

PROSUMER – A NEW TREND OF ACTIVE CONSUMPTION ON THE EXAMPLE OF BANKING SERVICES

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Abstract: The main aim of the article is to identify the contemporary active consumer in the Polish banking services market, i.e. the consumer who is no longer passive market player involved only in purchasing but changes into an active prosumer who influences both the offered service or banking product and its accompanying marketing activities. In addition, the presented article tries to answer the question what impact both the new technology and information society development have on the extent of the new trend of presumption.

Keywords: prosumer, banking services, consumer, presumption

1 Introduction

Contemporary consumer is not only an active participant in the dialogue with a company, but he is also able to initiate process of communication and have a crucial influence on this dialogue. As a result, consumers are not considered to be a passive receiver of marketing message anymore, but they frequently take initiative, have a great knowledge concerning brand or its products and are eager to share this gained knowledge with others. In addition, contemporary consumers are also business partners since they take part in creation of new product solutions, contribute to product development in terms of quality and as a consequence are active members of development and production process of a particular company¹. The above described behaviour is typical for prosumers – consumers that actively participate in the market.

In case of market of banking services, the extent of offer individualisation is relatively bigger due to the specificity of banking products. As a result, well-educated and conscious consumers cease to be passive market players and change into prosumers, who are involved in either service development or marketing activities of a certain banking product. These actions are possible thanks to the development of information and communication technology as well as growing importance of information society.

A following article is an attempt to define and characterize a phenomenon of presumption, basing on the secondary sources as well as data concerning Polish financial institutions and consumers existing in this market. The main aim of this work is to identify a contemporary prosumer in the Polish market of banking services, with the main focus put on different forms of presumption activities of consumers as well as the opportunities that appear as a result of continuous technology development and access to various communication media

2 Prosumer – theoretical concept

The notion "prosumer" (i.e. combination of two words: producer and consumer) was introduced in 1970s by A. Toffler, who was of the opinion that the 'border' between producer and consumer is blurry and higher importance should be given to the new type of consumer – prosumer². He claimed that prosumer is a very specific market player, who 'produce products for their own concurrent or later consumption' and constitutes a part of so-called sector A (sector including people providing unpaid work for themselves, their families or for the society in which they live). Sector A is one of the parts of economic system next to the sector B, which includes production of goods and services for exchange³.

The concept of presumption was introduced by Toffler in his popular book *The Third Wave*. Toffler claims that presumption occurred in all of the three waves that he suggests describe social and economic development throughout history. In the first wave, which he dates to antiquity, the majority of community members were prosumers by necessity and on a technologically primitive basis. Only a few members of the community traded their surplus output (e.g., food, clothes, and entertainment) for things and services produced by others. In the second wave (just after the Industrial Revolution), people (with the exception of "housewives") produced primarily for purposes of exchange. By the third wave (the so-called post-industrial age), more people shifted much of their time from work and traditional commercial exchanges to presumption activities. In a sense, presumption has been brought back through the use of high technology⁴.

Presumption is a process rather than a single act (e.g., purchase) and consists in an integration of physical activities, mental effort, and socio-psychological experiences. People participate in this process by providing their input of money, time, effort, and skills. The physical activities needed include manufacturing-like activities such as procuring, assorting, moving, combining, and changing inputs. The mental effort involved includes planning, evaluating, monitoring and regulating progress, whereas the socio-psychological experiences in here in various aspects of the process and its outputs and how they affect oneself and others. Therefore, we formally define presumption as *value creation activities undertaken by the consumer that result in the production of products they eventually consume and that become their consumption experiences*⁵.

A. Toffler implied that the presumption is to be developed as a result of two types of forces: he predicted transition from passive to active consumption on the basis of self-help movement, i.e. creation of voluntary organisations, consumer societies aiming at „helping each other” and information exchanging. As the second force, he listed conscious actions of some corporations – involvement of consumers in company activities that used to be realised by company itself. It was noted mainly in increase of self-service in the process of customer service and so-called do-it-yourself activities (self-service in department stores, solving technical problems by phone or serving as a bank teller at the ATM machine). Moreover, consumer involvement comprised also their contribution to the process of product development of a particular company. The original notion 'prosumer' corresponded to two types of interaction:

- Consumer – consumer: interaction based on the self-help movement, need of helping each other in solving problems;
- Company – consumer: interaction based on consumer involvement, including contribution to the design and development of products⁶.

