

stručni članak

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NOVA EU DIREKTIVA ZA SPREČAVANJE KORIŠĆENJA FINANSIJSKOG SISTEMA U SVRHU PRANJA NOVCA I FINANSIRANJA TERORIZMA

Rezime

Nova V Direktiva za sprečavanje korišćenja finansijskog sistema u svrhu pranja novca i finansiranja terorizma predstavlja odgovor Evropske unije na terorističke napade u Evropi tokom 2016. godine i *Panama papers* skandal. Ova direktiva ima za cilj da se u najvećoj mogućoj meri osnaže standardi koji poboljšavaju uslove za preventivno delovanje protiv pranja novca i finansiranje terorizma.

Ključne reči: V Direktiva, Direktiva (EU) 2018/843, pranje novca, finansiranje terorizma, transparentnost, registar stvarnih vlasnika, lista obveznika

JEL: G20, K42

NEW EU DIRECTIVE ON THE PREVENTION OF THE USE OF THE FINANCIAL SYSTEM FOR THE PURPOSES OF MONEY LAUNDERING AND TERRORIST FINANCING

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Summary

The new Fifth Directive on the prevention of the use of the financial system for the purposes of money laundering and terrorist financing is the European Union's response to the 2016 terrorist attacks in Europe and the *Panama Papers* scandal. This directive aims to strengthen the standards that improve, as much as possible, the conditions for preventive action against money laundering and terrorism financing.

Keywords: Fifth Directive, Directive (EU) 2018/843, money laundering, terrorist financing, transparency, beneficial owners register, taxpayer list

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Nakon terorističkih napada u Evropi tokom 2016. godine i *Panama papers* skandala, te uočenih manjkavosti sistema sprečavanja pranja novca i finansiranja terorizma u zemljama Evropske unije, iniciran je proces sačinjavanja predloga V Direktive za sprečavanje korišćenja finansijskog sistema u svrhu pranja novca i finansiranja terorizma. Evropski parlament i Savet Evropske unije doneli su Direktivu (EU) 2018/843 o izmeni Direktive (EU) 2015/849 i Direktiva 2009/138/EU i 2013/36/EU, koje su objavljene u Službenom listu EU 19.06.2018.

Naime, iako je poslednjih nekoliko godina došlo do značajnih poboljšanja u donošenju i sprovođenju standarda i preporuka FATF (*Financial Action Task Force*) širom Evropske unije iskristalisala se potreba za daljim i sveobuhvatnim razvojem transparentnosti državnih i finansijskih sistema u kontekstu borbe protiv pranja novca i finansiranja terorizma koji za cilj ima postizanje boljih rezultata u ovoj oblasti, a naročito na polju prevencije. U više navrata je zaključeno da ne može biti delotvorna borba protiv finansijskog kriminala dokle god je okruženje uređeno tako da omogućava kriminalnim grupama da svoja finansijska sredstva legalizuju ili transferišu korišćenjem netransparentnih struktura korporativnih i drugih pravnih subjekata, trustova i sličnih pravnih aranžmana. Stoga je cilj ove direktive da se omogući ne samo da postoje preduslovi da se naknadno otkriju i istraže slučajevi pranja novca/finansiranja terorizma, već i da se spreči da do njih dođe, odnosno da se preventivno deluje u onoj meri koliko je to moguće. Poboljšanje transparentnosti u svakom pogledu bi moralo imati snažan preventivni uticaj u sprečavanju pranja novca ili finansiranja terorizma. Zbog otvorenih kritika načelno se vodilo računa da planirane izmene ne budu u neskladu sa pravom na zaštitu ličnih podataka i poštovanjem načela proporcionalnosti obrade.

