

**Kamila Tomczyk**

Czestochowa University of Technology

e-mail: tokkam@wp.pl

ORCID: 0000-0002-4513-645X

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## COOPERATIVE BANKS IN SOCIAL MEDIA – A SURVEY OF ACTIVITIES BASED ON CUSTOMER RELATIONS

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## BANKI SPÓŁDZIELCZE W MEDIACH SPOŁECZNOŚCIOWYCH – BADANIE AKTYWNOŚCI NA PODSTAWIE RELACJI Z KLIENTEM

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**Abstract:** Social media has become an integral part of the life of modern society. Facebook is the most popular communicator in its role of sharing information with friends. Developing need banks to establish relations with current and future customers. The presented business cycle research proves that many financial institutions are not convinced about conducting research in social media.

**Keywords:** social media, Facebook, cooperative banks, customer relations management.

**Streszczenie:** Celem artykułu jest zbadanie dynamiki korzystania z mediów społecznościowych przez banki spółdzielcze. Idea badania wywodziła się, z jednej strony, z niewielkiej liczby publikacji naukowych poświęconych działalności banków w mediach społecznościowych, z drugiej zaś z tego, że wykorzystanie takich kanałów komunikacji daje bankom spółdzielczym możliwość budowania przewagi konkurencyjnej na podstawie relacji z klientami. Przyjęta metodologia badawcza zakłada nowy przegląd profili banków spółdzielczych w mediach społecznościowych pod kątem określenia ich liczby, popularności wśród internautów oraz okresu istnienia. Badania pilotażowe zostały przeprowadzone w 2018 r. Poprzez media społecznościowe społeczności lokalne będą lepiej poinformowane o aktywnym udziale banków w życiu gospodarczym, kulturalnym i społecznym oraz wspieraniu różnych działań, co niewątpliwie zbuduje dobry wizerunek banków i będzie promować ich działalność.

**Słowa kluczowe:** media społecznościowe, Facebook, banki spółdzielcze, zarządzanie relacjami z klientami.

## 1. Introduction

Cooperative banks are at present the largest group of banks in Poland, as a specific group of banking entities. The objective of their operations distinguishes them from commercial banks – commercial banks are focused on generating profit, while cooperative banks concentrate on meeting the needs of their members, and to a high degree, on meeting their expectations. Their operations have been subject to significant changes in recent years, dictated by market conditions as well as by legislation. The distinctive feature of most cooperative banks is that they are closely linked with the local community and actively participate in local life. Their headquarters are in small cities and towns, and their branches and cash offices can be found even in small villages. Social media provide a tool that promotes the mission of cooperative banks. When observing the growth of the number of community portals, it can be said that social media are becoming an important communication channel and a driving force of fundamental changes in many areas of community, economic, and business life.

The purpose of this article was an examination of the dynamics of using social media by cooperative banks. The idea of the survey had its roots in the small number of research publications devoted to the activities of banks in social media, and also in the fact that the use of such communication channels provides cooperative banks with the opportunity for building a competitive advantage based on relations with customers. A cooperative bank is a relationship bank – its existence is based on the links created within the local community and its economic activities. Such a bank could not exist without relations with its stakeholders. Cooperative banks are always close to the community, and they not only should be present in social media but also involved in everyday life. Social media constitute a venue where opinions can be exchanged, and products and services promoted. This enables the creation of a brand, strengthens the bank's image and allows to be constantly in touch with people. The significant number of entities that offer bank services form a background of tough competition. During the last decade the increasing popularity of social media has been appreciated by e-marketing specialists as a tool for branding and generating customers' trust. The choice of cooperative banks as the subject of the survey was dictated by the fact that such banks frequently struggle with a shortage of capital and the lack of highly skilled personnel, which causes that commercial banks are much more efficient in their operations. There can be no doubt that social media are creating a new quality, and contribute to the intensification of contacts with customers. This constitutes a new fashion of approaching customers and building relations with them without involving significant sums of money on the part of banks.

The accepted research methodology entails a new review of cooperative bank profiles in social media to determine their quantity, popularity among Internet users, and the period of their existence. The pilot studies were conducted in 2018. The purpose of the new survey was to determine the dynamics of the use of social

media by cooperative banks. The article, therefore, is an attempt to verify whether cooperative banks are more directed at strengthening relations with customers by using the Internet. The research primarily focused on Facebook, as the most popular in Poland, both among individuals and institutional users.

