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*Management of the bank image in the context of contemporary challenges*

**Summary**

This dissertation serves as a valuable source of information on bank image management. It not only systematizes existing knowledge in this area but also introduces new concepts and insights. The backdrop for the discussion presented in this dissertation is the current challenges faced by the Polish banking sector. The objectives achieved through this dissertation are as follows:

- 1) identifying the factors that influence the image of banks;
- 2) determining the extent of the impact of individual factors on the image of banks from the perspective of clients and employees;
- 3) indication of the image measurement methods used by banks;
- 4) identifying the tools used for bank image management;
- 5) assessing the effectiveness of the instruments that were employed or can be employed by banks in image management;
- 6) creating the bank image management model.

The achievement of these objectives necessitated the use of specific research methods and techniques. The theoretical section of the dissertation heavily relied on literature studies and the conceptual method, while empirical studies were based on a triangulation of research methods. The nature of this research required starting with quantitative methods and then transitioning to qualitative methods. In the quantitative studies, two original survey questionnaires were utilized, one directed at bank employees and the other at clients of these institutions. During this research phase, PAPI and CAWI techniques were employed. The qualitative studies, following the quantitative phase, were conducted using an original interview questionnaire. The author's individual interviews were supplemented with projection techniques. The interviews were conducted among experts such as individuals holding managerial positions in banks, bank press spokespeople, and marketing, communication, and public relations specialists.

The dissertation comprises an introduction, six closely interconnected chapters, with the first three being theoretical and the remaining three empirical, a final section presenting research

conclusions, a bibliography, a list of tables and figures, three appendices, and an abstract in English. The dissertation is the result of an extensive literature review and complex analytical and research studies, taking into account the needs and expectations of both bank employees and clients, as well as the contributions of other researchers in this field.

The first chapter is dedicated to the topic of organisations' image, providing definitions, significance, and classifications of image, as well as characterising related terms, and the concept of image management about broadly understood organisations. The second chapter delves into the functioning of banks and the importance of image in the existence of these entities. The third chapter focuses on the most crucial aspects of image management within the banking sector, including a characterization of the process, factors influencing bank image, tools employed in image management, and methods for measuring image in banks.

The fourth chapter is the first of the three empirical chapters. It presents the research methodology, including aims, hypotheses, and research methods used. In this chapter, the author also described the research sample used for both quantitative and qualitative studies. The fifth chapter delves into the practical aspects of bank image management, drawing from original quantitative studies conducted among clients and employees of cooperative and commercial banks within the Polish banking sector. In the sixth chapter, issues related to bank management in the Polish banking sector are elucidated, based on the results obtained from qualitative studies conducted through individual interviews with experts. The outcome is the author's original proposal in the form of the bank image management model. The final subchapter of the dissertation outlines research limitations and suggests directions for further research in this area.

The author hopes that this dissertation, thanks to the comprehensive approach to the subject of image management in cooperative and commercial banks operating within the Polish banking system, will have practical applications, contribute to further research in bank image management, and thereby influence the development of management and quality studies, which form the basis of this doctoral dissertation. This is especially significant as representatives of banks participating in the research conducted for this dissertation expressed a need for further research in this area and the development of practical solutions.