Mada nisu jedine, ključne izmene koje donosi V direktiva u odnosu na IV su sledeće:

- od zemalja članica se zahteva uspostavljanje centralnog registra računa ili adekvatnih sistema za pretragu kako bi se identifikovali vlasnici računa,
- poboljšanje ovlašćenja finansijsko-obaveštajnih jedinica u svim zemljama EU

i olakšavanje njihove međusobne saradnje. Naime, saglasno direktivi će pomenute jedinice formalno imati prava na pristup većem broju podataka kroz registre računa ili kroz pristup sistemima za pretraživanje istih. Jedinice iz različitih EU zemalja će moći lakše da sarađuju između sebe, ali i sa drugim relevantnim državnim organima uključujući i Evropsku centralnu banku, ali uz puno uvažavanje pravila poverljivosti podataka,

- unapređenje nivoa transparentnosti stvarnih vlasnika kroz uvođenje:
 - registra stvarnih vlasnika privatnih kompanija/pravnih lica koji treba da obezbedi da podatak o tome ko je stvarni vlasnik kompanije bude javno dostupan,
 - registra stvarnih vlasnika trusta koji treba da obezbedi pristup podacima o stvarnim vlasnicima trusta bez bilo kakvih ograničenja svim relevantnim državnim organima, finansijsko-obaveštajnim jedinicama, obveznicima, ali i drugim licima koji mogu dokazati legitiman interes za pristup ovakvim podacima,
 - obaveze da nacionalni registri stvarnih vlasnika moraju da budu međusobno povezani unutar unije kako bi se obezbedila bolja saradnja i razmena podataka između zemalja članica.
- S tim u vezi zemlje članice će morati da uspostave mehanizme za prikupljanje podataka od strane registara kako bi se obezbedila tačnost i pouzdanost informacija koje se vode u ovim registrima.
- proširenje obaveznosti primene pravila za sprečavanje pranja novca i finansiranja terorizma na lica koja se bave:
 - trgovanjem, čuvanjem i transferima virtuelnih valuta,
 - lica koja se bave uslugama koje su slične uslugama koje pruža revizija, poreski savetnici i eksterno računovodstvo (koji su već bili obuhvaćeni IV direktivom, ali su sad prošireni na lica koja se bave sličnim delatnostima, a zapravo ne spadaju u pomenute kategorije),
 - lica koja se bave trgovanjem umetničkim delima.
- unapređenje provera transakcija sa trećim

Following the 2016 terrorist attacks in Europe and the *Panama Papers* scandal, as well as the detected shortcomings of the anti-money laundering and terrorist financing system in the EU countries, the process of drafting the Fifth Directive was initiated, for preventing the use of the financial system for the purposes of money laundering and terrorist financing. The European Parliament and the Council of the European Union adopted the Directive (EU) 2018/843 amending the Directive (EU) 2015/849 and the Directives 2009/138/EU and 2013/36/EU, published in the Official Journal of the European Union on 19.6.2018.

Namely, although the last couple of years have seen significant improvements in the adoption and implementation of the FATF standards and recommendations, a need arose across the European Union for a further and more thorough development of transparency in state and financial systems when it comes to anti-money laundering and terrorist financing, aimed at achieving better results in this field, particularly regarding prevention. It has been repeatedly concluded that fighting financial crime cannot be effective as long as the business environment is organized so as to enable criminal groups to legalize or transfer their financial assets via non-transparent structures of corporate or other legal entities, trusts and similar legal arrangements. Thus, the aim of this directive is to enable not only the prerequisites for subsequently spotting and investigating the cases of money laundering/terrorist financing, but also to prevent these instances, i.e. to act preventively as much as possible. In every way, improving transparency would surely have a strong preventive influence in deterring money laundering and terrorist financing. Due to open criticism, care was taken for the planned changes to be harmonized with the right to personal data protection and to respect the principles of proportionality in processing.

Among others, the key changes arriving with the Fifth Directive are as follows:

- Member States are required to establish a central account registry or adequate search systems to identify account owners;
- Higher authority of Financial Intelligence Units in all EU countries and facilitating their mutual cooperation. Namely, according to

the directives, the said units will formally have the right to access a larger number of data through account registers or through access to register search engines. Units from different EU countries will be able to collaborate more easily among themselves, but also with other relevant state bodies including the European Central Bank, fully respecting the rules of data confidentiality.

