
Customer Service Digitalization and the Use of Financial Services Offered by a Courier Company

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Abstract:

Purpose: The aim of the article is to analyze the impact of the customer service digitalization on the use of financial services offered by a courier company.

Design/Methodology/Approach: We used a critical analysis of literature in the field of digitalization, customer service process and courier companies' financial services, an examination of documents concerning a certain company, a diagnostic survey method conducted among customers of a chosen courier company and statistical research.

Findings: There is a noticeable interaction between the variables analyzed, but its strength is at best average. The age has a moderate impact on the use of financial services provided by a company from the courier industry. The benefits of digitalization that affect the frequency of using financial services provided by the analyzed courier company are in order from the most important to the least important benefit, increased knowledge of staff, shorter waiting time for service and increased trust in postal services. Courier company customers most often use its financial services out of necessity. Another, slightly less important, motive is related to financial issues. Considering the benefits of digitalization of financial services, according to the study participants, the greatest benefit of this process is the increase in knowledge of the staff of the company subject to the study. It is this factor that has the strongest impact on the increase in the frequency of their use of the financial services of the described company. The respondents most often indicated necessity as the main reason justifying the use of this type of services from the postal operator.

Practical implications: The results obtained are a valuable source of information for both practitioners (managers of courier companies and representatives of financial sector entities) and theoreticians (researchers analyzing the processes taking place in the CEP sector and other industries strongly affected by digital transformation).

Originality/Value: This article fills the identified literature gap. It has been shown that there is a wide range of theoretical studies and research in the field of customer service process and analysis of the courier services market and the impact of digitalization on business activities. The conducted research indicated that there is a lack of analysis of the connections between customer service digitalization and the use of financial services offered by a courier company.

Keywords: CEP, digitalization, financial services.

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1. Introduction

Modern society exists in an extremely turbulent environment. The constant dynamization of socio-economic processes has had a strong impact on the functioning of both the global economy and particular countries, their economic sectors and its society. Although the valuation of such phenomena is highly subjective, there is no doubt that one of the most important and at the same time the most powerful processes affecting society is digitalization. Its permanent development brings many benefits.

However, it would be ignorance not to notice the numerous threats that accompany it (Governing Body, 2024). As may be expected, digital transformation is strongly present in the services sector, which importance in the global economy is characterized by a growing trend. One of the attributes of this sphere is its high dispersion. This means that individual services are provided by various branches of the economy, and the group of their providers and recipients has constantly been growing. Many entities, in order to stand out on the market, strengthen their competitive position, and at the same time strive to maximize profits, expand the scope of services they initially offer.

This situation can be observed, for example, among companies operating in the courier industry, which - in addition to courier, express, postal/parcel services (naturally related to their business profile) - increasingly also offer financial services.

Although these services are the domain of institutions operating mainly in the financial sector (i.e., banks, brokerage houses, insurance companies, non-banking institutions, investment fund companies, cooperative savings and credit unions, mortgage funds or other non-banking financial institutions), their inclusion in the offer of entities from the CEP sector (of course, while maintaining all security standards) allows courier companies to create added value; after all, in the case of this sector, financial services are "only" a kind of extension of their basic offer.

The aim of the article is to examine the impact of customer service digitization on the use of financial services offered by one of the courier companies operating in Poland.

The authors also intend to obtain answers to the following research questions: Do

age and education affect the frequency of using financial services provided by courier companies? Does customer service digitalization affect the use of financial services offered by courier companies? Considering the aspect of digitalization, what benefits does the courier company's customers get from using the financial services it offers? What barriers accompany this process? In the article, there is used a critical literature review, document examination, diagnostic survey method among customers and consumers of a chosen courier company, and statistical research.

The analysis of the relationships between the digitalization of customer service and the frequency of using financial services provided by one of the courier companies presented in the study is innovative. According to the authors, the results obtained during the research process are a valuable source of information for both practitioners (managers of courier companies and representatives of financial sector entities) and theoreticians (researchers analyzing the processes taking place in the CEP sector and other industries strongly affected by digital transformation).

2. Literature Review

Agriculture, industry and services are key sectors of the economy of modern countries. Although their importance in individual countries varies, however - taking into account such an important aspect as employment in a given economic sector - the undisputed leader in the group of the most developed countries in this matter is the service sector. It accounts for over 70% of employees (Miś, 2023). Among the leaders, this percentage even exceeds 90% (<https://genderdata.worldbank.org/>). This situation should not be surprising, considering the fact that the service sector is characterized by high labour absorption capacity (Markowicz, 2014).

