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RISK AND BANKING SECURITY MANAGEMENT IN A FINANCIAL ORGANIZATION

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Abstract: Recent years have provided many experiences in the functioning of modern banking. Turmoil in the financial markets is still ongoing, which makes it even more desirable to look for the answer to the question about the optimal form and functioning of modern banking. The aim of the article is to discuss the system and the functions that banks perform in the economic and market system of the country. It focuses on the importance of the security of money in banks. The factors that threaten the security of electronic banking are characterized based on the results of research conducted by the monthly magazine "Bank". It also presents the institutional structure of the financial security network in Poland. It discusses why the functioning of the market criteria and the criterion of public trust are of paramount importance for the functioning of both the operational and strategic aspect of the modern bank. Therefore, it is necessary to apply these criteria, their consequences, mutual interpenetration and prospects for the development of the bank as a subject of the national economy and institutions of public trust.

Keywords: loyalty, value, bank, client, management, banking system

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Introduction

Banking is an important and integral part of the financial market and the economy. When considering ways to improve the efficiency, security, and functioning of modern banking, one should take into consideration both the internal conditions of the banking sector as well as external aspects, such as the political economy, the monetary and institutional order of the international financial market. A positive aspect is that there has never been as much knowledge, experience and capital in the history of human civilization as there is now. Therefore, there are fundamental advantages and chances for it to be successful.

The large responsibility of banks to introduce modern solutions and apply appropriate rules may contribute to the added value of providing banking services (Nowicka-Skowron, Nowakowska-Grunt, Brzozowska 2017, p. 51).

Politics remains a very uncertain and dangerous element of modern economy and finances. The social responsibility of banking institutions is one of the most important issues in the modern world economy as well as at the level of individual national economies. The global financial crisis has shown societies how much economically safe banks are needed, that is, those which do not induce social costs

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due to their unreasonable actions but rather support the development of a real balanced economy. However, there is no need for such banks whose actions would lead to the imprudent allocation of money, bypassing the real needs of the real economy, enhancing the phenomenon of "financing finances". As a result, it leads to a strong threat of social costs and deepening of negative processes such as financial exclusion or disproportion in spatial and economic development.

The aim of the article is to discuss the system and functions that banks perform in the country's economic and market system. It indicates the importance of the security of money in the bank and also discusses the factors that have an impact on banking security. The article also pinpoints the factors that threaten the security of electronic banking, based on the results of research carried out by the "Bank" magazine. Finally, it evaluates the institutional structure of the financial security network in Poland.

System and functions of banks

The banking system is one of the most important segments of the financial system, which is built of banks conducting statutory activities on financial markets. A feature of the modern bank is its strong connection with other entities of the banking sector and other entities in the financial sphere as well as with the real sphere of the economy. The banking system should be understood as the total number of banks operating in a given country together with the rules governing their activity, relations with each other and with the environment. B. Pietrzak emphasizes the existence and significance of these connections, while indicating that inappropriate management funds by the bank may have wide negative consequences. They may include loss of funds entrusted to the bank by customers, problems in the functioning of the bank, leading in extreme cases to bankruptcy, as well as to difficulties in the functioning of other entities (Pietrzak 2008, p. 45).

Banks, like other market players, strive to maximize profit or its value. They are guided by the market criteria, whose essence is bank management in such a way that it is an attractive investment subject. At the same time, observing economic practice, one can see that some banks are guided by the desire to achieve a quick profit by maximizing their financial results in a short time. In turn, other entities in this sector strive for more sustainable development by building long-term relationships with clients and investors, and their activities are directed at increasing their own value. This makes it possible to distinguish two dimensions of the market criteria: long-term and short-term. The short-term criterion is the emphasis on the bank earning the most profit. However, striving to maximize market value is a long-term market criterion. In the long run, it is more important than making a profit (Świderski 2009, p. 37).

The result of the development of the civilization of society was the development of the society of the financial system and the modern commercial bank as an element of the banking system. The purpose of this evolution was mainly to meet people's needs, including the need to securely store and raise money. The trust that banks' entities was given was a condition for their creation and development.

