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FACULTY OF ECONOMICS - MASTER STUDIES

THESIS PAPER

THEME:

**COMMUNICATION WITH COSTUMERS FOR PROMOTING  
ELECTRONIC BANKING PRODUCTS-CASE OF PRO CREDIT BANK**

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**CONTENT**

Introduction.....

Purpose of Research of the development and use of banking electronic products and .....  
services- Importance of Thesis .....

Hypothesis.....

Methodology .....

Structure of paper.....

**CHAPTER I** .....

Overview of Pro Credit Bank .....

Pro Credit holding.....

Mission of Bank.....

Financial Education and the difference between Pro Credit bank with other banks .....

**CHAPTER II**.....

Development of services and electronic products .....

Services and electronic products of Pro Credit Bank .....

Electronic Payments.....

Electronic Product- Cash Machines of Pro Credit Bank .....

Electronic Products- Credit Cards of Pro Credit Bank .....

Cards for private clients .....

Debit Cards for private clients Maestro and Visa Electron .....

Credit cards for private clients Master Card and Visa Classic .....

Visa Classic Revolving.....

Cards for business costumer .....

Visa Business Electron .....

Visa Business Enterprise.....	
Visa Business Globe .....	
Pro Commerce Customs only .....	
Economic product- Terminals of Sale Centers .....	
Withdraw of money in POS .....	
Electronic Product E Banking from Pro Credit Bank.....	
E banking for private costumers .....	
E banking for business costumers.....	
Electronic Product m-banking .....	
Banking Electronic Product SMS .....	
Angle “Self Service” within departments of Pro Credit bank .....	
Best and safest practices .....	
Keeping the card and the PIN number .....	
Use of the cash machines .....	
Use of the Pos .....	
Use of internet.....	
<b>CHAPTER III</b> .....	
Development of electronic products and services from Pro Credit bank and communication of innovations from Pro Credit bank.....	
Orientation of Pro Credit bank in the development of electronic services and their promotion .....	



## **INTRODUCTION**

Banking system in Kosovo is relatively new and throughout the last 15 years this sector is developed in a very dynamic way. Nowadays in Kosovo operate 9 commercial banks or banking departments, which offer their services to the customers. With the rapid development of the banking sector and the increase of competition between banks, the number and diversity of services and banking products is growing with a fast rhythm. Therefore it is important to inform the citizens, clients for the banking products and services for the completion of their needs and requests efficiently. In this paper it was discussed that how Pro Credit Bank, as a development bank which offers full banking services has invested in the development and implementation of electronic banking products and services in Kosovo to its customers, how it communicates with customers and promote its electronic products.

### **Purpose of research of the development and use of the electronic banking products and services-importance of thesis**

Computer, internet and mobile phones are no longer a luxury, but a necessity, they are an integral part of our lives having a huge impact in the way of living, information and communication. Considering the dynamic life and interrelation with the execution of private financial or business transactions, then I consider that it's a very important thesis. Everybody nowadays aim to get work done in time, therefore the exploitation of time in a more rational way remains an important planning and that the electronic banking products and services are one of the factors that impact in this efficiency. Implementation of electronic banking products and services presents a real revolution for the clientage, therefore this paper has a special importance and a guaranteed future. Target of this paper is the meaning and a detailed description of communication and promotion of electronic banking services and products. The implementation and orientation of its customers in electronic services and products is simultaneously the target of Pro Credit bank considering the sensitive nature of financial transactions and the complex nature of customers.

## CONCLUSIONS

Based in rapid rhythm of changes in technologic innovation in the non-banking sectors, so as to business customers as well as to private ones, the bank is faced with new challenges in terms of the development of technological innovation. If bank will fulfill the requests and its customer's needs, then it should be one step with them automatically. This can be achieved only if it embraces the idea and implements the technologic innovations in banking services as well. Implementation of technologic and banking innovations and innovative thinking from the management of the bank, at the same time is the determining factor of the success and it's an opportunity for growth in the market.

The future banking depends in electronic services and products, but this will also be a challenge for banks since even after they invest in innovative technology, it isn't sure if the market is willing to accept it. Kosovo as a new country, dominated by young generations the so called the generations of informative technology along developed countries has progressed in all aspects of using the new technology. Nearly 60% of the territory of Kosovo is covered in internet which is pretty much the same with other developed countries and the use of mobile phones goes to 93%. This creates the space and conditions for banks to offer their services in multiple channels of selling while adopting rapidly with modern technology, comparable with Western Europe countries with admirable intensity and speed.

Pro Credit Bank in Kosovo leads as the most innovative bank and with focus in the development and adaption of new technologies for the fact that the firsts have started with the issue of banking cards since the 2001, the placement of the first cash machines in Kosovo in 2002, having innovation in services and electronic products every year until today. The future will be based in offering electronic banking services through technologies and it remains challenging the further growth of use of banking and electronic services and to not hesitate from the new technology. When we talk about technological products or the products and electronic services of Pro Credit bank, this doesn't mean that it should necessarily be a concept technically very complicated and sophisticated. Electronic banking products and services support individuals and businesses to facilitate financial transactions in life, to save time, to be more effective, to finish financial transactions faster, easier and better. As much as our electronic banking services are developed, still the services for customers within departments will continue, where they will be informed for the most complex banking products and services, they will receive the needed information and advice for banking services and will continue to finish a part of the most complicated and advanced transactions as the opening of accounts, information for savings application for credit. E-banking in the actual phase doesn't tend to replace traditional channels of the use of banking services, e banking stands with an entirely of channels that lean to the traditional ones, to the automatic ones(as ATM, Pos) enabling to create a long and reliable relation between bank and customer.

Banking departments will continue to be the main channel to get informed, to explain and help customers to understand better the electronic services and help them in their use. However, to be better and closer committed towards the customers in counseling and provision of the most complex products, banks should transfer the simple routine transactions in zones 24/7 and also in electronic channels of the service. Only like this will be enable that in banking departments employees to be committed to a more qualitative, closer and advanced service for customers. Electronic banking service provides multiple benefits for the banking sector and for customers in general. In one side banks increase their effectiveness while processing a bigger number of routine transactions through channels of electronic services and at the same time will focus their staff in the provision of more qualitative and professional advices for customers. On the other hand businesses, institutions, organizations and private individuals can fulfill their needs with a variety of channels of the delivery of service with a lower cost with unlimited access 24/7 in tools and higher convenience. As a result customers of banks receive faster and more qualitative services, cheaper transactions and has a general benefit for all the participants of the market. This is only a matter of time when the needs and requests of customers who hesitate that will make the use of products and electronic banking services necessary.