At present D. Tapscott defines presumption phenomenon as a desire for being into possession of products compatible with consumer's vision. It is possible because consumers become co-creators by the means of their conscious choice and actions⁷. Tapscott specifies a number of actions typical for contemporary presumption:

- Meeting user needs: tailoring products according to specific consumer needs as well as more intensive consumer involvement in product design;
- Control elimination: product as a platform of own innovations;
- Availability of tools for customers and context

⁴ Ibidem

⁵ Gach D., *Pozyskiwanie i wykorzystywanie wiedzy klientów*, E-mentor, (23) 2008, p. 1.

⁶ Rupik K., *Prosument w procesie planowania marketingowego*, W: Zeszyty Naukowe Uniwersytetu Szczecińskiego. Relacyjne aspekty zachowań konsumenckich. Wydawnictwo Naukowe Uniwersytetu Szczecińskiego, Szczecin 2010, p. 332-333.

⁷ Tapscott D., Williams A., *Wikinomia. O globalnej współpracy, która zmienia wszystko*, WAiP, Warszawa 2008, p. 215-218.

¹ Domańska K., *Kim jest prosument*, Marketing w praktyce, (02) 2009, p. 35-36.

² Toffler A., *Trzecia fala*, Wydawnictwo Kurpisz, Poznań 2006, p. 306.

³ Ibidem

arrangement: products treated as a basis for experimenting;

- Partnership: consumers considered as partners⁸.

D. Tapscott indicates, however, that prosumers do not only tailor or personalize products; they set up prosumer communities in which they share information about products and exchange opinions⁹. As a result, prosumer is seemed to be not only a loyal consumer, but also rational and keen on participation in the creation of offer that is directed to them. Prosumer rewards brand both in the way of purchase as well as conveying information about this brand among other potential customers¹⁰.

Polish authors, A. Zawadzki and J. Przewłocka suggest to define prosumer as a person fulfilling at least two of the three following criteria:

- Seeks opinion of other internauts, especially when planning a product purchase;
- Issues opinion about products and brands in the Internet or asks questions about them;
- Participates in promotions, in which he co-creates products, slogans or advertising campaigns¹¹.

Taking into account the above mentioned criteria concerning prosumer, it seems to be crucial to specify factors that stimulate prosumption processes and contribute to popularization of this phenomenon: These are mainly as following:

- Increasing proportion of free time as a result of automatization of manufacturing processes and the need of taking advantage of it;
- Possibility of teleworking and combining it with other consumption activities at the same time;
- Development and popularization of education, especially continuing education of adults;
- Modification of work organization and revaluation of its importance in the human life; evolution of work significance – focus on creativity¹².

In addition, a special attention should be paid to the use of well-developed tele-information systems as well as introduction of new company approach to the consumer, resulting in overall modification of producer – consumer relation. Intensification of information exchange between company and its consumers and improvement of communication processes is mainly allowed thanks to the advanced tele-information systems. In this area, prosumers are characterized by such actions as: commenting or describing brands, products or services in the Internet, seeking information concerning new goods, sharing opinions about purchased products with other consumers and producers, recommending these products and taking an active part in configuring services or products they are planning to purchase¹³.

3 E-prosumer – influence of the technological advances on the phenomenon

A contemporary consumer is considered to be brave, conscious of their needs, demanding and curious to discover new opportunities. It is difficult to say if new consumption attitudes of XXI century consumers have appeared either as a direct consequence of technological innovations or consumers being conscious of their needs. Currently, an interaction between these 'two worlds' can be observed and new consumption attitudes are becoming common worldwide. Being an active consumer in the market, exchange of information, independence, judgemental attitude to purchases – these are contemporary consumer expectations that can be fulfilled due to development of communication and information technology.

As Toffler argued, increasing discretionary time from a shrinking workweek first provided a setting for change that allowed people to prioritize between a large array of alternative prosumption, recreation, and leisure activities. Second, higher education provided initiative for change by technology improvement, e.g. advanced household tools and machinery allow consumers to modify their belongings. Third, as the costs of skilled labor provided service companies rose along with the cost of other products relative to the cost of prosumption, people began to do these activities themselves. Fourth, people who have a high sensitivity to quality and a strong instinct for workmanship can realize that they can produce better goods and services than what may be available in the market. Finally, more people seek self-expression through producing their own goods and services as a matter of pride and self-fulfillment. What is important, is the fact that certain phenomena may increase the propensity to presume, such as technological advances or simply the availability of internet, whereas other factors may reduce the inclination (e.g., technological complexity – electronic components in cars and other products makes it difficult or impossible for most consumers to do their own maintenance work and may discourage presumptive behaviors¹⁴. However, it must be agreed that appearance of new technology and tools that allow consumers to convey their opinions very quickly, create online trade communities, participate in social media development and generate other forms of online areas of information exchange, has contributed indisputably to the rising phenomenon of prosumption¹⁵.