On the other hand, despite the many differences between enterprises operating in the conditions of a market economy, their common feature is the pursuit of gaining profit from their activities. Modern commercial banks are subject to market economy rules and are no exception. In addition, their activities are statutorily based on the principle of self-financing. Therefore, bank activity is governed by two criteria: market criteria and the criterion of public trust. Banks are complex enterprises that function in a world of diverse and complex connections with the environment. The level of banks' inclusion in these criteria also affects other financial entities and the real sphere of the economy.

D. Jelonek believes that, "in the coming years, the success of the company will largely be conditioned by the ability to effectively implement the processes of creating innovation in cooperation with partners in the framework of network structures. In response to customer and market pressure, in order to be an innovative company, one should dynamically self-evaluate its innovative potential, including resources and competences, recognize potential partners for future cooperation and, above all, shape mutual relations during cooperation processes" (Jelonek 2016, p. 21).

Banks provide a platform enabling the efficient circulation of purchasing power in the economy by offering a range of services using financial instruments. Their service functions consist in helping non-financial entities to control their cash flows, i.e. efficiently managing a financial economy, enabling business entities to execute tasks. Therefore, the service role of banks is based primarily on helping in the circulation of purchasing power with the lowest possible transaction costs, i.e. related to the process of exchanging goods in the economy. The relationship between banks and the real sphere of the market economy – its quality, scope, scale and strength – is particularly important here (Korenik 2011, p. 23).

The catalogue of banks' detailed roles currently includes the following functions (Korenik 2011, p. 24):

1. The Bank as an institution making qualitative transformation of assets, an institution that engages in long-term relationships with its clients and at the same time is a liquidity provider.
2. The Bank as an information producer, a good reorganizer, a reliable negotiator and controller.
3. The Bank as an institution enabling the mitigation of market risk resulting from the conjuncture market, an institution managing risk on commission.

Commercial banks are required to perform a ministerial function and to be socially responsible in the context of globalization and a high-risk economy. The main point here is that banks must ensure that in a highly turbulent environment they do not themselves become an injured party, e.g. due to poor credit decisions or involvement in other financial instruments. On the other hand, banks should contribute positively to building socio-economic well-being, taking care of their clients and providing them benefits, despite unfavourable external conditions.

This results in banks having relations with various interest groups in the form of a contribution to improving the quality of life and should be noticed in several areas, including: human rights, working conditions, consumer protection, impact on the natural environment and health, ethical business behaviour, economic development, political influence and the role of enterprises in conflict zones (Korenik 2011, p. 24).

Banks also play the role of creators of socio-economic growth, therefore, it is their responsibility to care for human rights. By this, it is understood that in relation to bank employees, independence and respect for personal dignity should be maintained. With regard to served households and entrepreneurs, the bank should not limit the client only to the role of a consumer of banking products. Respecting human rights determines its relation to other areas of responsibility and, in essence, to its contribution to solving fundamental socio-economic problems (Korenik 2011, p. 30).

Nowadays, it even seems that focusing only on the economic aspects of the conducted activity will not provide banks a strong competitive position or the potential for survival in collapse situations in the financial sector. The problem is, however, how to transform the idea of a socially responsible business into reality. Banks, also those starting from a lower level of social responsibility, face the dilemma of how to support social goals and integrate them with the market economy, but without prejudice to its financial security (Szpringer 2009, p. 108).

Banks expand their offer of services provided to clients by entering into insurance products, leasing on the basis of resale or bundling with banking products using the potential of cross-selling. W. Caputa states that "this sale consists in offering current clients additional products related to earlier purchases (cross-selling) or products with higher functionality, usually at a higher price (up-selling)" (Caputa 2012, p. 538). This results in many benefits for both the customer and the enterprise (bank). The client gains the possibility of comprehensively satisfying his needs, which translates into shortening the time of "solving the client's problem"; besides being a regular customer, one has the option of using rebates and discounts, which directly translates into one's own cost of value acquisition. The bank, in turn, increases the profitability of the relationship connected with its existing clients; sales potential increases; customer loyalty is strengthened by increasing the number of products it uses; it strengthens the client's reference and cooperative potential (by adjusting the offer to the current client's expectations); it reduces costs resulting from replacing the higher costs of customer acquisition (Caputa 2012, p. 538).

