

Каждый этап социально-экономического развития национальной экономики обуславливает необходимость возникновения новых подходов и методов мотивации, отражающих его потребности. Естественно, аграрная реформа в Беларуси предъявляет свои требования к механизму мотивации, который обязан способствовать активизации работников в процессе труда, способствовать росту их квалификации, несмотря на любые внешние или внутренние вызовы.

Мотивационный механизм призван создать условия для заинтересованности каждого работника в высокопроизводительном труде на основе обеспечения зависимости размеров дохода от фактического личного трудового вклада, доли его участия в собственности, а также от конечных результатов работы предприятия и макроэкономических показателей. Только зная то, что движет человеком, что побуждает его к деятельности, какие мотивы лежат в основе его действий, можно разработать эффективную систему хозяйствования сельскохозяйственного предприятия.

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### **INNOVATIONS IN BANKING**

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**Key words:** innovations, financial innovations, banking

**Summary:** The banking sector in Poland is becoming more and more innovative as proven by many awards in international contests and distinction during the research in 2016 conducted by The Forrester Research. In that research European online banks were analysed in terms of functionality. Polish banks had the best

results. *American Banker* pointed out that Polish services of modern banks are an example to American banks. The article selected four Polish banks that stand out in terms of a number of innovations and their character. The banks which are regularly rewarded in this area are PKO BP, mBank, Idea Bank and ING Bank Śląski. This article aims to show a characteristic of financial innovations in banks and describe each key innovation for a given bank in details.

**Аннотация:** Банковский сектор в Польше становится все более инновационным, что подтверждается многими наградами международных конкурсов и различий во время исследования 2016 года, проведенного The Forrester Research. В этом исследовании европейские онлайн-банки были проанализированы с точки зрения функциональности. Польские банки показали лучшие результаты. Американский банкир отметил, что польские услуги современных банков являются примером для американских банков. В статье отобраны четыре польских банка, которые выделяются рядом инноваций и своим характером. Банки, которые регулярно получают вознаграждение в этой области, это PKO BP, mBank, Idea Bank и ING Bank Śląski. Цель данной статьи – показать характеристику финансовых инноваций в банках и подробно описать каждую ключевую инновацию для данного банка.

In today's world innovations is root for the modern strategies of economic growth, development of the companies and formatting prosperity of the nations. Dynamically moving structures of the developed economies in the direction of industries and services based mainly on knowledge can be observed. Process of innovation moves away from a single event and focuses on a complex of events and phenomena leading to the creation of new products, patterns, technologies and services. Additively that process goes in a specified system which includes a chain of companies, research institutions, government and non-governmental organisations. [Pietrusiński 1971, p 9]. Financial innovations are not described as a new phenomenon because from the beginning they are connected with technological innovations. Both of them were have been developed concurrently. Financial innovations made it possible to finance innovative technological projects in a situation of high investment risk. Constant technological and economic development resulted in imposing of the introduction of necessary changes compatible with requirements of economic entities and an increasing degree of risk on financial markets. [Ball-Woźniak 2012, p.57] Commonly known classification of financial innovations is that introduced by OECD. Their innovations are distinguished as a product, process, organisational and marketing. It should be emphasised that financial innovations often are hard to assign to one category because the process of their creation demands changes in various areas of activity.