The study was aided by Google Spreadsheets tools. The objective was the verification of bank profiles on bank websites with a view of distinguishing the necessary data from Facebook pages, conducting a new analysis and comparing the results.

## **2. The uniqueness of the operations of cooperative banks in Poland**

Cooperative banks are now a permanent element of the Polish financial system. These are local banks that operate independently as cooperatives under the Act of 7 December 2000 on the operation of cooperative banks and their integration (Ustawa z dnia 7 grudnia 2000 r...). These banks demonstrate a great capacity to adapt to constantly changing economic conditions, demonstrated by the fact they have been in existence in the Polish market for over 100 years. There were 547 active cooperative banks in Poland in March 2019, of which 308 were members of the IPS BPOS and 196 of the IPS SGB insurance schemes (Komisja Nadzoru Finansowego, 2019). Under the Act mentioned above, a bank that is a cooperative is also governed by the Banking Act.

The cooperative members are the owners of cooperative banks. The operations of cooperative banks are based on membership<sup>1</sup> (Groeneveld, 2017, p. 14). The specific nature of the cooperative ownership of banks is based on the group of private owners – membership is a vital feature of these institutions, and it is a source of competitive advantage (Zalcewicz, 2013, pp. 51-63). Each member of a cooperative bank must hold at least one share and contribute capital to the cooperative bank. The value of shares is set out in the memorandum of the cooperative bank; dividends may be generated (Ustawa z dnia 7 grudnia 2000 r...). The conditions for new shareholders to join the cooperative bank primarily follow from the motives of influencing the bank's policies, including participation in meetings of representatives, participation in meetings of the bank's bodies, such as the supervisory board, determination of the objectives of operation and determination of credit operations, obtaining other advantages for the bank's members (trips, cultural events) (Szelągowski, 2011, p. 242). The shareholders are customers who have been associated with the bank for generations; they identify themselves with the mission of the bank's activities, which frequently provides support for charitable operations of importance to the local community (Bochen, 2015). Some new shareholders were attracted by the

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<sup>1</sup> In March 2018, the number of members of cooperative banks amounted to 962,893, including 959,799 individuals (Financial Supervision Authority, 2018, p. 7).

individual approach to the customer and by modern technology. These factors create emotional involvement in relations with the bank, and for this very reason, the members become the most loyal customers.

Cooperative banks have been providing support to local communities, local governments, and enterprises for over 150 years. Their locality creates a firm place in the market and active participation in community life. In polls conducted by Siudyk among presidents of cooperative banks, 65% of those surveyed have shown a strong knowledge of the local market as a forte of cooperative banks (Siudek, 2011, p. 276). The cooperative bank should create its specific image, directed at achieving a competitive advantage and implementing a defined vision of operation by the Polish local bank owners. New banking technologies are a challenge for cooperative banks. The mission of the cooperative bank as a local institution is as follows:

- products adapted to the local community,
- local operations,
- support for local activities,
- the bank's mission,
- bonds between customers (members) and the bank (Nowacka and Szewczyk-Jarocka, 2015, p. 184).

Cooperative banks have a universal nature and stable position. This stability results from their relations with customers; each customer is approached individually by recognizing his/her needs, and accordingly, products are adapted to needs and expectations. Cooperative banks play a significant role in the life of the local community, and support the development of regional and local activities. They operate primarily in the local market, strengthen their market position by responding more rapidly to the changing market demand. Cooperative banks are intensively implementing new technological solutions, which increase their competitive potential regarding commercial banks. The positive perception of cooperative banks provides grounds for seeing them as modern institutions which provide complex financial services.

On entering the new digital world, cooperative banks should address the expectations of the older generations, and at the same time open up to the needs of the younger customer. Social media may bring many business advantages and strengthen customer loyalty by taking into account the specific nature of such banking, aimed at satisfying the needs of the local customer. Cooperative banks have adapted themselves to the new situation in the face of the pandemic by promoting themselves on websites and social media which have become an important channel of communication during the pandemic.

### **3. Social media as a source of information**

The notion of social media refers to community mass media, blogs, forums, and community networks based on easily available IT technologies. Social media are

a form of information transfer, which provides companies and institutions with tools for quick, effective, and cheap communication. This term, as understood today, was first used by C. Shipley<sup>2</sup> in 2004 (Weber, 2007). Social media have introduced fundamental changes in many areas of community, economic, and business life. The primary feature which distinguishes them from other online networks is providing the user with the option of expressing their views and opinions. It is the users who decide what will be published, what will be read, and what will be changed.