In literature, the representatives of so-called Y and C¹⁶ generation, characterized as 'opposite to the old era consumers', are claimed to be the first prosumers – the creators of a new market reality. The main feature of theirs is their positive and active attitude towards new technology. The importance of the technology was confirmed in the research conducted by Polish research agency Gemius SA in 2008¹⁷, where 36% of the total number of examined internauts comprised of 'active consumers' while the other 64% represented 'an old' type of consumer. In addition, the research outlines that number of prosumers is growing all the time, which can be observed on the example of decreasing number of internauts making purchases in online stores without earlier search for opinion. In 2005 this number accounted for 43% of the Internet users, while in 2008 – 22%.

On the basis of Gemius SA research results, a typical pmodel of prosumer can be created. The results are as follows: a typical prosumer is a man (59%), at the age of 19-34 (56%), with higher or incomplete higher education (45%). On the other hand, it can be assumed that the typical model of 'an old' type of consumer is a woman (54%), about 34 (24%) or 45+ years old (23%), with higher or incomplete higher education (34%) or secondary education (31%). Moreover, the research shows that the prosumers are more convinced (than the 'old' type of consumers) that the product advertisements consist of interesting information (27% vs 20%), as well as more frequently they are of the opinion that watching commercials constitutes a valuable way of entertainment (18% vs 12%). Additionally, prosumers prefer online advertisements rather than other forms of media (19%) and more often claim that the Internet adverts are helpful when looking for the suitable product or service (17%)¹⁸.

The above mentioned research results underline that so far more than 82% of Polish internauts encountered other consumers opinions concerning products and services brands. Primarily, these internauts belong to 25-34 age group and as for the opinions, they were mainly found at online stores websites and

⁸ Ibidem

⁹ Ibidem

¹⁰ http://www.tnsglobal.pl/uploads/images/1291/Konsument_Przyszlosci_Marcin_Herrmann.pdf, (30.11.2011).

¹¹ Zawadzki A., Przewłocka J., Prosumenci w polskim Internecie, raport Gemius 2008, http://pliki.gemius.pl/Raporty/2008/Prosumenci_raport_Gemius.pdf, (30.11.2011).

¹² Bywałec C., Konsumpcja w teorii i praktyce gospodarowania, Wydawnictwo Naukowe PWN, Warszawa 2007, p.153.

¹³ Gach D., op. cit., p. 1.

¹⁴ Xie C., Troye S., The active consumer: conceptual, managerial and methodological challenges of prosumption, (06) 2010, p. 2-6.

¹⁵ Wittich M., Prosumenci na granicy dwóch światów, Marketing w praktyce, (09) 2010, p. 14-15.

¹⁶ Generation Y – a group of people born in 80s and 90s, represented by the young, brave and well educated in terms of technology. Generation C – a group of people taking advantage of the opportunities given by new technologies, such as of sharing and exchanging information. Zółtek D., Marki zbiorowej wyobraźni, W: Marketing w praktyce, (02) 2009, p. 39.

¹⁷ Zawadzki A., Przewłocka J., op. cit.

¹⁸ Ibidem

online internet auctions (79%), at internet price comparison websites (56%), and every third person stumbles upon products and services opinions at internet forums and professional websites (38%). The most important fact, is that most of the examined consumers seeks these information when planning the purchase, only 18% encounters these information coincidentally, and 10% of them receives websites links from their friends¹⁹.

It is crucial, that the prosumer not only wants to receive information about products and services, but is also interested in creation of these tangible and intangible goods. This consumer is not satisfied with just the passive consumption, but wants to take an active part in consumption processes. Gemius research outlines that 24% of Polish internauts has taken part in presumptive actions, including 12% of actions aiming at creating product slogan, 7% of actions aiming at creating packaging and product itself and 5% of actions aiming at creation of advertising elements²⁰. As a result, companies have noticed that decisions concerning new products that used to be taken inside the organisation, currently require consumers consulting as well as precise observing consumers behaviour.

Summing up the above, both comfortable access to the new communication and information technology tools and the development of information society have noticeably influenced the appearance of prosumption and the main symptoms of this phenomenon are as follows:

- Self-banking – an active and individual dealing with self-service access channels,
- Personalization – process in which mass marketing reaches individual consumers and allows them to make independent decisions about product or service design and properties,
- Product hacking – process of product and services modification with the involvement of consumer. The process aims at improving and adjusting goods for consumer needs. Hacking is a process which is performed without the consent of the brand or producer,
- Crowdsourcing – process of taking inspiration, ideas and knowledge from consumers. It is an opportunity given to customers to be heard and to share their opinions about current products or products that they are going to purchase,
- Collective Intelligence – process of shared intelligence of many consumers who are providing online their opinions about companies products or services. This global communication results in finding a collective solution/idea/suggestion about particular good. The core of the success is the involvement of a great amount of consumers all over the world²¹.