There are many reasons justifying the growing importance of the services sector in the economy. The most fundamental of them include, among others: the increase in the wealth of society, transformations in the socio-economic market, technical and technological progress, digitalization, globalization, changes in the lifestyle of society and improvement of its quality, increased innovation or directing more attention (both theoreticians and practitioners) to aspects related to the issue of human capital (Jamry, 2019; Dominiak and Kossowski, 2023, Moriuchi and Murdy, 2024).

All this prove that the indicated sector of the economy is the objective of the interest of the scientific community, which in turn is reflected in the growing importance of research in this sphere (Solberg Søilen, 2021). One of the effects of this process is the identification of the characteristics of services by W.J. Regan (1963).

These are intangibility, transience, inseparability and diversity (Moeller, 2010; Wosiek, 2018). The first one is related to the specific elusiveness, intangibility and impossibility of checking the service before making a decision to buy it. Perishability consists in the inability to transport or store services for the purpose of

their later consumption. Inseparability comes down to the simultaneous provision of the service by the entity offering it and its simultaneous consumption by the customer. In turn, diversity concerns the heterogeneous approach to the services provided.

This means that individual services must each time be adapted to the specific conditions in which they are implemented; therefore, they cannot be fully standardized. (Flavián, Guinalú, and Torres, 2005; Szopik-Depczyńska, 2015; Szopiński, 2020).

The last of the characterized attributes of services (i.e., diversity) can also be understood through the prism of the multitude of industries and branches of the economy in which they are provided, as well as taking into account the diverse group of entities providing services and using the offered services (Visagie and Turok, 2021). There is no doubt that in a world where money plays such a great role in shaping social and economic relations, financial services are of particular importance.

Although they were originally provided by banks (or entities identified with banks today) and boiled down to the physical transfer of funds to interested persons (Tokajuk and Stalończyk, 2023), however, their scope and method of provision have evolved significantly over the years.

This has been greatly influenced by the development of modern technologies and broadly understood digitalization and innovation (Iyelolu, Agu, Idemudia, and Ijomah, 2024), which in the context of financial services are aimed at, among other things, providing customers with convenience, as well as increasing the efficiency, availability and effectiveness of service provision and consumer finance management (Murinde, Rizopoulos, and Zacharidis, 2022; Chen, 2024).

Polish legislation indicates that financial services include in particular (Act on the protection of certain consumer rights and on liability for damage caused by a dangerous product, 2000):

- banking activities,
- consumer credit agreements,
- insurance activities,
- participation agreements in: an open-end investment fund, a specialist open-end investment fund, a closed-end investment fund, a specialist closed-end investment fund and a mixed investment fund.

It should be noticed that the category of "banking activities" comprises several dozen detailed services, the catalogue of which is presented in Articles 5-6 of the Banking Law Act (see the Banking Law Act, 1997). In the light of EU regulations, financial services include (Directive 2014/65/EU):

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- execution of the order to the customers' bank account,
 - receiving and transmitting orders in relation to one or more financial instruments,
 - concluding transactions on one's own account,
 - portfolio management,
 - investment advising,
 - underwriting the issue of financial instruments or underwriting financial instruments with a guarantee of taking over the issue,
 - underwriting financial instruments without a guarantee of taking over the issue,
 - running MTF,
 - running OTF,
 - additional services, including, among others: consulting, foreign exchange services, performing financial analyses, formulating recommendations relating to transactions carried out using financial instruments, insurance services, investment services, investment activities, granting credits and loans to investors and taking care of financial instruments.

In addition to institutions whose domain is the provision of financial services (i.e., banks, brokerage houses, insurance companies, non-banking institutions, investment fund companies, cooperative savings and credit unions, mortgage funds or other non-banking financial institutions), it is increasingly common to encounter entities for which financial services constitute a kind of extension of their standard offer.

It should be clearly emphasized that such practices are regulated by appropriate legal acts, which is motivated by security considerations. An example of this type of economic sphere is the CEP (Courier, Express, Parcel) industry, which primarily covers courier, express and postal/parcel services. (Janczewska, Janczewski, 2020). More and more often, entities belonging to this sector also offer financial services.

