska, Njemačka, Japan, SAD, Kanada, Švicarska, ali ne i Norveška gdje preferiraju digitalne kanale. Zadovoljstvo klijenata je još uvijek duplo veće u poslovnicama nego digitalno. Opće poznato je da su ti klijenti i lojalniji banci nego digitalni klijenti. Otvaraju veći broj proizvoda i preporučuju banku kao prvi izbor ostalima.

Postoje najmanje tri razloga preferiranja poslovnice:

- 1) Veliko zadovoljstvo koje klijent doživi u kontaktu sa pravom osobom, kao i sigurnošću odnosa.
- 2) Poslovnice su simbol povjerenja koje igra ogromnu ulogu kad se radi sa novcem.
- 3) Poslovnice omogućuju lakši pristup banci.

Evidentno je kako je proces smanjenja poslovnica u zadnjih 10-tak godina primjetan. Smanjenje iz osnovnog cost-cutting razloga koje će morati transformirati se u cost-optimization razlog kao održiv.

DIGITALNA ERA

NAĆI BALANS IZMEĐU FIZIČKOG I DIGITALNOG

Kako bi banke našle pravi balans između fizičkog i digitalnog foot-printa trebali bi obratiti pažnju na slijedeće:

Značajnije investirati u razvoj pravog kadra - razvoj sposobnosti kao i odnosa sa ljudima.

1. Pametna mješavina ljudskog dodira sa tehnologijom. To je kontinuiran proces koji treba konstantno provjeravati i unaprjeđivati.

2. Ubrzanje tranzicije na složenije, kompaktne integracije proizvoda. Potrebno je razbijati "silose" između fizičkog i digitalnog što omogućujući jedinstveni rad sa jednim i drugim kanalom istovremeno.

3. Pružati osjećaj zajednice u poslovnici ljudskim odnosom prema klijentima kako bi se osjetio kao dobrodošao - ljudsko biće.

4. Uvažavati ljudski touch u digitalnim kanalima. Digitalno ne znači i ne smije značiti nedostatak

osobne interakcije. Banka mora preslikati iskustvo iz poslovnica posebno u odgovornosti i empatiji u digitalne kanale.

Kad razmišljamo o digitalnoj transformaciji moramo biti svjesni stalnih promjena čak i shvaćanja šta ona u novim okolnostima znači. Sveobuhvatni razvoj, pa i digitalni, iz temelja mijenja naše viđenje - razmišljanja o budućnosti. To je nikad završeni proces sa neistraženim mogućnostima.

Pokušavajući planirati - predvidjeti ulogu banke (njenu buduću poziciju) moramo biti svjesni činjenice kako je ona postala široki slobodni "outoput" za sve velike svjetske igrače iz digitalne oblasti. Svi oni probaju doći do dijela (cijelog) nekamatnog prihoda dosad rezerviranog samo za banke.

Unovoj digitalnoj eri kao prvo zahtjevi - potražnja klijenata postaju ključni pokretač digitalne transformacije u bankama. Banke, kao i ostali provajderi, povećavaju - razvijaju i upotrebljavaju sve veće inovativne i tehnološke mogućnosti (API, blockchain, roboadvice, machine learning itd.).

Kao drugo, banke se javljaju kao strategijski partneri za jedinstveno digitalno tržište. To čine kroz direktno financiranje, kao financijeri europske ekonomije omogućavanjem digitalizacije javnog sektora kao neovisnog.

Kao treće, banke to shvaćaju kao konkurenciju sa nebankarskim sektorom dolazeći do boljih proizvoda u interesu klijenata.

Kao četvrto treba voditi računa da se izjednače uvjeti regulative za bankarski sa nebankarskim sektorom.

Jasno je kako ovakve analize razvoja digitalizacije i s njom povezane

with the non-banking sector by coming up with better products in the interest of customers.

Fourth, care should be taken to equalise the regulatory requirements for banking with the non-banking sector.

It is clear that such analyses of the development of digitalisation and related AI are based on the knowledge achieved to date, and they are aware that this is already old knowledge. For more complete and credible analysis, we need knowledge of the future,

and we can only get them with the right questions asked to all the actors in the process. From the answers, we create new products intended for them, and questions again and so on indefinitely.

CYBER SECURITY

At the same time, while digital business is being created and developed, all forms of cybercrime are being developed, to which adequate cyber security measures should be continuously responded.

The concept of cyber security should be viewed as a process, not as a technology. You can have the best safeguards built into the technology, but if they are not included or set up correctly, the investment will not pay off and the risk is higher. There is no difference

between the technologies for technical protection and any other IT device connected in the network.

To cope with the growing attacks on integrated security systems, banks need to close the gap between stand-alone platforms by integrating their technical and digital security systems. However, it is even more important not to neglect technical security systems

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to the detriment of defence against cyber-attacks and internal threats.

In the digital world in which we live and will live, development of technology and its security goes step by step with the development of cybercrime, and therefore, it must be a never ending process. It is important to strive to be one step ahead of the crime.

DEFINING THE LONG-TERM STRATEGY OF THE BANK

When defining the long-term strategy of each bank, it is easy to set wishes - what they would like to improve, how much, in which market, with which target group of clients, but the process of defining the advantages based on which we intend to achieve it today with a certain security is a different story.