Financial security of banks – role and importance

The issue of security in the organization has a long history, is oriented to the needs and expectations of both employees and customers (Cichoń 2013, p. 156). Probably everyone knows the saying that something is "safe or certain as in a bank". The bank should be an institution that is trustworthy and inspires confidence in its customers. Nevertheless, from time to time one hears about the collapse of a bank. Then we ask ourselves: Is my money safe in a bank? According to A. Mesjasz-Lech "the globalization of markets and increased competitiveness lead to an increase in the importance of customer service, and thus to automate and simplify dialogue with the client, which results in increased satisfaction and loyalty" (Mesjasz-Lech 2016, p. 92).

Institutions forming a financial safety network are to constitute a system preventing the emergence of financial crises and to serve in removing the effects of their possible occurrence. The European Union is a union of countries with different institutional and legal solutions. Institutional regulations in the area of strengthening and protecting financial stability are diversified in individual countries. Banking supervision in the EU is national in accordance with the principle of financial subsidiarity. This means that its organization is different in individual countries in the area of: bank licensing and control of their activities, and prudential regulation.

Financial security is a special conditioning of the operational activity of each institution in various economic conditions. Most often it is recognized as the security of the broadly understood environment in which the institution and the internal security of the institution function. The concept of financial security has not been defined, but most often it comes to financial stability, that is, the state of the financial system in which it is able to perform its functions properly, which means continuity, liquidity, and effectiveness in achieving the assumed goals. Of course, this does not exclude the occurrence of transient shocks and disturbances, but undertaking a measures to decrease systemic risk and prevent financial crises helps to avoid destabilization of the financial system (Capiga 2011, p. 42-43).

The bank's external security is first of all the security of the environment in which the bank operates, and thus widely recognized economic security, for the preservation of which the financial aspect is of particular importance, i.e. financial security. There is no doubt that financial security is a multidimensional concept that should be considered in terms of:

– security of financial institutions;
– security of financial transactions;
– security of the financial market segments;
– customer safety of the financial market (Capiga, Gradoń, Szustak 2010, p. 12).

In some countries, activities related to financial security are implemented by one institution - a centralized system, and in other countries by several institutions - a decentralized system. In addition, supervision is integrated in some countries, including the banking, capital and insurance markets; in others it is specialized, i.e. there are separate supervisory institutions for individual markets. The EU has created a common market, but has not yet developed a system of financial security in a supra-national form. Domestic systems vary from one member state to another. At the EU level, it continues the process of building a new architecture of the single financial market (Łukaszewski, Sładkowski 2018).

It should be noted that the entirety of institutions and regulations aimed at protecting the financial system from destabilization is a network of financial security created by: governments represented by the Ministries of Finance, central banks, supervisory institutions and anti-bankruptcy institutions. In Poland, the institutional structure of the financial security network is: the government, the National Bank of Poland (NBP), the Financial Supervision Commission (KNF), and the Bank Guarantee Fund (BGF) (Capiga 2011, p. 42-43).

The government in the financial security network fulfils the functions of the main regulator, the creator of legal norms and the administrator of public funds. The Minister of Finance is tasked with providing the country financial security. The comprehensive nature of this activity manifests itself in a wide range of a ctivities, namely from efficient state budget management, through the collection of public levies, to shaping tax policy and a network of specialized services involved in the protection of the financial system, such as tax control, and anti-money laundering units (Capiga 2011, p. 42-44).

Central banks are the most well-known institution of the financial safety network. The basic and statutory goal of the central bank, including the NBP, is to maintain a stable level of prices (*Ustawa o Narodowym Banku Polskim…*, Art. 3).

