



POVERENJE I LJUDI KAO KONSTANTA U VREMENU PROMENA

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Bankarski sektor danas prolazi kroz jednu od najintenzivnijih transformacija u svojoj istoriji. Veštačka inteligencija, digitalizacija, novi poslovni modeli, promenjena očekivanja klijenata i sve složenije geopolitičko okruženje menjaju način na koji finansijske institucije posluju i stvaraju vrednost. Ipak, centralna poruka 25. Svetske konferencije instituta za bankarstvo (World Conference of Banking Institutes), održane u junu 2026. godine na Univerzitetu Sent Endruz u Škotskoj, bila je iznenađujuće jednostavna: tehnologija menja način rada bankarstva, ali ne i njegove temeljne vrednosti. Ovaj važan međunarodni događaj je okupio predstavnike bankarskih instituta, regulatora, akademske zajednice i finansijskog sektora iz više od dvadeset zemalja sveta, među kojima je bila i Srbija – u njegovom radu, panelima i diskusijama učestvovala je i potpisnica ovih redova kao predstavница Udruženja banaka Srbije, i Evropske bankarske trening mreže čije je Udruženje član.

Gotovo svi paneli, od diskusija o veštačkoj inteligenciji i budućnosti rada do tema profesionalnih standarda, regulatornih izazova i razvoja ljudskih potencijala, vraćali su se istom pitanju: kako očuvati poverenje u svetu ubrzanih promena. Zaključak je bio jasan: uspeh neće pripasti institucijama koje najbrže uvode nove tehnologije, već onima koje ih primenjuju odgovorno, uz jasnu odgovornost, visoke etičke standarde i profesionalno rasuđivanje.

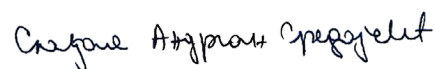
Posebna pažnja posvećena je ulozi bankarskih profesionalaca u eri veštačke inteligencije. Iako AI postaje sastavni deo poslovnih procesa, učesnici konferencije naglasili su da ljudsko prosuđivanje, kritičko mišljenje, integritet i odgovornost ostaju nezamenljivi. Budućnost pripada modelu u kojem tehnologija osnažuje ljude, a ne zamenjuje ih.

Konferencija je takođe potvrdila da profesionalizam više nije ograničen na tehničko znanje. Savremeni bankarski stručnjak mora da povezuje digitalne kompetencije sa etikom, sposobnošću donošenja odluka u neizvesnim okolnostima i razumevanjem potreba različitih generacija klijenata. Kontinuirano učenje, razvoj novih veština i međunarodna razmena znanja postaju ključni preduslovi održivog razvoja bankarske profesije.

Možda je najznačajnija poruka ovogodišnjeg skupa sadržana u ideji „doslednosti bez uniformnosti“. Globalni profesionalni standardi, etički principi i odgovornost mogu predstavljati zajednički imenitelj bankarske profesije širom sveta, uz istovremeno uvažavanje nacionalnih specifičnosti, regulatornih okvira i lokalnih potreba. Upravo u toj ravnoteži između globalnog i lokalnog leži jedan od najvećih izazova budućeg razvoja sektora.

U vremenu kada se tehnološke promene odvijaju brže nego ikada, bankarska industrija dobija jasnu poruku: inovacije jesu neophodne, ali poverenje ostaje njena najvažnija valuta. Zato će ulaganje u stručnost, profesionalne standarde, etičko poslovanje i razvoj ljudi ostati ključ za očuvanje stabilnosti i relevantnosti bankarstva u decenijama koje dolaze.

Za bankarsku zajednicu Srbije, aktivno učešće predstavnika Udruženja banaka Srbije u radu međunarodnih skupova ovakvog formata predstavlja važan doprinos međunarodnoj vidljivosti domaće struke i potvrdu opredeljenosti za kontinuirani razvoj znanja, profesionalizma i inovacija. U vremenu ubrzanih promena, upravo ulaganje u ljude, stručnost i poverenje ostaje najvažniji kapital bankarske profesije.



GLAVNA I ODGOVORNA UREDNICA
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TRUST AND PEOPLE AS A CONSTANT IN TIMES OF CHANGE

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The banking sector is currently undergoing one of the most intense transformations in its history. Artificial intelligence, digitalisation, new business models, shifting client expectations, and an increasingly complex geopolitical environment are altering the way financial institutions operate and create value. Yet, the central message of the 25th World Conference of Banking Institutes, held in June 2026 at the University of St Andrews in Scotland, was surprisingly simple: technology is changing the way banking operates, but not its fundamental values. This noteworthy international event brought together representatives from banking institutes, regulatory bodies, academia, and the financial sector from over twenty countries, including Serbia; the author of this article participated in the proceedings, panels, and discussions as a representative of the Association of Serbian Banks and the European Banking & Financial Services Training Association, of which the Association is a member.

Almost all panels, ranging from discussions on artificial intelligence and the future of work to topics such as professional standards, regulatory challenges, and human capital development, kept returning to the same question: how to maintain trust in a world of rapid change. The conclusion was clear: success will not lend itself to institutions that adopt new technologies the fastest, but rather to those that implement them responsibly, with clear accountability, high ethical standards, and professional judgment.

Special attention was paid to the role of banking professionals in the era of artificial intelligence. Although AI is becoming an integral part of business processes, conference participants emphasised that human judgment, critical thinking, integrity, and accountability remain irreplaceable. The future belongs to a model in which technology empowers people rather than replacing them.

The conference also confirmed that professionalism is no longer limited to technical knowledge. A modern banking expert must combine digital competencies with ethics, the ability to make decisions under uncertainty, and an understanding of the needs of clients across different generations. Continuous learning, the development of new skills, and the international exchange of knowledge are becoming key prerequisites for the sustainable development of the banking profession.

Perhaps the most significant message of this year's gathering is encapsulated in the concept of "consistency without uniformity". Global professional standards, ethical principles, and accountability can serve as a common denominator for the banking profession worldwide, while simultaneously respecting national specificities, regulatory frameworks, and local needs. It is precisely in this balance between the global and the local that one of the greatest challenges for the sector's future development lies.

In an era where technological changes are unfolding faster than ever, the banking industry is receiving a clear message: innovation is essential, yet trust remains its most vital currency. Therefore, investing in expertise, professional standards, ethical business practices, and human capital development will remain key to preserving the stability and relevance of banking in the decades to come.

For the Serbian banking community, the active participation of the Association of Serbian Banks' representatives in international gatherings of this calibre is a significant contribution to the international visibility of the domestic profession and it reaffirms a commitment to the continuous development of knowledge, professionalism, and innovation. In times of rapid change, investing in people, expertise, and trust remains the banking profession's most valuable asset.



EDITOR-IN-CHIEF
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