Financial services would not be possible today without innovative technological solutions. Thanks to their use and the constant development of digitalization, access to these services is very wide - not only because they are offered by a wide range of service providers, but also because in many cases their implementation is possible without leaving home (e.g. from a smartphone or computer).

According to the World Bank (Pazarbasioglu, Mora, Uttamchandani, Natarajan, Feyen, and Saal, 2020), it is precisely this wide access to affordable financial services that is fundamental to reducing poverty and economic growth worldwide (see also: Bontadini, Filippucci, Jona-Lasinio, Nicoletti, and Saia, 2024).

3. Research Methodology

The study was conducted using the diagnostic survey method. The advantages of the

analyzed research method include ease of implementation, simplicity and low cost of obtaining a large amount of data. Due to its widespread use in scientific work, one of the most important research tools is the survey questionnaire. It is designed to collect respondents' answers to a logical and informed set of questions (Evans, Mathur, 2018).

The questionnaire's first part was short introductory letter containing information about the authors of the research, the aims of the work, ensuring anonymity, and an encouragement to complete the survey and thanks for their time. Then, for the purposes of statistical analysis, a metric was included, including questions about, age, gender, education. The next element of the questionnaire was the substantive part consisting of questions about the perceived aspects of the digitalization of the customer service process and the use of financial services of a selected company from the CEP industry.

The collected data were processed in a descriptive form and using statistical tests. Spearman correlation coefficients were used in the paper. The significance level was set at 0.05. The study involved about one thousand customers of the analyzed company (Table 1).

Table 1. *Characteristics of respondents*

Customers									
Gender [%]		Age [%]				Education [%]			
Male	Female	18-24	25-39	40-59	60<	primary	vocational	secondary	higher
49,74	50,26	14,17	31,27	38,51	16,05	0,84	16,68	52,15	30,33
Total: 100		Total: 100				Total: 100			

Source: *Author's calculations.*

Until 1991, postal services were provided in Poland by only one company. Since 2003, through the introduction of a new law, the postal market has been gradually liberalized. In 2023, the postal market reached the value of 16.51 billion. In 2023, the operator was designated as the leader in terms of volume and revenues, realizing a 50.5% share in the total volume. In Poland, there are ten postal operators providing services in the courier shipment segment, which achieved revenues of at least PLN 100 million per year and a total share of 98.5% in revenues (UKE Report, 2023).

More and more entities in this sector are also deciding to include financial services in their offer. As has already been pointed out, such services are treated by companies operating in the sector as an extension of the standard offer (a specific benefit or added value), and not as the main component of the assortment.

In light of the considerations undertaken so far during the research process, the following research questions were asked: Do age and education affect the frequency of using financial services provided by courier companies? Does the digitalization of customer service affect the use of financial services offered by courier companies?

Taking into account the aspect of digitalization, what benefits does the use of financial services offered by a courier company provide to its customers? What barriers accompany this process? The aim of this study is therefore to show the impact of the digitalization of customer service on the use of financial services offered by one of the courier companies operating in Poland.

4. Research Results and Discussion

Although the research described in this article was primarily aimed at showing the impact of customer service digitization on the use of financial services offered by one of the courier companies operating in Poland, the authors believe that the implementation of this intention should be preceded by an examination of the impact of the age and education of respondents on their use of financial services in comparison to other services provided by the analyzed company from the CEP industry. Table 2 presents Spearman rank correlation coefficients between the age and education of respondents and their use of traditional services of the studied entity.

Table 2. *The values of the correlation coefficients between the age and education of the respondents and the frequency of using traditional services of a courier company*

Traditional services offered by the analyzed company	The correlation between a comparative characteristic and a service			
	Age		Education	
	r_s	p	r_s	p
sending/receiving a letter	0,177	0,000	-0,045	0,162
sending/receiving a parcel	0,035	0,279	-0,011	0,731
sending/receiving a courier shipment	-0,092	0,005	0,087	0,007
financial services	0,322	0,000	-0,156	0,000
sale of products related to courier services	0,214	0,000	-0,081	0,012

Source: *Authors' calculations.*

As it is shown in Table 2, the frequency of using services such as: sending or receiving a letter, financial services, selling products related to postal services increases with the age of the respondents. The only service which frequency of use decreases with the age of the respondent is sending or receiving a courier parcel. For each of the services described in this paragraph, the obtained results should be treated as statistically significant, because the p-value did not exceed 5%.