In turn, the statutory goal of the PFSA is to ensure proper functioning of this market, its stability, security and transparency, confidence in the financial market, as well as to ensure protection of the interests of the participants of this market (*Ustawa o nadzorze nad rynkiem finansowym…*, Art. 3). When it comes to supervision, both stability and security are statutory goals that the PFSA implements by taking actions to ensure proper functioning of the financial market, aimed at its development and competitiveness.

The institutions of anti-bankruptcy protection are an integral part of the financial security network. In Poland, the institution responsible for customer protection, sectoral in nature and in relation to the banking market, is the BFG, which guarantees the safety of deposited money in the bank. Guarantees cover both deposits in zlotys and foreign currencies. Regardless of the currency of the account, the guaranteed funds are disbursed in PLN. In turn, in relation to the capital market, there is a compensation system for investors in relation to the insurance market: the Insurance Guarantee Fund (UFG). Nevertheless, the most well-known solution to protect the financial market customer is deposit guarantee schemes, which are primarily focused on protecting the customer – a refund of guaranteed funds up to a certain amount, currently 100,000 Euro, and for the bank associated with providing repayable assistance. BFG provides both warranty and assistance activities. Furthermore, it is precisely within the framework of assistance activity that the term “danger of insolvency” appeared. The statutory task of the BFG is to provide repayable financial assistance and purchase the claims of banks in which the risk of insolvency arose (*Ustawa o Bankowym Funduszu Gwarancyjnym…*, Art. 4).

In 2008, the EU countries committed to establishing Financial Stability Committees, aimed to improve cooperation between the institutions of the financial security network. In Poland, the Financial Stability Committee (KSF) was established in November 2008 and its statutory goal is to ensure effective cooperation in supporting and maintaining the stability of the national financial system through the exchange of information, opinions and assessments of the financial system both at home and abroad and the coordination of activities in this area. The members of the KSF are: the Minister of Finance, the President of the National Bank of Poland and the Chairman of the Financial Supervision Commission (*Ustawa o Komitecie Stabilności Finansowej…*, Art. 3).

Threats in electronic banking

For a bank, as an institution of public trust, it is particularly important to keep customer funds raised as that is the basis of its operational activity. F. Bylok emphasizes that "trust is an important value for a modern enterprise and thanks to it, it can achieve its goals. However, trust is not something free. It is investing in mutual market relations. It requires constant care for good contacts with clients. They can be destroyed, losing their reputation. However, its reconstruction is long-lasting, it requires significant investments" (Bylok 2012, p. 107).

It is important that the security of cash translates into the security of the bank's client. A particular example here can be electronic banking. The rapid development of electronic distribution channels for banking products has brought completely new threats and, consequently, the need to select appropriate safeguards. In the area of electronic banking threats, the following are taken into account (Gospodarowicz (ed.) 2005, p. 72-73):

– threats common to the server and client related to eavesdropping or modification of data sent via networks, i.e. sniffing (eavesdropping), spoofing (network impersonation), network snooping (initial recognition of network parameters), phishing (phishing of confidential personal information), computer sabotage and cyber terrorism;
– server threats, i.e. threats related to attacks on server resources, such as DoS and DDoS blocking attacks, using specific programs that allow interference with information systems (such as bacteria, worms, Trojan horses) attacks on databases;
– client's threats related to the procedures of logging into the system and working with the client's software, i.e. identifier, password, errors in the software.

Individual groups of threats are security categories of electronic banking. Electronic signature and the security of information and information systems are the most well-known electronic banking collateral. An electronic signature called a secure electronic signature is regulated by law and related secure devices used to create an electronic signature and secure devices used for its verification is a typical example of legal security and technical security with regard to electronic banking (*Ustawa o podpisie elektronicznym…*, Art. 18).

First of all, the conditions that these devices should meet are very important, i.e. easy identification of security changes for the signature-creation device, reliably verified authenticity and validity of certificates or other data certified electronically, correctly and legibly displaying the result of verification of the identification of the person submitting the electronic signature, signaling security-relevant changes to the device used to verify the electronic signature (*Ustawa o podpisie elektronicznym…*, Art. 18).

