



## UVODNIK

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Uvaženi i dragi čitaoci,

Pripremajući ovo izdanje našeg časopisa koje je pred Vama, hronološki poslednje u 2025. godini, tok (stručnih) misli prirodno biva inspirisan osvrtom na godinu koja je na izmaku. Srbija je u 2025. godinu ušla sa stabilnim bankarskim sistemom, visokim nivoom kapitalizacije i likvidnosti, kao i nastavkom procesa digitalizacije, veće upotrebe veštačke inteligencije u poslovanju i postepenog širenja ponude fintek rešenja – često u partnerstvu sa bankama. To je godina u kojoj je postalo jasno da **digitalna transformacija više nije projekat, već trajno stanje**, i da bankarstvo budućnosti neće biti definisano brojem filijala, već kvalitetom algoritama, bezbednosnim protokolima i sposobnošću da se čitaju podaci, rizici i potrebe klijenata.

Sa druge strane, Evropsko bankarstvo, sa kojim se sve više usaglašavamo i po regulativi i po strategijskom usmerenju, tokom prethodne godine nastavilo je da korača ka modelu integrisanijeg i konkurentnijeg finansijskog prostora. Pažnja je usmerena na razvoj Savings & Investment unije, jačanje tržišta kapitala i uravnotežavanje kompleksnih regulatornih okvira koji, iako štite stabilnost, sve više moraju da uzimaju u obzir dinamiku inovacija i geopolitičke rizike. Ove promene, ma koliko se činile udaljenim, realno oblikuju okvir u kojem se naš sektor kretao do sada, i naročito vidljiv uticaj imaće i u budućem periodu.

2025. godina nam je pokazala da naš bankarski sistem može da odgovori na brze promene sa međunarodnih tržišta, da podrži privredu na održiv način i da, uprkos globalnim neizvesnostima, zadrži svoju stabilnost. Istovremeno, izazovi ostaju: jačanje poverenja u digitalne kanale, neophodnost unapređenja finansijske pismenosti, snažni zahtevi u oblasti usklađivanja sa evropskim standardima u nadzoru, upravljanju rizicima i međunarodnoj borbi protiv finansijskog kriminala.

*I baš na samom izmaku 2025. godine, u trenutku dok radimo na završnoj fazi pripreme izdanja koji je pred Vama stigla nam je vest koja nas je veoma obradovala: Ministarstvo nauke, tehnološkog razvoja i inovacija Republike Srbije, nakon zvanične i redovne evaluacije, donelo je odluku o unapređenju ranga relevantnosti i kvaliteta časopisa svrstavajući ga u kategoriju časopisa od nacionalnog značaja (M51). Ovo priznanje nije samo rezultat našeg rada na nivou uredništva, izdavača i suizdavača – priznanje je zajedničko i pripada svim saradnicima koji su doprineli radu časopisa u 2025. godini. Shodno tome, hvala autorima koji su nam*

*verovali i poverili svoja istraživanja, hvala recenzentima koji su svojom ekspertizom postavljali i štitili visoke standarde, hvala institucijama koje podržavaju naučnu misao, i hvala dragoj čitalačkoj publici koja je pokazala da u Srbiji, regionu i međunarodnim okvirima postoji duboka potreba za stručnom analizom, naučnom utemeljenošću i kritičkim promišljanjem finansijskih fenomena današnjice.*

M51 rang za 2025. godinu za nas je više od radosne vesti – to je podstrek da nastavimo da otvaramo i podržavamo teme koje grade most između akademske zajednice i savremenih tendencija tržišta, ekonomije i regulatornog okruženja, to je motivacija da nastavimo da gradimo most između domaće prakse i svetskih okvira i iznad svega – to je obaveza da nastavimo dalje unapređenje sopstvenog rada u korist drugih i društva u celini.

Sa ponosom završavamo ovu godinu, a sa odgovornošću, podstrekom i ambicijom ulazimo u novu. U ime Redakcije i Uredništva, želim vam prosperitetnu, stabilnu i profesionalno ispunjenu 2026. godinu.

**GLAVNA I ODGOVORNA UREDNICA**



Dr Slađana Andrian Sredojević



## EDITORIAL

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Respected Readers,

While preparing this issue of our Journal, which is in front of you now, at the end of 2025, the flow of (professional) thoughts was naturally inspired by an overview of the year that is coming to an end. Serbia entered 2025 with a stable banking system, a high level of capitalisation and liquidity, as well as the continuation of the digitalisation process, greater use of artificial intelligence in business, and the gradual expansion of the offer of fintech solutions – often in partnership with banks. This year it became clear that **digital transformation is no longer a project, but a permanent condition**, and that the banking of the future will not be defined by the number of branch offices, but by the quality of algorithms, security protocols and the ability to read data, risks and customer needs.

On the other hand, European banking, with which we are increasingly aligning both in terms of regulations and strategic direction, has continued to move towards a more integrated and competitive financial space over the past year. Attention is focused on developing the Savings & Investment Union, strengthening capital markets and balancing complex regulatory frameworks that, while safeguarding stability, increasingly need to take into account innovation dynamics and geopolitical risks. These changes, no matter how distant they may seem, realistically shape the framework in which our sector has been moving so far, and will have a particularly visible impact in the future.

The year 2025 has shown us that our banking system can respond to rapid changes from international markets, support the economy in a sustainable way and, despite global uncertainties, still maintain its stability. At the same time, challenges remain: strengthening trust in digital channels, the need to improve financial literacy, strong requirements in the field of compliance with European standards in supervision, risk management, and the international fight against financial crime.

*And just at the very end of 2025, at the moment when we are working on the final phase of the preparation of the issue in front of you, we received news that motivated us greatly: the Ministry of Science, Technological Development and Innovation of the Republic of Serbia, after an official annual evaluation, has made a decision to improve the rank of relevance and quality of our Journal by placing it in the category of journals of national importance (M51). This recognition is not only the result of our work at the editorial, publisher and co-publisher level – the recognition is shared and belongs to all associates who contributed to the work of*

*Bankarstvo Journal in 2025. Accordingly, we thank the authors who entrusted us with their research, the reviewers who set and maintained their high standards with their expertise, the institutions that support scientific thought, and our dear readership who have shown that in Serbia, the region and internationally, there is a deep need for expert analysis, scientific grounding and critical reflection on today's financial phenomena.*

The M51 ranking for 2025 is more than just good news for us, it is an incentive to continue to open and support topics that build a bridge between academia and contemporary trends in the market, the economy and regulatory environment, as well as a source of motivation to continue building a bridge between domestic practice and global frameworks, and above all it is an obligation to continue to further improve our own work for the benefit of others and society as a whole.

We are proud of how we are ending this year, and we are entering the new year with responsibility, encouragement and ambition. On behalf of the Technical Team and the Editorial Board, I wish you a prosperous, stable and professionally fulfilled 2026.

**EDITOR-IN-CHIEF**



Slađana Andrian Sredojević, PhD