A cooperative bank is a relationship bank – it would not exist were it not for its relations with its stakeholders. The following features are decisive for the uniqueness of social media (Kozanowski, 2014, p. 77):

- free and unrestricted scale of use of the media,
- free access to the creation and reception of content,
- community co-participation,
- free access to one's own contents and of other authors, as well as the possibility of addressing such contents,
- option of modifying the original information.

Thanks to public access to the Internet, social media bring a new quantity and quality of contact with consumers. Technology plays a vital role in all aspects of community and economic life. Promotion is one form of disseminating the use of banking services. General Internet access and the growing popularity of social media have had the effect that banks have become bolder in the media (Polańska, 2013).

The literature devoted to the role of social media contains many examples of their application in banking, especially in the building of interactions with the customer, the presentation of the strategy, promotion and supply of new services, and the implementation of their visions (Browell, 2011, p. 16). At the same time, they are an important constituent of branding – building awareness of a brand<sup>3</sup>.

The primary areas of applying social media in banking (Cohen, 2009), are:

- community building,
- product building,
- customer service,
- marketing and promotion.

Community building is the road to changing a brand's image, as well as the creation of a community centred on the brand in question (Zachariassen, 2010).

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<sup>2</sup> Co-founder and Director for Global Research in the Guidewire Group – a company involved in global market expertise, directed in particular, towards technological enterprise.

<sup>3</sup> [https://pl.wikipedia.org/wiki/Budowanie\\_Świadomoci\\_marki](https://pl.wikipedia.org/wiki/Budowanie_Świadomoci_marki) “Building of brand awareness (English: branding) – a marketing technique involving the creation and consolidation in the minds of consumers the fact of the existence and positive image of a specific brand. In order to sell products or services in an effective manner, the message of a commercial must be coherent and addressed to a specific target group. Such a message is a part of a process known as branding”.

Product building is the collection of information from community portal users about the products, customer expectations, directions of service, and product improvement.

Some banks have proposed customer service via community portals (Kadys, 2012).

Marketing and promotion is the most important direction of the use of social media by banks. According to surveys (Alte Group/EFMA, Schulz A., Czarnecki E., 2014), nearly 90% of financial institutions have indicated marketing as the fundamental area of application in social media.

The macroeconomic situation has prompted banks to apply a balanced strategy by searching for innovative areas to create a competitive advantage. This issue has become particularly important after the last crisis caused by banking mismanagement. Social media may undoubtedly assist in building a reputation by enabling the free expression of opinions, which may be used for in-depth analyses of customer preferences. The following three rules should be observed in contacts with the customer through community messaging (Efremenko, 2012, p. 15):

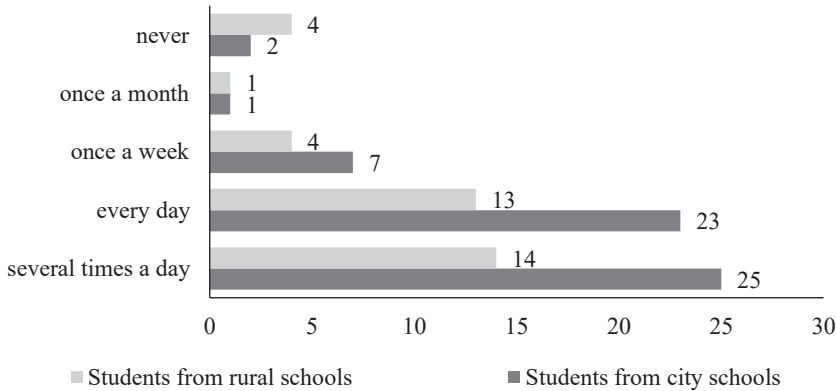
- news or being up-to-date with social media trends,
- completeness – uniform, coherent names, graphics, so recipients are immediately able to recognise profiles and the brand,
- openness, regular publishing of content.

The application of social media by financial institutions involves building mutual interactions, a source of soliciting information from other market players, both institutional and individual. The increase of knowledge about a brand may build or decrease trust (Levy, 2009). Therefore, banks must find a way of online communication with customers, as the Internet is frequently the first source of knowledge concerning financial products. The conclusion is quite simple: banks must provide reliable information via frequently visited community portals.

Community portals also offer their own communications tools – they may be used for the denial of adverse information concerning the bank, corrections, and apologies. They allow questions and provide responses in real-time and the acceptance of transaction instructions (Bednarska-Olejniczak, 2018).

