



Year	2023/2024	
Course title	e-Banking	
Course number	136171 - 0591	3 ECTS points
Lecturer	Ślęzak Emil Stanisław, PhD	

#### A. Course objective

1. Enable students to expand on user experience in e-banking systems on the basis of international experience 2. Discuss the relevant e-banking innovations in line with IT progress in Artificial Intelligence (AI) and Big Data 3. Describe and evaluate of m-payments

#### B. Abstract

Advanced internet banking applications. Transaction IT platform in office banking. Electronic instrument of payments. Mobile banking. IT risk and security methods in banking.

#### C. Learning outcomes

Knowledge	Knowledge about evolution of e-banking and its future development Understanding the difference between i-banking and m-banking Understanding the innovations' triggers in e-banking
Skills	Explain the essence of e-banking usability and get familiar with the most common UX e-banking platforms Report main triggers for e-banking adoption in knowledge-based economies Evaluate main m-payment schemes
Social competencies	Gain the ability of assessment of future development trends in e-banking systems Expand on the role of e-banking in banking distribution channels Give the outline of e-banking as business innovation in line with Schumpeter's theory of innovation

#### D. Main issues

- 1 New approach to bank-customer interrelations in e-banking systems
- 2 Interactive stage of internet banking development

- 3 User experience in e-banking development
- 4 Evolution and classification of e-banking payments and m-platforms
- 5 WEB 2.0 functionalities in e-banking
- 6 Open banking architecture and account aggregations
- 7 M-banking
- 8 Multichanneling
- 9 Software and hardware-based e-money systems
- 10 Corporate e-banking
- 11 Cryptography techniques
- 12 Security measures
- 13 Risk in e-banking
- 14 Social lending platforms
- 15 Biometric technique in banking

#### E. Basic literature

Brett K.: Bank 3.0: Why banking is no longer somewhere you go but something you do. John Wiley & Sons, 2012; Skinner Ch.: Digital bank: Strategies to launch or become a digital bank. Marshall Cavendish International Asia Pte Ltd, 2014.  
 Ślązak E.: Bankowość elektroniczna, [w:] Współczesna Bankowość, M. Zaleska (red.), Difin, Warszawa 2018, s. 266-304

#### F. Supplementary literature

E.Ślązak: The directions of development of the market of credit and debit cards in Poland, Studia i Prace Kolegium Zarządzania i Finansów, zeszyt nr 73/2006; E.Ślązak: Systemy bankowości internetowej dla przedsiębiorstw, [w:] Bankowość korporacyjna - podręcznik akademicki, pod red. M.S. Wiatr, Warszawa 2015; E.Ślązak: Podpis elektroniczny i metody kryptograficzne, [w:] Bankowość korporacyjna - podręcznik akademicki, pod red. M.S. Wiatr, Difin, Warszawa 2015

#### G. Author's most important publications concerning the offered course

Emil Ślązak, Innowacyjne rozwiązania systemu Bank Web 3.0, W: red. prof. Andrzej Gospodarowicz, Bankowość elektroniczna : istota i innowacje ,2018; Oskar Kowalewski, Paweł Pisany, Emil Ślązak, What determines cross-country differences in fintech and bigtech credit markets?, 2021; Emil Ślązak, Bankowość elektroniczna ,W: red. Małgorzata Zaleska, Świat bankowości, 2018

#### H. Numbers of required prerequisites

not required

#### I. Course size and mode

	Full-time	Saturday-Sunday	Afternoon
<b>Total:</b>	30	14	30
Lecture	30	14	30

**J. Final mark (assessment)**

traditional examination (Opracowanie 2-3 zagadnień w formie opisowej)	30%
reports (2-3 strony )	70%

**K. Foreign language requirements**

English

**L. Selection criteria**

Ranking list

**M. Methods applied**reporty  
discussions