There are many ways to extort passwords to the online banking system, with phishing being the most popular one. According to experts from PandaLabs, 57 thousand new websites impersonating around 375 recognizable brands appear on the Internet every week on the global scale. Almost 65% of them pretend to be sites from various banks, including Polish ones. Potential victims are attracted to them mainly by e-mail. A more sophisticated form of attack is pharming, which redirects the Internet user to a fake website without his knowledge and consent. For this purpose, cybercriminals use malicious software that changes DNS addresses on the victim's device or server. In addition, key loggers – special programs that record all keystrokes on the keyboard of an infected computer – are used to capture passwords. We also found a way for banks that recommend their clients to use the virtual keyboard, namely created applications that take screenshots with the location of the mouse cursor. K. Mitnick, one of the best-known network burglars, wrote in his book "The Art of Progress" – "the human factor is the Achilles' heel of security systems". Mitnik is right because some of the security measures used by banks become worthless if the client more or less consciously passes key information to thieves (*Zabezpieczenia…* 2011).

When talking about the bank's economic security, both capital categories should be taken into account, i.e. regulatory capital and internal capital, for which a number of supervisory regulations apply. Economic security is the basis for the security of the bank's operations, but it is not synonymous with the bank's security in its various dimensions.

IT security research carried out by the institutions participating in the project: KPMG[2], ZBP (Polish Bank Association), and the monthly journal "Bank", showed that (www.kpmg.pl/bezpieczeństwo):

- the main factors that threaten the security of transactions via electronic channels are: the lack or insufficient awareness of threats on the part of users (47%), security gaps offered on the solution market (29%) and insufficient security mechanisms implemented in electronic channels (19%);
- incidents related to the spamming and phishing e-mail service (21%) are the most frequent types of incidents in the field of IT system security in banks;
- implemented security standards operating in banks are security measures in the form of the ISO / IEC standard (implemented by 54% of respondents), 36% implemented ISO / IEC 17799 and 27% BS 7799.

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[2] The name KPMG comes from the first letters of the names of the four partner companies, which merged to crete KPMG:

- K means Klynveld. The company Klynveld Kraayenhof & Co. was founded by Piet Klynveld in Amsterdam in 1917;
- P is for Peat, comes from William Barclay Peat & Co., founded by William Barclay Peat in London in 1870;
- M from Marwick. James Marwick founded the company Marwick, Mitchell & Co. with Roger Mitchell in New York City in 1897;
- G comes from Goerdeler. Dr. Reinhard Goerdeler; for many years managed the German Deutsche Treuhand-Gesellschaft (DTG), who would later be President of KPMG.

KPMG began in Warsaw in May 1990. In the following years it created regional offices in Krakow, Poznan and Wroclaw. In 2007 Gdansk joined the ranks of cities with a KPMG office in Poland and Katowice from 2012. KPMG employs more than 1800 employees in Poland. The company advises Polish and international entities in all sectors of the economy, with particular emphasis on the financial industry, insurance, pharmaceuticals, trade and production of consumer goods and services, information, communication and entertainment, public administration as well as small and medium-sized enterprises.

In the context of electronic banking security, it is important to distinguish between ICT security and information security. A. Białas notices the fact that "ICT security, that is relating to IT systems, is related to the fulfilment of certain properties, i.e. the so-called security attributes in systems and in their environment" (Białas 2007, p. 28).

D. Bubel notes that "changes taking place in the modern economy make it increasingly difficult to manage a company. The need to strengthen mutual relations between enterprises and to make developmental decisions regarding the improvement of their operations is increasing" (Bubel 2016, p. 61).

Bank management is closely related to security management. Therefore, it is focused on counteracting threats that may turn into a specific type of risk (after exceeding the optimal level, the bank's security is reduced). "[A] banking enterprise must function effectively while maintaining appropriate relations between profitability, security and liquidity" (Dziawgo 2005, p. 86). These three economic categories are referred to as the "magic triangle of banking" (Dziawgo 2005, p. 86). According to D. Korenik, the common view is that a well-developed, efficiently operating financial system based on market mechanisms and a banking system based on commercial banks contribute to economic growth (Korenik 2009, p. 58-61). As A. Brzozowska states, "management is not only a type or a way of organizing enterprises, communication and coordination, but also a product of human activity, a process of production and reproduction manifested in broadly understood social contexts" (Brzozowska 2013, p. 15-16).