Apart from being a marketing tool, community portals are a font of knowledge and may serve as a transaction banking platform. Facebook offers the possibility of making wire transfers without the need of providing the recipient's account number. The advantage of such transfers is their simplicity – they only reach people known to the sender, the amount of a single operation is limited to PLN 50.00, and to a maximum of PLN 200 per day. Alior Sync (Totalmoney, 2016) was the first to introduce this service. Due to the popularity of social media, it has become necessary to include them in the marketing strategy of banks, especially if they wish to solicit new customers among young people, who expect simple and at the same time innovative solutions. Banks do not see the necessity of introducing such a functionality just yet, however it must be stressed that Facebook is the natural

environment of the younger bank customers, which they quite willingly use, being more and more committed to social media. It follows from the author’s research between November and December 2019 that the frequency of visiting community messengers a few times a day has been shown by most participants. Elementary school pupils from rural and urban areas, aged 13-15, made up the research sample. Figure 1 presents their responses.



**Fig. 1.** Frequency of using the Facebook portal by pupils from urban and rural areas

Source: own elaboration.

The research indicates that most respondents devote time to social media at least a few times a day. The reasons for the increased popularity of Facebook among young people are numerous, such as technological progress, and increase of the significance of digital communication. Thanks to community portals, banks may build up a group of prospective young customers.

#### 4. Study of the dynamics of activities of cooperative banks in social media

The most straightforward measure of the popularity of a website is the number of page views and time spent on the website. Success in social media may be measured by the number of observers and website fans. The first survey concerning the presence of cooperative banks in social media was conducted in February 2019 and repeated in November 2020. Work on this article began by a search for reports concerning this matter and from a new analysis of 406 banks in terms of ‘likes’ of their profiles, number of observers, and number of banks with Facebook accounts. The author mainly focused on Facebook as it is one of the most popular communication channels. According to Facebook data, 18 million users in Poland use Facebook each month, i.e. 42.30% of Poles, the majority of whom are women – 53.50% (IAB Polska, 2020).

The following data from websites were used for studying the actual level of activities of Polish cooperative banks:

- the list of Cooperative Banks which are members of Zrzeszenie Banku Polskiej Spółdzielczości SA (Krajowy Związek Banków Polskich, 2020),
- the website of the (Komisja Nadzoru Finansowego, 2019),
- the list of Banks of the Spółdzielcza Grupa Bankowa (Banki Spółdzielcze SGB, 2019).

The determination of which banks have websites on Facebook was made by an analysis data, solicited through a search engine in the Facebook portal. The investigative procedure was based on a review of websites aimed at determining the following parameters:

- number of 'likes' ,
- number of observers,
- date of establishing the website,
- number of newly established portals on Facebook.

Five hundred thirty-eight cooperative banks were active in Poland at the end of 2019, and 552 in December 2018. Their number decreased by 14, primarily due to voluntary mergers according to cooperative legislation (Komisja Nadzoru Finansowego, 2019). Podkarpacki Bank Spółdzielczy in Sanok underwent mandatory restructuring conducted by Bank Nowy BFG S.A, established on 27 December 2019. This is a bank fully owned by the Bank Guarantee Fund [BFG] to salvage deposited funds of local governments, which are not subject to the BFG (Obiektywne Finanse, 2020). The research sample included 406 banks. The size of the sample was calculated by accepting the following premise:

- a 97% level of trust,
- size of fraction: 0.5%,
- maximum error: 3%.

The results are presented in Table 1.

**Table 1.** Comparison of the presence of cooperative banks on the Facebook portal (search engine on Facebook)

Description	Number of cooperative banks covered by the study		Percentage	
	2019	2020	2019	2020
Research sample	406			
They do not have a page on FB	273	231	67.24%	56.90%
They have a page on FB	133	175	32.76%	43.10%

Source: own elaboration.

As can be seen from the collected data, the number of cooperative banks with Facebook accounts has increased in comparison to 2019 by 42 banks. It can be said



that the awareness of the significance of social media among cooperative banks is rising. The number of ‘likes’ of cooperative bank profiles increased by 17,905 individuals compared to 2019, and the number of observers by 25,160. The oldest profiles have been active since 2010<sup>4</sup>, and the most recent one was created on 10 October 2020. Having analysed the establishment of new profiles [Table 1], it is clear that the greatest growth of new cooperative bank profiles took place in 2015. This is the most special year for social media in Poland due to the popularisation of the omnichannel strategy (Rigby, 2011). Among the 175 banks with RFB accounts, Bank Spółdzielczy in Szczekociny is outstanding – the account was set up in 2010, and its community increased by 475 fans in 2020 against 2019 (a total of 2670 ‘likes’). Table 2 presents a comparison of the number of observers and ‘likes’ on Facebook of selected cooperative banks.

