

## TUDOMÁNYOS TÉZISEK – ANGOL ÖSSZEFOGLALÓ

**Thesis I.:** Separating the sales methods by branch and alternative channels nowadays is getting out of scope.

**Thesis II.:** The multi – optional customer service transform the former positions of banks: Customers consider the products of banks as service. Besides its attraction and convenience the value of stability (brand) represented by the bank will get less and less important.

**Thesis III.:** Effective sales development and knowledge-based multi – channel customer service is almost unaccomplishable on silo based IT architectures, which were main characteristics of banks earlier. The appearance of knowledge (competence) based, „n” layer structured IT systems establishes new quality level in customer service development.

**Thesis IV.:** The level of security solutions of sales channels is basically uninteresting for customers and they do not impact the penetration level of service providing.

**Thesis V.:** Introduction of multi-channel sales management enforces a new structural model for information organization and management provided for customer: the content management.

**Thesis VI.:** The adaptation of multi channel sales management in matrix organizations can be optimally achieved by widening the two dimensions into three.

**Thesis VII.:** Supporting the customer service centrally leads us to consequentially redefine the customer P/L allocation.

**Thesis VIII.:** Moving the intelligence within customer support from human base into IT systems (CRM, AI) will determine the future customer service culture. Infiltrating of business intelligence into service providing IT systems will be accompanied by the change of allocation of knowledge used for operating the organization.