All the above outlined processes, on one hand enable the prosumers to co-create new value and on the other hand, allow the companies to gain new resources, such as intellectual capital. Frequently, the most valuable side-effect of these processes might be, as little as or as much as generating need for an entirely new product or service.

4 A contemporary prosumer in the market of banking services

A contemporary customer of financial institutions is a person that wants to be heard in the market and not only identifies with a certain brand but also devotes their time, energy and skills to have a real influence on the banking service or product in its process of creation. All these activities aim at obtaining a service/product accordant with consumer requirements and needs. Taking this into consideration, one may assume that the prosumer existing in the market of banking services is not likely to be satisfied with a standard product/service offer, but actively affects the product/service development as well as the way of its

offering²². Financial institutions are aware of the fact that the competitive environment extorts individualisation of products. In case of services, the extent of individualisation is relatively bigger, as a consequence of the specificity of services. Service is a very unusual type of product which is characterized by²³:

- Intangibility,
- Perishability,
- Inseparability,
- Simultaneity,
- Variability.

In turn, marketing of services is not free of the influence of the above mentioned characteristics of services. It is visible especially in terms of:

- Individualization and standardization,
- Complexity,
- Quality,
- Warehousing and time,
- consumer contribution in the service production.

In the process of services providing as well as in the process of customer service, the rule of complexity is to be obeyed and the central part of companies focus is to be customer²⁴. Global service corporations are aware of this fact and conduct an active dialogue with their customers. This trend is highly noticeable in Western Europe and the United States, where companies make the design tools accessible for the customers in order to allow them to co-create services. In Polish market few service companies follow this trend, however, still in some fields it is possible to observe an act of handing in the creation tools to consumers and treating them as co-creators of the service offer.

Market of banking services is a specific area of company-customer interaction, where the goodwill and credibility of a company is of a higher importance. Consumer evaluates the quality of the service not only on the basis of the technical quality (objective), but also takes into account its functional quality, i.e. correspondence with requirements and the extent of specialization, compliant with the individual needs.

Financial institutions, aware of more and more educated consumers, leave them an opportunity to create the offer, and in return, consumers having the best knowledge of their own needs, actively participate with them. In case of Polish banking services market, the prosumption trend seems to be at the primary phase of development, although it may be already observed in three most popular forms: personalization, crowdsourcing and self-banking. The most frequently mentioned examples of presumptive actions in the Polish banking market are:

- Customers communities sharing their knowledge concerning finance and aiming at building greater consumer awareness;
- Customers participation in creation of a particular product or service during e.g., promotional actions;
- Customers taking advantage of communication and information technology tools in order to deal with the products/services in terms of a self-service²⁵.

Certainly, the last mentioned example constitutes the most numerous groups of consumers, since it is estimated that at the end of 2010 as many as 15,7 mln Poles have owned online bank accounts, with 9 mln individuals actively using them²⁶. In this consumer group the presumptive activities can be mainly observed in the form of self-banking. Here, the self-banking may be defined as a substitute of a regular service, when the consumer by the means of self-service, resigns from the staff or service provider help and performs it on its own²⁷. In practice of banking services, self-service is slightly different – it is still the

¹⁹ Ibidem

²⁰ Szpunar M., Współczesny konsument - pasywny, czy aktywny prosument, W: Z. Zieliński (red.) Rola informatyki w naukach ekonomicznych i społecznych. Innowacje i implikacje interdyscyplinarne, WSH, Kielce 2009, p. 67-74.

²¹ Zółtek D., op. cit., p. 41-42.

²² Toffler A., op. cit., p. 36-307.

²³ Daszkowska M., Zarys marketingu usług, Uniwersytet Gdański, Gdańsk 1993, p. 16-18.

²⁴ Rosa G., Marketing regionalny na rynku usług, Wydawnictwo Naukowe Uniwersytetu Szczecińskiego, Szczecin 2005, p. 43-45.

²⁵ <http://www.zbp.pl/photo/netbank01.pdf> (30.11.2011).