**Table 2.** Comparison of the number of observers and ‘likes’ on Facebook of cooperative banks

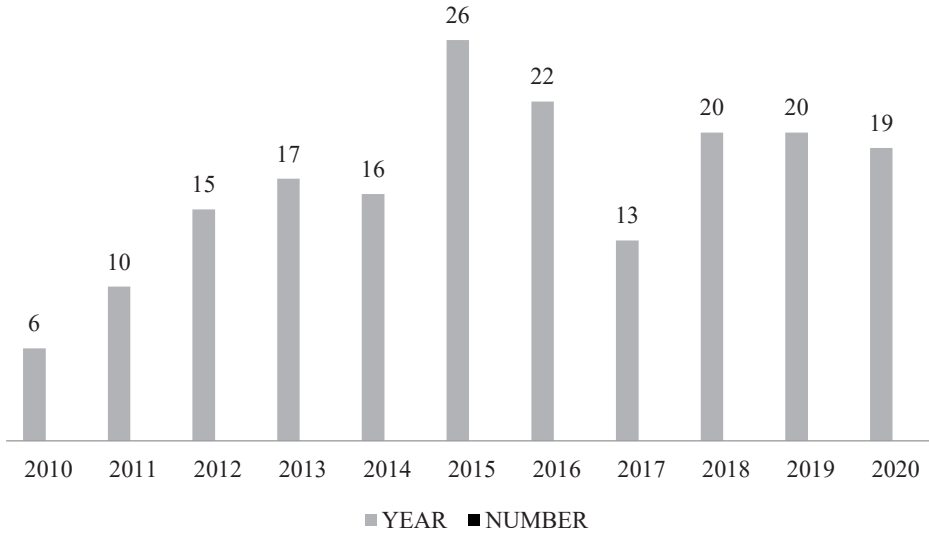
The name of the cooperative bank	Date of joining Facebook	Number of likes		Number of followers	
		Year 2019	Year 2020	Year 2019	Year 2020
Economic Cooperative Bank in Szczekociny	5 June 2010	2195	2670	2140	2738
Cooperative Bank in Lubaczów	12 April 2012	1538	1986	1547	2089
Cooperative Bank in Raba Wyżynna	7 March 2019	0	984	0	1014
District Cooperative Bank in Lututów	19 August 2019	0	942	0	986
Cooperative Bank Company Savings Credit PA-CO-BANK Pabianice Bank	2 March 2018	0	0	0	0

Source: own elaboration.

It appears from the data in Table 2 that the position of a bank is not contingent on the activeness of its customers in social media. Among five cooperative banks, one of them has 0 likes and 0 observers. It is surprising that Bank Spółdzielczy Towarzystwo Oszczędnościowo-Pożyczkowe PA-CO-BANK Pabianice has been conducting its activities since 5 March 1902 and has a large number of customers, yet it is not active in social media. The most popular on the Facebook list is Gospodarczy Bank Spółdzielczy in Szczekociny, with 2670 likes – the biggest number on Facebook. It should be noted that the subject of Polish cooperative banks is approached moderately

<sup>4</sup> The Polish language version of the network has been active since 2008.

by the Facebook community. Undoubtedly, these analyses are a valuable source of marketing knowledge, which cooperative bank managers have also noted.



**Fig 2.** Number of Facebook profiles established during 2010-2020

Source: own elaboration.

The number of profile observers can measure success in social media. Understandably, all efforts must be directed at the quick and greatest possible solicitation of new supporters. A correlation index was employed to analyse profile popularity, depending on how long they have existed. Its value was 0.43, and therefore, a moderate interdependence exists between these two variables. Hence it can be assumed that profile popularity is becoming more and more significant among Facebook users. It may be concluded that website popularity depends on the type of published information, form, and content.

The next factor covered by the survey is the activeness of cooperative banks expressed by the number of published posts. As there is a vast divergence in the time of existence of the profiles under scrutiny, the average number of published posts was calculated according to formula (1):

$$\text{average} = \text{number of total posts} / \text{time of profile existence in months} \quad (1).$$

The average number of persons observing monthly published posts for the whole research sample amounted to 19.3, however the standard deviation was quite significant at 68.59. This value was most dispersed around the average number of published monthly posts. This follows from the large number of observers of profiles

established in 2019 and 2020. The calculated skewness measure (at 5.94) indicates a positive skewness distribution. Right-side asymmetry means that most results are below average.

