uvodnik

BANKE I FINTEK KOMPANIJE

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Iako je tehnologija oduvek imala uticaja na bankarstvo, tekuća faza je dramatično drugačija, i po obimu i po dinamici promena. Kombinacija novih tehnologija i digitala ima potencijal da promeni sve. Ona omogućava pristup novim proizvodima i uslugama i menja način na koji se tradicionalne stvari obavljaju. Uz to, promenama regulative i donošenjem direktiva poput PSD2, finansijske usluge izlaze iz dosadašnjih okvira.

Koliko su banke spremne da se upuste u utakmicu sa fintek kompanijama i da se menjaju i prilagođavaju, pokazaće vreme. Sigurno da je veliki broj banaka spreman, i da uveliko hvata korak sa trendovima, ali digital je pojam koji podrazumeva mnogo više od samog značenja reči. Oni koji budu shvatili da digitalizacija primenjena delimično nije dovoljna, i da je zapravo reč o neodvojivom delu biznis strategije, već su na dobrom putu.

Banke i fintek kompanije ili banke protiv fintek kompanija - nije dobro sagledavati ovaj odnos kroz bilo koji od pomenutih stereotipa i potpuno je pogrešno posmatrati fintek kompanije kao nešto što se našlo na putu tradicionalnom bankarstvu i predstavlja nekakvu pretnju po cenu čak i nestajanja banaka. O nekakvom finalnom obračunu u bliskoj budućnosti nema govora. Naprotiv, pre saradnji i partnerstvu.

Uticaj fintek fenomena na banke je višestruk i višeslojan. Od digitalizacije poslovnih procesa i servisa u samim bankama, preko ogromnih promena na samom tržištu koje se potpuno

Veštačka inteligencija

Kao jedan od učesnika u procesu digitalizacije pojavljuje se i treća strana koju do skora nismo ni zamišljali u svetu finansijskih usluga i bankarskih voda a to je veštačka inteligencija, slika novog talasa digitalizacije i često marketinška perjanica novih kampanja. Pojave robota u poslovnicama, digitalnih bankarskih službenika i četbotova koji se nalaze na prvoj liniji bankarskih filijala nisu deo nekog futurističkog romana ili scifi filma već su sastavni deo strategija i prakse različitih banka širom sveta, a razmišljanje i deo planova onih drugih koji se tek spremaju da u te vode zaplivaju. Mašinsko učenje i veštačka inteligencija rezulat su potrebe sistema da se izbori sa obradom ogromne količine podataka i sve većom potrebom za automatizacijom poslovanja koji se nameću u modernom poslovanju banaka.

editorial

BANKS AND FINTECH COMPANIES

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Although technology has always had an impact on banking, the current phase is dramatically different, both in terms of volume and the dynamics of change. The combination of new technologies and the digital aspect has the potential to change everything. It allows for access to new products and services and changes the traditional way things are done. In addition, through regulatory changes and the adoption of directives such as PSD2, financial services are surpasing their set framework.

Time will tell how willing the banks are to compete alongside fintech companies and to change and adapt. It is certain that a large number of banks are ready, and that they are already keeping up with the trends, but digitalisation is a term that stands for much more than the core meaning of the word. Those who realise that partially applied digitalisation is insufficient, and that it is actually an inseparable part of the business strategy, are already on the right path.

Banks and fintech companies or banks against fintech companies - this relationship should not be seen through any of the above stereotypes and it is utterly wrong to observe fintech companies as an obstacle to traditional banking or some kind of threat, even at the cost of the disappearance of banks. Some sort of a final clash in the near future is not an option. On the contrary, cooperation and partnership are on the horizon.

