



Year	2024/2025	
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.
 Ślężak E.: Bankowość elektroniczna, [w:] Współczesna Bankowość, M. Zaleska (red.), Difin, Warszawa 2018, s. 266-304

F. Supplementary literature

E.Ślężak: 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.Ślężak: Systemy bankowości internetowej dla przedsiębiorstw, [w:] Bankowość korporacyjna - podręcznik akademicki, pod red. M.S. Wiatr, Warszawa 2015; E.Ślężak: 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 Ślężak, Bankowość elektroniczna ,W: red. Małgorzata Zaleska, Świat bankowości,2018; Oskar Kowalewski, Paweł Pisany, Emil Ślężak, What determines cross-country differences in fintech and bigtech credit markets?,2021; Emil Ślężak, Innowacyjne rozwiązania systemu Bank Web 3.0,W: red. prof. Andrzej Gospodarowicz, Bankowość elektroniczna : istota i innowacje ,2018

H. Numbers of required prerequisites

not required

I. Course size and mode

	Full-time	Saturday-Sunday	Afternoon
Total:	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 appliedreporty
discussions