From the analysis of the activeness of users observing posts on Facebook, it is noticeable that it is quite varied. For example, 19 cooperative banks publish less than one post per month, whereas 5 banks publish 28 posts per month. A closer look had to be taken at the leaders of the ranking of publishing frequency and the number of observers. Five banks were selected for this purpose, with the greatest monthly average number of published posts and the greatest number of observers. It was decided to check the increase of ‘likes’ and observers since 2019 and whether a high frequency of publishing posts translates into the number of profile observers. The results of this analysis are presented in Table 3, which points out five cooperative banks with the highest level of activeness in Facebook, the most popular social network.

**Table 3.** Activeness of cooperative banks on Facebook

Bank	Facebook					
	Date of creation on the portal	Likes		Followers		Lifetime in months
		In Nov 2020	Increase from Feb 2019	Number	Average monthly	
Cooperative Bank in Szczekociny	5 June 2010	2670	475	2738	22	125
Cooperative Bank in Bargłów Kościelny	12 April 2012	1986	448	2089	20	103
Cooperative Bank in Tomaszów Mazowiecki	9 April 2015	1887	391	1939	29	68
Cooperative Bank in Skórcz	12 Sept 2012	1793	754	1864	19	98
District Cooperative Bank in Sokołów Podlaski	26 Nov 2015	1785	73	1795	30	59

Source: own elaboration.

Bank Spółdzielczy in Szczekociny is the leader in terms of publishing frequency among cooperative banks, with the greatest number of ‘likes’ at 2670, and publishes an average of 22 posts per month. It must be stressed that the profile has existed since 2010, and the number of ‘likes’ has increased by 475 since 2018. This may indicate that the bank has made an attempt to use social media to increase its competitive

position in the market. It can be assumed that the pandemic of 2020 has contributed to the increase of the activeness of banks and their customers in social media. Notably, the contents of posts published by banks during the pandemic are quite different in terms of their subject from those published in previous years. The prevailing topic concerns the safety of using online bank services without leaving home and assurance of safety from coronavirus at banking establishments. The banks have focused on ongoing matters in their community portals by promoting e-banking services, non-cash payments, and informing customers about the latest events. They have not forgotten about the most in need in these most exceptional times. An example of action undertaken by cooperative banks in Poland in connection with the pandemic is the “Pay for the Senior Citizen” campaign, initiated by Braniewsko-Pasłęcki Bank Spółdzielczy with its seat in Pasłęk, as the first cooperative bank in Poland [<https://www.kzbs.pl>].

The data presented in Table 3 allows identification of cooperative banks engaged in social media. By analysing Bank Spółdzielczy in Szczekociny – the current leader among cooperative banks in recent years – it may be concluded that its activities on Facebook and blog (GBSBank, 2020), as well as the publishing of clear and ongoing posts, have contributed to this bank’s success in social media. It must be stressed that the published posts dealt with the following matters:

- promotion of local athletes,
- support for national campaigns,
- bank activities in favour of the local community (GaszynChallenge),
- promotion of contests, card fortune, the Friday cyber-safety quiz,
- information about new products, news on website networks.

The materials and films for the above were created in a simple manner, and are easy to understand and richly illustrated, and the website is very informative.

## 5. Conclusion

The survey results indicate that many financial institutions are not convinced as to conducting intensive campaigns in social media. It may be inferred that cooperative banks are reluctant to become involved with social media – evidenced by the fact that barely one-third of banks have Facebook profiles. One of the key aspects of achieving success is branding and the building of trust between the counterparts, i.e. the bank and the consumer. The freedom to express both favourable and unfavourable opinions in social media can be both helpful and detrimental in this regard. For this very reason, many banks are still contemplating their decision whether to become active in social media.

Even the intensive use of the social media by cooperative banks cannot assure any great advantages. The use of such channels may increase the transparency of the bank’s activities, which will allow all users the benefit of the bilateral exchange of information and direct commitment through content input, namely remarks

and opinions. The implementation of a community dialogue through social media provides both parties with a better understanding of mutual expectations and an opportunity for building good relations with customers, which is very important for banks. Cooperative banks can no longer ignore this trend, and accordingly should use their presence in social media as a tool in competing with commercial banks.

Following the analysis of the presented data, it can be said that where cooperative banks are present in social media, they use Facebook as an additional information and communication channel which supplements their core promotional activities.

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