The effect of the fintech phenomenon on the

Artificial Intelligence

As one of the participants in the process of digitalisation, there is a third party that we did not even imagine as belonging in the world of financial services and the field of banking, which is artificial intelligence, the icon of the new wave of digitalisation and often the marketing boast of new campaigns. The appearance of robots at branch offices, digital banking officers and chatbots on the frontline of bank branches are not part of a futuristic novel or Sci-Fi movie, but are already both an integral part of the strategies and practices of various banks around the world, and the future plan of others who are still preparing to enter this field. Mechanical learning and artificial intelligence resulted from the system's need to deal with a huge amount of data and an increasing need for the automation of business that is being imposed in modern banking.

transformiše prema potrebama klijenata do socijalno-ekonomskog momenta, kada novčane i druge transakcije obavlja deo socijalno ugroženog stanovništva koje do tada možda nikada nije ni kročilo u banku. Uticaj na regulatorni okvir je takođe bitan i značajan. Tradicionalno posmatranje rizika i upravljanje istim teško da je adekvatno za fenomen fintek bankarstva.

Bez obzira iz kog ugla posmatrali odnos banaka i fintek kompanija, jedno je sigurno - do promena u finansijskom svetu je došlo i banke na to moraju da odgovore. Kao što banke u razvoju digitala imaju svojih komparativnih prednosti u odnosu na fintek kompanije, tako su novine koje dolaze razvojem novih tehnologija omogućile bankama da odgovore klijentima na posve nove zahteve za proizvodima i uslugama.

Neumitno, u godinama koje dolaze, bićemo svedoci kako nastajanja novih, tako i nestajanja pojedinih predstavnika naše industrije, ali ne zato što ih je uništio trend, već zato što se nisu prilagodile na vreme i u dovoljnoj meri. Nokia je bila sinonim za mobilnu telefoniju, ali nije prepoznala značaj smart tehnologije u svakodnevnom životu. Neki novi igrači zauzeli su njeno mesto.

Mobilno bankarstvo

Plasiranjem novih tehnologija i kreiranjem jednog novog digitalnog korisničkog isustva za korisnike svojih usluga banke kreiraju različite platforme, aplikacije i kanale. Mobilni uređaj kao centar bankarskog poslovanja i internet kao mreža svih mreža predstavljaju budućnost komunikacije sa bankarskim klijentima i šahovsku tablu na koji će se igrati buduće digitalne partije. Mobilna banka u rukama klijenata predstavlja izuzetan potencijal za poslovanje ali i izvor različitih pretnji i rizika koje ovo okruženje sa sobom nosi. Plima novih rizika ili rizika u nastajanju pred banke postavlja potrebu za sagledavanjem, procenom i upravljanjem aktuelnim i budućim rizicima koji prate digitalno poslovanje.

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Mobile Banking

By introducing new technologies and creating a new digital user experience for the users of their services, banks create different platforms, applications, and channels. The mobile device as the centre of banking operations and the Internet as a network of all networks represent the future of communication with banking clients and the chessboard on which the future digital matches will be played. The mobile bank in the hands of clients represents an exceptional potential for business as well as a source of various threats and risks that this environment brings. The emergence of new risks or potential risks causes the bank's need to review, assess and manage the current and future risks that accompany digital operations.

banks is multiple and multi-layered – from the digitalisation of business processes and services in the banks themselves, and the massive changes in the market itself, which is being thoroughly transformed according to the needs of the clients, to the socio-economic aspect, when monetary and other transactions are performed by a part of the socially vulnerable population which may have never entered a bank before. The impact on the regulatory framework is also important and significant. Traditional risk monitoring and management is hardly adequate for the phenomenon of fintech banking.

Regardless of the point of view on the relationship of the banks and fintech companies, one thing is certain: there have been changes in the financial world and banks have to respond to that. Just as banks have their comparative advantages over fintech companies in the era of digital development, the updates that come with the development of new technologies have enabled banks to respond to the customers' new demands for products and services.

Inexorably, in the years to come, we will be witnessing both the emergence of new as well as the disappearance of certain existing representatives of our industry, but not because they have been destroyed by a trend, but because they have not adapted timely and in sufficient measure. Nokia was synonymous with the mobile telephone industry, but failed to recognise the importance of smart technology in everyday life. Some new players took its place.

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