Product innovations have a key role in virtue of that current form of competition is based on creating new and more functional products not on making prices more attractive. Implementing new products on the market nowadays is a necessity for the development of the company which operates on a saturated and demanding market. It is caused by the fact that requirements of market and customers rise because intense marketing activities caused a necessity for relentless reaction on consumers' needs much better than the competition. Product innovations can be defined as intentional launch hitherto manufactured products and also creating new products which are defined as those which can satisfy needs and preferences of particular buyers uniquely. By that, they can improve the competitive position of a company on the market. It can be considered that each new form of a product which constitutes a market offer of a company is innovation [Grzywacz 2006, p.26]. Process innovation is described as innovation perceived in terms of process. It can be also described as launching new or substantially improved method of production or supply. Crucial changes in terms of technology, devices or software are included in this category. Innovations concerning processes can be aimed leading to lower unit cost of production or supply, quality improvement, production or supply of new or substantially improved products to the market. Methods of production consist of techniques, devices and software used in the production of goods or services. [Grzegorzcyk 1999,p.15] Process innovations also include new or substantially improved methods of creating and supply of services. They are distinguished by significant changes in terms of equipment and software used in service companies or changes in terms of procedures or techniques used in the supply of services. [Grzegorzcyk 1999, p.26].Marketing innovations are described as launching modern marketing method connected with significant changes in the project, construction of the product or in the packaging, distribution, promotion and also in pricing strategy. The main aim of the innovations is to provide customers with the satisfaction of their needs, open new commercial outlets for them or significant product positioning on the market to increase incomes. A characteristic feature of marketing innovations is implementing of marketing method, which has not yet been used by a given company. Marketing innovation is supposed to focus on a new element of conception or marketing strategy which constitutes significant moving away from methods which were used so far. [Bednarska-Olejniczak 2011, p.26].Organisational innovations involve the introduction of a new organisational system in operating principles established by the company, organising workplace or relations with the surroundings. The reason for implementing an organisational innovation can be the achievement of better financial outcomes through a decline in administrative or transaction costs. On the other hand, work satisfaction can increase ( at the same time it means an increase in work productivity) getting access to assets which are not

subjects of trade. [Błach 2008, p.18]. In comparison with other organisational changes in the company the characteristic feature of organisational innovation is the usage of that organisational method which has not been yet used in the company and is determined by strategic decisions made by its management. Organisational innovations within the workings of the principle adopted by the company consist of the implementation of modern organisational methods to facilitate the working of routine procedures regulating the activity of the company. In the case of banks, an innovative solution was launching the management techniques tested in other industries. Those were techniques such as outsourcing, lean manufacturing or Total Quality Management [Błach 2008, p. 91].

An image of PKO BP from 1999 to 2002 reflected bank with an emphasis on staidness and availability for an average citizen. Amid customers, there were opinions concerning the lack of technological development and inefficient services and also long queues. There was an attempt to launch a marketing campaign. Its basic element was clientele, for whom PKO was a bank of a first choice. The slogan of the campaign was «*PKO Bank Polski close to you*» whereas bank branches became a media of an external promotion. [PKO BP 2011]. In 2002 in connection with an allegation concerning lack of modern technological solutions, PKO BP launched an online bank account Inteligo. Bank had an important position in online banking then. In 2011 because of increasing competition in the banking sector, PKO BP decided to radical cut itself off an image which customers connect mainly with the weight of the past during communism, stagnation and low standard of service. Bank decided to reject this image in favour of a new model of customer service, change of product range and to lend colour to its innovation. PKO BP has changed its image by new product range supported by outstanding marketing campaign Bank has replaced its old and inefficient customer services model, and it is implementing a new standard of bank branches *NANOVO*. Bank also refreshes its logo. [Bankier 2011]. According to established plan PKO BP started modernisation of outside branding of circa 1.200 branches and 1.900 agencies. An aim of that action was to normalising of bank's image. Logo of the bank which is present on the website, contracts and branches' branding has changed the colouring on the navy blue, red one. That also brought out the proprietary fond, the only one of its kind in Poland. The logo has been changed in cooperation with Karol Sliwka and White Cat Studio. An aim of the new logo is suggesting the modernity but also maintaining continuity with history. [Filipek 2012]. Bank undertook modernisation measures which shall improve the quality of its customer service permanently. That is directly related to the need for change in terms of bank branches decoration and its surface within *NANOVO* project. *NANOVO* is the strategic project which introduces the innovative, functional conception of branches which satisfy the customers' needs. Branches of *NANOVO* should al-

low on efficient customer flow management by redirecting them to advisors and self-service channels [Journal of Marketing and Market Studies, 2011]. PKO BP's new logo has been depicted for the first time during the checking and savings accounts' campaign with Szymon Majewski. An artist was supposed to confirm crucial changes occurred in the internal structure of the company and encourage customers under 25 to use banking services. Creative conception contains advertising spots where Szymon Majewski performed the role of *the perfect employee*, smart, friendly with a great sense of humour, that concept has been perceived very enthusiastically by the customers. After the start of the campaign interest in financial products of the bank has significantly increased amongst people under 30. During three weeks 40.000 bank accounts have been opened [Staszak 2011].

