

Business Process Management – The Perspective of Polish Banks and Insurance Companies*

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Background

Today's economy is undergoing a dynamic process of change that is making the service sector, the so-called servitization, dominant (Kowalkowski et al., 2017, p. 4-10). In highly developed countries, 70% of gross national income comes from the service sector (Piątkowska (ed.), 2015, p. 203). In Poland, more than half of the companies (52.5%) are engaged in service activities (Skowrońska, Tarnawa (ed.), 2021, p. 6). The service sector is one of the most important and fastest-growing sectors of the Polish economy – both before and during the COVID-19 pandemic, and its role is likely to increase even further after the pandemic ends (Popławski et al., 2021, p. 6).

As the importance of services grows, so does the importance of service businesses. Servitization generates demand for services, which, along with the development of IT solutions, on the one hand gives service companies the opportunity to grow, expand their operations, increase profits, and on the other hand puts the customer and his requirements at the center of them, which implies powerful competition and related challenges. The customer is not only a consumer, but also a prosumer who actively influences the portfolio of services offered and the ways in which they are provided (Toffler, 1986, p. 575). The high supply of services determines the growth and change in the demands of customers, who often expect a personalized offer and as simple a form of delivery as possible. There is a growing trend of personalization, according to which the customer and his needs are placed at the center of the sales and service delivery process (Chomiak-Orsa, p. 268). Service companies need to be directly oriented to their customers and their requirements, to stay in constant relationship with them. The COVID-19 pandemic has posed many challenges to service organizations and forced them to change their business processes and the IT solutions they use. Moreover, the changes in question had to be implemented very quickly. The search for new management concepts and strategies to cope with today's conditions is particularly warranted for service companies. One of the elements should be an agile and effective management model, integrated with IT systems, which will ensure the ability to meet market demands, attempt to anticipate them and create new offerings based on innovative solutions. There are theoretical and practical reasons for the model in question to be based on a process approach.