Considering the strength of the correlation coefficient (r_s), it can be seen that the highest degree of interdependence was noted for financial services ($r_s = 0.322$). The indicated value of the correlation coefficient means that age has a moderate impact on the use of financial services provided by a company from the courier industry by the study participants. However, in comparison to other services offered by the analyzed entity, the strength of this influence is the greatest.

When considering the impact of education on the respondents' use of financial services, it can be seen that in the case of each of the services, the direction of changes was opposite to that observed in relation to age. This means that the increasing level of education of the society translated into a decrease in the frequency of using financial services and the sale of products related to postal services, as well as into more frequent sending and receiving of courier parcels (only for these services was p less than 0.05 noted; for the remaining services, the obtained results were not statistically significant).

Similarly to age, in the context of education, the highest degree of interaction between the studied features occurred in relation to financial services. However, the value of the correlation coefficient at the level of $r_s = -0.156$ allows us to claim that this relationship is weak. Therefore, education has little impact on the frequency of use of financial services provided by the analyzed courier company by the study participants.

Moving on to the point of this article, it should be pointed out that – as the conducted research proves – thanks to the development of digitalization, the customers of the analyzed courier company (without division into age and education) are more willing and more likely to use the financial services it provides. This results from numerous conveniences, which are a natural consequence of technological progress for customers (Table 3).

Table 3. *The value of correlation coefficients between the benefits of digitalization and the frequency of using financial services offered by the analyzed courier company*

Benefits of digitalization	R_s frequency of services' use	p-value
facilitating the use of services	0,069	< 0,05
extending the range of services	-0,061	> 0,05
reducing the waiting time for service	0,147	< 0,05
reducing the service time	0,046	> 0,05
improving the accuracy of service	0,112	< 0,05
increasing staff knowledge	0,278	< 0,05
increasing convenience	-0,054	> 0,05
increasing trust to the operator	0,135	< 0,05

Source: *Authors' calculations.*

In the questionnaire prepared for the study participants, the following potential benefits resulting from digitalization were indicated: facilitating the use of postal services, expanding the range of services offered, shortening the waiting time for service, shortening the service time, improving the error-free service, increasing staff knowledge, increasing the use of postal services and increasing trust in postal services. The strength of the impact of the indicated benefits on the frequency of using financial services ranged from -0.061 to 0.278, and - in accordance with the

adopted assumptions - the results for which the p-value was no greater than 0.05 were considered statistically significant.

The obtained results indicate that the benefits of digitalization that affect the frequency of using financial services provided by the analyzed courier company are (in order from the most important to the least important benefit): increased knowledge of staff, shorter waiting time for service, increased trust in postal services, improved error-free service (weak correlation), and facilitating the use of postal services (very weak correlation). It can therefore be stated that, in fact, digitalization has little impact on the frequency of use of financial services provided by courier companies' customers.

In the context of the obtained results, it is worth paying attention to a certain important aspect. Namely, in the opinion of the clients of the surveyed company, the most important benefit of digitization, which at the same time contributes to the greatest extent to their use of the entity's financial services, is the increase in staff knowledge. This means that modern consumers see the impact of the digitization process on the improvement of the knowledge and competences of people involved in the implementation of financial services.

This is extremely important and at the same time consistent with the trends taking place on the Polish market (Gudanowska and Kononiuk, 2020). In addition to increasing staff knowledge, other key benefits of the digitalization process that affect the use of financial services provided by a courier company include shortening the waiting time for service and increasing trust in the operator's services.

While the first of the indicated factors should naturally be correlated with technological progress, the second indicates that consumers treat the courier industry as reliably and properly performing services that are not its domain. It can therefore be concluded that in the opinion of customers, when carrying out activities from the described scope, the analyzed courier company maintains safety standards, which are understood as one of the overriding attributes of the development of the modern world (Grzyb, 2024).

Table 4. Correlation coefficients between: frequency of using the financial services of the courier company and the reasons for using the entity's digital services

Reasons to use digital financial services	Rs frequency of services' use	p-value
convenience	0,042	> 0,05
availability	0,058	> 0,05
lower prices	0,182	< 0,05
shorten visit time	0,106	< 0,05
lack of rush	0,116	< 0,05
better adjustments to the needs	0,070	< 0,05
necessity	0,242	< 0,05

Source: Authors' calculations.