Process innovation is an innovative model of mBank. The project of new mBankFrom the beginning of its activity in the retail sector which was in 2000, mBank is the innovative project on the Polish market. The activity of that bank is based not only on the Internet but also on direct service via the call centre. Later it also expanded its business into mobile banking and other modern technological solutions. mBank is the only Polish bank which successfully expanded its business model on foreign markets [mBank 2011]. In recent years mBank consequently implemented its customer-oriented business model. An aim of that model is also to create a new and innovative trading bank. The activity of the bank is to maintain its leading position in e-banking and innovation. Its activity is based on helping customers with intelligent finance management. The technology of its product range is based on the Internet and other electronic channels. Product distribution also takes place via the Internet. mBank established the principle that simplicity, comfort and comfortable ways of contact with customers constitute its competitive advantage. Finance management and communication become easier by new generation mobile application, video banking, P2P payments via Facebook and also SMS. Mbank tries to limit the number of the most important, innovative services and financial products. [Lachowski 2010, p.26]. In 2013 after 13 years of intensive development bank became one of the leading players of the Polish banking market.

Idea Hub is an innovative idea of organising the banking surface created by Dominik Fajbusiewicz, one of the Idea Bank's board member. Idea Hub is a solution intended mainly for owners of small businesses whose do not have room for work or business meetings. Idea Hub provides a surface for its customers. Their customers have access to office equipment, wi-fi and conference hall. Each entrepreneur has access to the workplace, which means private desk, free coffee and daily press. Customers residing in a room where they can use printer and scanner with no limit. On the walls hang TV sets. Customers can watch their economic news [Zielewski 2011]. There are also a few customer service locations in bank branches. The staff and customer can use two room equipped with a TV set, tablets and also comfortable sofas. That makes it possible to cre-

ate a friendly atmosphere for meetings with customers. Meetings *with no barriers*. The arrangement of a bank cashier position is supposed to provide high-quality service. That position is not typical. It does not bring to the mind of place in conventional banks. Room for the bank cashier is located next to the meeting hall. Things which allow to distinguish it from typical office are only banknote counter and teller cash dispenser [Zielewski 2011].

An analysis of banks' operations depicts that their mainly about implementing innovations for its customers. These actions are supposed to guarantee customers' loyalty and increase banks' competitive position on the market. Bank ING, PKO BP, mBank and IDEA Bank by implementing further innovations had an impact especially on its image and attractiveness for patrons and prospects. To keep customers banks attempt to offer them various solutions such as modern products. Competitors continuously do the same thing. The research depicted that implementing innovations did not have an impact on the market share of any of the analysed banks. Innovations also did not affect their performance indicator. Implementing innovations in banks give unmeasurable benefits in the form of prestige, popularity and recognition. A title of an innovative bank resulted from PR actions. It supposes to improve an image of a given bank, which for its innovative solution can be rewarded in prestigious, international contests.

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### УПРАВЛЕНИЕ ПРОИЗВОДСТВЕННЫМ ПОТЕНЦИАЛОМ ПРЕДПРИЯТИЯ

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**Ключевые слова:** управление, производственный потенциал, оценка бизнеса, предприятие

**Key words:** management, production potential, business valuation, enterprise

**Аннотация:** В статье изложены результаты исследования средней стоимости аграрных предприятий при использовании различных методов оценки, в результате сделан вывод о необходимости использования всех вариантов оценки для повышения достоверности и улучшения управления производственным потенциалом аграрных предприятий.