The future of banking lies in the skillful combination of banking services with other non-banking financial services, without diminishing the importance of banking as the core activity of banking institutions. D. Korenik indicates that the bank's survival in the future depends on the adoption of three systematic practices. First of all, the bank must improve its products. Secondly, the bank, like any other organization, will have to learn to develop new applications for its own, successful products / services. Thirdly, the bank will have to learn systematic innovation. If this does not happen, then a particular bank may become an outdated organization, lose its production capacity and thus its competitive ability (Korenik 2007, p. 35-38).

Conclusions

Currently, the main pillar of the strategy of an increasing number of banks is building a strong relationship with clients. Thanks to this relationship, the client gains many benefits, and for the bank it is the most effective way to implement results. The good reputation of banks and trust in them encourages clients to entrust them with their savings and loans. Customers can plan their activities and investments better, keeping in mind the stability of loan prices in the short term. Banks offer a wide range of services as well as various access channels for customers. Such credible information about the customer reduces the risk associated with the products offered to him. For such solid and reliable customers, the bank may use lower margins. The Bank builds long-term relationships, reduces the level of specific provisions, improves the quality of its assets, and ensures access to funds for financing lending. Customers, on the other hand, obtain additional privileges in the form of lower costs of borrowing money from the bank. As A. Pabian rightly points out, "sales promotion (price discounts, free products or services, free samples of goods, discounts, promotional coupons...) is designed to speed consumer buying decisions by offering immediate or deferred benefits" (Pabian 2015, p. 207). At the same time, it is worth noting that banks would probably be able to generate a higher, short-term profit if it were not for the restrictions on their functioning as an institution of public trust. However, it should be noted that the banks' consideration of both the market criteria and the criterion of public trust lie not only in the interest of banks, but also of the whole society. For the perspective of bank development, building trust in the banking sector is of key importance. This is not an easy task but it should be considered due to the importance of trust in the image and reputation of banks, the impact of these factors on the proper functioning of banks, as well as the impact of the latter on financial stability and the proper functioning of the real economy.

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ZARZĄDZANIE RYZYKIEM I BEZPIECZEŃSTWEM BANKOWYM W ORGANIZACJI FINANSOWEJ

Streszczenie: Ostatnie lata dostarczyły wielu doświadczeń w funkcjonowaniu współczesnej bankowości. Zawirowania na rynkach finansowych nadal trwają, a perspektywy światowej gospodarki i sektora finansowego nie są najlepsze. Tym bardziej należy szukać odpowiedzi na pytanie o optymalną formę i funkcjonowanie współczesnego biznesu bankowego. Celem artykułu jest przedstawienie struktury i funkcji, jakie pełnią banki w systemie gospodarczym i rynkowym kraju. Wskazano, jak bardzo ważne i od czego uzależnione jest bezpieczeństwo pieniędzy w banku. Scharakteryzowano czynniki powodujące zagrożenie bezpieczeństwa bankowości elektronicznej, w oparciu o wyniki badań przeprowadzonych przez miesięcznik „Bank” oraz przedstawienie struktury instytucjonalnej sieci bezpieczeństwa finansowego w Polsce. Omówiono, dlaczego dla funkcjonowania – zarówno w aspekcie operacyjnym, jak i strategicznym – współczesnego banku istotne znaczenie ma równorzędne traktowanie kryterium rynkowego i kryterium zaufania publicznego. Istnieje zatem konieczność stosowania tych kryteriów, ich konsekwencji, wzajemnego przenikania się oraz perspektywy rozwoju banku jako podmiotu gospodarki narodowej i instytucji zaufania publicznego.

Słowa kluczowe: lojalność, wartość, bank, klient, zarządzanie, system bankowy