²⁶ Ibidem

²⁷ Rogoziński K., Samoobsługa czy usługa? Albo o wpływie nowoczesnych technologii na usługi, Materiały Naukowe Katedry Usług Akademii Ekonomicznej w Poznaniu, nr 4, 200.1

individual performance of a consumer, but under the supervision of the financial institution (bank), by the means of use of specific tools (usually in electronic form) enabling remote access to the operations which are finalized by the bank. The bank, both makes the necessary tools accessible and transfers competences to the customer. As an example, nowadays it is possible to deal with some of the activities that used to require specialist participation, by the means of self-service, e.g., opening the online bank account or online investing in capital funds. This active and individual participation of customers in the process of providing service is nothing but a typical form of presumption activity²⁸.

The second type of presumptive activity is so-called personalization – a process of co-creation product or service with the participation of consumer. It is essential that consumer makes the final decisions about the products features so that the product is tailor-made. What is interesting, is the fact, that new technology allows to adjust the product/service not only to the groups of consumers but even to the particular individuals having their own requirements. The core issue in this type of presumption activities is the possibility to configure the product/service by the means of joining individual modules offered by the service provider. In the Polish market of banking services, two forms of presumptive actions exemplify it²⁹:

- Enabling customers to modify the interface and design of on-line transaction system³⁰ as well as to adjust settings of online investment funds (e.g., mode of making orders, frequency of receiving information)³¹,
- Enabling customers to take advantage of the online applications for changing the design, colour, form of the product (e.g., prosumers beautify their credit cards with individually chosen photos or pictures)³².

Prosumers that take part in these activities are more interested in the offered banking product because are a co-creator of this product and generate positive image of the service provider.

Crowdsourcing is another form of presumptive actions taken by the customers in the market of banking services. It is mainly about sharing the knowledge, ideas and inspirations. The most well-known crowdsourcing example in the Polish banking market is Alior Bank – a financial institution that decided to ask the consumers for their opinions before setting up its activities in Poland. Alior Bank has built the consumer community by the means of online website where the consumers could define their needs and requirements concerning banking services³³. In return Alior Bank promised to take these suggestions while developing its offer and model of customer service. In addition, customers were encouraged by some money awards for their participation in this action³⁴. More than 93 thousand interns took part in this action and registered on the website, most of whom decided then to open bank accounts in the above mentioned bank. Not only did the interns help the bank to create an offer suitable for them and compliant with their needs, but also developed an active bank community group. Moreover, those of consumers that were actively involved in the bank 'building' had an opportunity to choose six last digits of their bank account number, which in turn is an obvious form of presumptive action, i.e., personalization. Another example of presumption phenomenon in the Polish market of banking services is the one concerning BZ WBK Bank. It created a special communication platform, called Idea Bank, where it made it possible to issue opinions, ideas and suggestions about products and bank services as well as commenting other consumers ideas. As a result it succeeded in building strong and active community, that

at present accounts for about 2200 users and approximately 30 ideas that have already been implemented³⁵.

Taking into consideration the above described forms of presumptive activities in the Polish market of banking services, one may assume that this phenomenon is defined mainly by: adjustment to users requirement, taking advantage of special electronic tools of communication, partnership (consumer – company), building the consumer community and sharing the knowledge and information. Summing up, it has to be mentioned that all the forms of prosumer actions are mainly to be observed in the Internet and are possible thanks to the undeniable development of the new communication and information technology.

5 Summary

Prosumer, a person having a broad knowledge about the products and services and willing to share this knowledge with others, becomes undoubtedly one of the symbols of new consumer attitudes. This consumer is no longer a passive market player, but changes into a partner for companies or service producers; it is a consumer who is decided to take an active part in the market development, finally a consumer that participates in a continuous dialogue with companies.

When trying to define and identify a phenomenon of presumption in the market of banking services, it may be claimed that while getting an access to new technology, the 'old' type of consumer has become a creator of advertising messages and a kind of intermediary in deciding about product and services development. A consumer has become the co-creator by replacing a bank teller and being able to make an online transfer payment individually (self-banking), by the participation in creation of the interface for the a banking product (personalization), and finally by building active communities aiming at sharing and exchanging information about particular financial products and services (crowdsourcing). At the end, technology contributed to the appearance of the modern model of communication, enabling consumer-company interaction and allowing consumer to make use of its natural inclination for commenting. As a result, a new type of consumer in the market of banking services has appeared, which may become an inspiration and the direction for the development of financial services and banking products in the Polish market.

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²⁹ Gach D., op. cit., p. 2.

³⁰ www.mbank.pl (08.03.2011).

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³³ Akcja „Zbuduj z nami nowy bank” zorganizowana przez Alior Bank, www.aliorbank.pl (30.11.2011).

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