It is difficult or illusory to expect that the banking of the future will have too much to do with today. The process of creating interest income can still be planned, and non-interest income is a cake of interest to everyone who has the infrastructure to take it over.

It is clear that, taking into account all global trends and their impact on banking, we must look for solutions by asking current and future customers what their needs will be and how to define products according to those

needs. I would like to mention only a part of the problems that we have to take into account, and which directly affect our banking future.

We have to ask ourselves and analyse the following:

Are we investing in skills that are really important to us for the way we do business? Is all our business based on a system of superior capability-commitment? Do our organisational structure and operating model support a system in which we work better than others and use it as leverage/ Is it used by our performance management system as well? Does most of the products and services we deal with fit into our capability system? Do we evaluate new products and acquisitions based on their compliance with game mode and ability system?

Have we won the right to win in the chosen market? Do our decisions increase connectivity or push us into disconnection? It is just a small set of questions to which we must constantly seek the right answers.

It is clear that we will not have a clear answer to all questions related to banking, as if external uncertainty increases our uncertainty for the future. Therefore, the role of LEADER is more crucial nowadays more than ever. We fail or win with leaders and their multidisciplinary abilities.

„Jasno je da, uzimajući u obzir sva globalna kretanja i njihov uticaj na bankarstvo, moramo tražiti rješenja pitajući sadašnje i buduće klijente koje će imati potrebe i kako definirati proizvode prema tim potrebama

AI temeljimo na, do danas, postignutim znanjima/saznanjima, svjesni da su to već sada stara znanja. Za kompletniju - vjerodostojniju analizu su nam potrebna znanja budućnosti, a njih možemo dobiti samo pravim pitanjima postavljenim svim akterima u procesu. Iz odgovora od istih kreiramo nove proizvode njima namijenjene, pa opet pitanja i tako u nedogled.

CYBER SIGURNOST

Istovremeno, dok se kreira - razvija digitalno poslovanje razvijaju se i svi oblici cyber kriminala, na koji treba u kontinuitetu odgovarati adekvatnim mjerama cyber sigurnosti.

Koncept cyber sigurnosti treba promatrati kao proces, a ne kao tehnologiju. Možete imati najbolje zaštitne mjere ugrađene u tehnologiju, ali ako one nisu uključene ili ispravno podešene, ulaganje se neće isplatiti, a rizik je veći. U ovom nema razlike

između tehnologija tehničke zaštite i bilo kojeg drugog IT uređaja spojenog u mreži.

Da bi se uhvatili u koštac sa rastućim napadima na integrirane sigurnosne sustava, banke moraju ukloniti jaz između samostalnih platformi integrirajući svoje tehničke

i digitalne sigurnosne sustave. Međutim, još je važnije da se ne zanemare sustavi tehničke sigurnosti na uštrb odbrane od cyber napada i unutarnjih prijetnji.

U digitalnom svijetu u kojem živimo i živjet ćemo, razvoj tehnologije i sigurnosti iste ide korak pod korak sa razvojem cyber kriminala tako da to mora biti nikad završen proces. Bitno je nastojati biti korak sa sigurnošću ispred kriminala.

DEFINIRANJE DUGOROČNE STRATEGIJE BANKE

Kod samog definiranja dugoročne strategije svake banke jednostavno je postaviti želje - šta bi htjeli unaprijediti, koliko, na kojem tržištu, sa kojom ciljanom grupom klijenata, ali procesno definirati prednosti na temelju kojih mislimo to ostvariti danas sa pogledom na izvjesnu sigurnost je sasvim druga priča.

Teško je - iluzorno očekivati kako će bankarstvo budućnosti imati previše veze sa ovim današnjim. Proces kreiranja kamatnog prihoda se još i da planirati, a nekamatni prihod je kolač zanimljiv svima koji imaju infrastrukturu da ga preuzmu.

Jasno je da, uzimajući u obzir sva globalna kretanja i njihov uticaj na

bankarstvo, moramo tražiti rješenja pitajući sadašnje i buduće klijente koje će imati potrebe i kako definirati proizvode prema tim potrebama. Napomenuo bih samo dio problema o kojima moramo voditi računa, a koji direktno utiču na našu bankarsku budućnost.

Moramo se upitati - analizirati:

Ulažemo li u sposobnosti koje su nam zaista važne za naš način poslovanja. Je li svo naše poslovanje zasnovano na sustavu vrhunske sposobnosti - predanosti. Da li naša organizacijska struktura i operativni model podržavaju sustav u kojem radimo bolje od drugog i koriste ga kao polugu. Je li ga koristi i naš sustav upravljanja učinkom. Uklapa li se većina proizvoda i usluga kojima se bavimo u naš sustav sposobnosti. Procjenjujemo li nove proizvode i akvizicije na temelju njihove usklađenosti sa

načinom igre i sustavom sposobnosti. Jesmo li izborili pravo na pobjedu na odabranom tržištu. Da li naše odluke povećavaju povezanost ili nas pak guraju u nepovezanost. To je samo mali set pitanja na koje moramo konstantno tražiti prave odgovore.

Jasno je da na sva pitanja vezana za bankarsko poslovanje nećemo imati jasan odgovor, kao da i vanjska nezvjesnost povećava našu nesigurnost za budućnost pa je zato danas više nego ikad krucijalna uloga LIDERA. Sa njima i njihovim multidisciplinarnim sposobnostima propadamo ili pobjeđujemo.