The relatively small impact of digitalization on the use of financial services provided by courier companies is also confirmed by the information presented in Table 4. They indicate that the individual reasons for using digital services have a small or very small impact on the frequency of use of financial services offered by the analyzed entity from the courier industry by the study participants. Based on the obtained results, it can be stated that courier company customers most often use its financial services out of necessity (e.g., for professional reasons).

Another, slightly less important, motive is related to financial issues. The respondents indicated that the fact that they use financial services provided by a courier company results from the lower costs of providing such services by a given company. Another reason justifying the use of digital financial services offered by a courier company is the lack of rush. This advantage should be identified with greater time flexibility, which is associated with the implementation of financial services in this formula. Other benefits include: shortening the time of a visit to a branch and better adaptation of the service to the individual needs of the customer.

Table 5. *Correlation coefficients between: frequency of using financial services of the courier company and the barriers in using the entity's digital services*

Barriers to using digital financial services	Rs frequency of services' use	p-value
lack of knowledge about digital postal/courier services	0,108	< 0,05
lack of skills in using digital postal/courier services	0,253	< 0,05
lack of access to the Internet/equipment	0,349	< 0,05
preferences - traditional postal/courier services	0,361	< 0,05
bad experiences with digital services of the analyzed company	-0,011	> 0,05
no need to use postal/courier services	0,078	< 0,05

Source: *Authors' calculations.*

Despite many advantages, digitalization is a process, the implementation of which is accompanied by numerous barriers. In the questionnaire addressed to the study participants, six such limitations were indicated (Table 5). Among the proposed answer variants, private preferences are the most important for the respondents ($rs=0.361$). It is this factor that most significantly affects the limited frequency of using the courier company's financial services.

The lack of access to appropriate equipment and/or the Internet has a slightly smaller impact ($rs=0.349$). In the case of these two determinants, the correlation coefficient exceeded 0.3, which indicates a moderate relationship between preferences and lack of access to the Internet (and/or equipment) and the frequency of using financial services provided by the courier company. Both the lack of skills in using digital postal/courier services and the lack of knowledge about digital postal/courier services in the opinion of courier company customers have a small impact on the use

of financial services of the analyzed postal operator. In the case of the factor of the lack of need to use postal/courier services, a very weak relationship was noted.

5. Conclusions, Proposals, Recommendations

Modern businesses operate in an extremely competitive environment. Of course, particular industries differ significantly from each other, but in order to stand out from their competitors, businesses operating in various sectors are increasingly reaching for unconventional solutions. One of them is expanding their product range with services that, by their nature, are the domain of entities representing other industries. An example of this type is the provision of financial services by companies from the courier industry.

Moving on to the summary of the conducted research, it can be stated that the frequency of using financial services offered by the analyzed courier company increases with age. At the same time, it decreases with increasing education. This situation can be explained by the fact that younger and better educated people are much more willing and more frequent to use financial services from mobile devices or through institutions that specialize in conducting this type of activity, not treating it as a kind of diversification of the basic offer.

On the other hand, the greater interest in using financial services offered by courier companies among older people and the society with primary or secondary education can be explained by the lack of need to diversify services among different entities. In other words, due to convenience, trust in a given entity or their own time constraints, the indicated groups of respondents decide to use simple financial services through a postal operator more often than young and better educated people.

Referring to the aim of the article, which was to examine the impact of customer service digitization on the use of financial services offered by one of the courier companies operating in Poland, it can be stated that – generally speaking – there is a noticeable interaction between the analyzed variables, however, its strength is at most average. Considering the benefits of digitization of financial services, according to the study participants, the greatest benefit of this process is the increase in knowledge of the staff of the company subject to the study.

It is this factor that has the strongest impact on the increase in the frequency of their use of the financial services of the described entity. The respondents most often indicated necessity as the main reason justifying the use of this type of services from the postal operator. The study participants also justified their position by using lower prices than the competition.

As indicated earlier, the provision of digital financial services by courier companies is characterized by certain barriers and limitations. Taking into account the obtained results, it can be stated that the main factors negatively affecting the frequency of

use of digital financial services provided by courier companies are the personal preferences of respondents (for whom the CEP industry is still primarily a sector focused on the provision of courier and postal services), as well as the lack of access to appropriate equipment and the Internet.

It seems, therefore, that the provision of financial services by courier companies should be accompanied by broader marketing and educational activities. Such practices should, on the one hand, increase customer awareness of the full profile of the companies' operations, and on the other - translate into an improvement in the state of public knowledge in the field of the digital solutions used.

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