BANKARSKI SEKTOR POTVRĐUJE USPEŠNO POSLOVANJE

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Trend koji je prisutan godinama unazad, a koji se i danas potvrđuje jeste da bankarski sektor u Srbiji uspešno rešava različite izazove koji su se pred njim pojavili u prethodnom periodu.

Jedan od pomenutih izazova je svakako i potreba definisanja nove strategije u kadrovskoj politici bankarskog sektora. Pitanje kadrovske osposobljenosti banaka da uspešno odgovore aktuelnim izazovima je jedno od osetljivijih pitanja na koje banke pokušavaju da pronađu adekvatne odgovore – ne samo na našem tržištu, već i na globalnom nivou. Jedan od radova u ovom broju Bankarstva ukazuje na to da je nužno efikasno upravljati ljudskim resursima, jer od toga direktno zavisi i profitabilnost banaka. U drugom radu takođe vidimo podatak da raste fluktuacija zaposlenih, odnosno da je ona bila posebno visoka u 2021. godini.

Još ranije je na mnogim skupovima, poput Kopaonik Biznis Foruma, ukazivano na nove trendove u zapošljavanju i zadržavanju zaposlenih. U tome je posebna osetljivost banaka, koje su sve više digitalizovane. Kao takve one imaju potrebu za većim brojem IT i sličnih profesija, ulazeći direktno u najdelikatniji deo tržišta radne snage.

Ipak, kvalitet bankarskog sektora potvrđuje i istraživanje prof. Radojka Lukića koji je analizirao profitabilnost banaka. Podaci pokazuju da je poslovanje sektora u poslednjim godinama bilo vrlo uspešno, sem 2020. godine koju je u potpunosti obeležila pandemija kovida. To potvrđuje da su banke dobro upravljale aktivom i kapitalom, kao i da su uspešno prodavale svoje proizvode. Naravno, to govori i da je ukupna ekonomska klima bila povoljna za poslovanje, za šta zasluge idu nosiocima monetarne i fiskalne politike. Profesor Lukić sa razlogom podseća da je u cilju poboljšanja profitabilnosti nužno što efikasnije upravljati ljudskim resursima, troškovima, ostalim elementima bankarskog poslovanja i istovremeno se prilagođavati promenama ekonomske klime.

Deo ovog broja Bankarstva je i druga važna tema - digitalna transformacija banaka. Ona je predstavljena kroz istraživanje u jednoj internacionalnoj banci, koje su realizovali Ljiljana i Jovan Kontić. Rad nam ukazuje na to da je digitalizacija ubrzana različitim kriznim momentima, kakva je svakako bila pandemija kovida. Takođe nas podseća da bankarski sektor može da posreduje između ekonomskog razvoja i zaštite životne sredine, kroz promociju ekološki održivih i društveno odgovornih investicija. Zeleno bankarstvo postaje sve značajniji pojam za sve koji rade u finansijskom sektoru.

Na kraju možemo pročitati i kako trošak kapitala deluje na vrednost i profitabilnost preduzeća.

Sve ove aktuelne teme ukazuju nam u kom se pravcu kreće moderno bankarstvo. Trendovi kao što su digitalizacija i zeleno bankarstvo sve su više zastupljeni ne samo u svetu, već i na tržištu Srbije. Takođe, obrađene teme nas podsećaju na usku povezanost bankarstva sa svim aspektima života društvene zajednice. Sa jedne strane to je ekonomski rast izražen kroz privredne pokazatelje, a sa druge tu je i stanovništvo, čiji kvalitet života i standard takođe tesno zavisi od pozicije i kvaliteta bankarskog sektora.

THE BANKING SECTOR CONFIRMS SUCCESSFUL OPERATIONS

Marina Papadakis
Secretary General

The banking sector in Serbia has been successfully solving the various challenges that it has been faced with in the previous period, which is a trend that has not changed in years.

One of these challenges is certainly the need to define a new strategy in the employment policies of the banking sector. The matter of whether the banks are equipped, in terms of staff, to successfully rise to the current challenges is one of the more elusive questions to which the banks are attempting to find adequate answers – not only on our market, but globally. One of the articles in this issue of Bankarstvo indicates that it is necessary to efficiently manage human resources, because the profitability of banks directly depends on it. Another paper shows that the employee turnover is increasing, i.e., that it was particularly high in 2021.

It has been pointed out many times, at different events, such as the Kopaonik Business Forum, that new trends are immerging in hiring and employee retention. This is a particular vulnerability of banks, which are becoming increasingly digitalised. As such, they need more IT and similar professions, entering directly into the most delicate part of the labour market.

Nevertheless, the quality of the banking sector is confirmed by the research of Prof. Radojko Lukić, who analysed the profitability of banks. The data show that the sector's operations have been very successful in recent years, except for 2020, which was marked by the Covid pandemic. This confirms that the banks managed their assets and capital well, and that they successfully sold their products. Of course, this also indicates that the overall economic climate was favourable for business, for which we can thank the holders of monetary and fiscal policy. Professor Lukić rightly reminds the readership that in order to improve profitability, it is necessary to manage human resources, costs, and other elements of banking business as efficiently as possible, while also adapting to changes in the economic climate.

This issue of Bankarstvo also covers another important topic, the digital transformation of banks. It was presented through research in an international bank, which was undertaken by Ljiljana and Jovan Kontić. The work shows us that digitalisation was accelerated by different moments of crisis, such as the Covid pandemic. It also reminds us that the banking sector can mediate between economic development and environmental protection, through the promotion of ecologically sustainable and socially responsible investments. Green banking is becoming an increasingly important term for everyone working in the financial sector.

Finally, we can read how the cost of capital affects the value and profitability of a company.

All these current topics indicate the direction in which modern banking is heading. Trends such as digitalisation and green banking are increasingly present, not only globally, but also in the Serbian market. They also remind us of the close connection of banking with all aspects of life in a social community. On the one hand, economic growth is quantified through economic indicators, on the other hand, the population is also affected, as the quality of life and standard also closely depend on the position and quality of the banking sector.