- Improved level of transparency of beneficial owners through the introduction of:
 - A register of beneficial owners of private companies/legal entities that should ensure that the information on the beneficial owner of the company is made publicly available,
 - A registry of beneficial owners of the trust who should provide access to the information about the beneficial owners of the trust without any restrictions to all relevant state authorities, Financial Intelligence Units, taxpayers, and other persons who can prove a legitimate interest in accessing such data;
- The obligation that national registers of beneficial owners must be interconnected within the Union in order to ensure better cooperation and exchange of information between Member States. In this regard, Member States will have to establish mechanisms for registers to collect the data, to ensure the accuracy and reliability of the information contained in these registries.
- Expanded obligation to implement rules for the prevention of money laundering and terrorist financing so as to involve the entities engaged in:
 - Trading, saving and transferring virtual currencies;
 - Persons dealing with services that are similar to auditing services, tax advisers and external accountants (already covered by the Fourth Directive, but now extended to persons engaged in similar activities, which do not actually fall into the mentioned categories);
 - Persons engaged in artwork trading.
 - Improved verification of transactions with third countries that can be treated as high risk countries. Namely, the Directive prescribes

zemljama koje se mogu tretirati kao zemlje visokog rizika. Naime, direktivom se predviđa da relevantne industrije iz zemalja članica koje imaju ili mogu imati finansijske transakcije sa zemljama koje su na listi zemalja Evropske komisije sa strateškim manjkavostima sistema za sprečavanje pranja novca i finansiranja terorizma, moraju obezbediti pojačano sistematsko praćenje transakcija prema i iz tih zemalja. Takođe se predviđa da pomenuta lista treba da obuhvati i zemlje koje nisu EU članice, a koje imaju nezadovoljavajući nivo transparentnosti informacija o stvarnim vlasnicima, ili koje nemaju na adekvatan način propisane sankcije za pranje novca ili finansiranje terorizma ili koje ne razmenjuju informacije na prihvatljiv način.

- ograničavanje anonimnosti za proizvode elektronskog novca. Direktiva propisuje da postoji mogućnost dozvoljavanja zadržavanja anonimnosti prilikom korišćenja (ne i izdavanja) elektronskog

novca (u našem slučaju do sada poznat kao pripejd kartica) samo do iznosa od EUR 150 ukoliko korisnik koristi taj instrument za plaćanje u radnji ili do iznosa od EUR 50 ukoliko instrument koristi za onlajn plaćanja ili podizanja gotovine.

U svakom slučaju, vreme će pokazati da li će propisane mere dati očekivane rezultate u prevenciji pranja novca i finansiranja terorizma barem tokom određenog vremenskog perioda ili je njenim donošenjem zapravo označen kraj rada na petoj direktivi, a ujedno otpočeo rad na sledećoj. Bilo kako bilo, regulatorni okvir Srbije u momentu pisanja ovog teksta, zahvaljujući trenutno važećoj zakonskoj regulativi, u značajnoj meri pokriva ključne segmente pomenute direktive, negde je čak otišao i dalje od onoga što EU očekuje od svojih članica, negde nije dovoljno precizno definisao očekivano, ali ako krenemo od toga da je sve ovo samo jedan beskonačan proces, možemo filozofski zaključiti da svaki kraj zapravo predstavlja i novi početak.

Literatura / References

1. DIRECTIVE (EU) 2018/843 amending Directive (EU) 2015/849 on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing, and amending Directives 2009/138/EC and 2013/36/EU

that relevant industries from Member States which engage in financial transactions with the countries on the European Commission's list of countries with strategic deficiencies in their anti-money laundering and terrorist financing system must provide enhanced systematic monitoring of transactions towards and from those countries. It also prescribes that the list should include non-EU countries which have an unsatisfactory level of transparency of information about beneficial owners, which do not have the appropriate sanctions for money laundering or terrorist financing or which do not exchange information in an acceptable way.

- Limitation of anonymity for electronic money products. The Directive prescribes a possibility of allowing anonymity to be retained when using (but not issuing) electronic money (in Serbia, the so-called prepaid card) only up to the amount of EUR 150, if the beneficiary uses the payment

instrument in a store or up to EUR 50 if an instrument is used for online payments or cash withdrawals.

In any case, time will tell whether the prescribed measures will yield the expected results in the prevention of money laundering and terrorist financing, at least for a certain period of time or if the adoption of the Directive actually marks the end of working on the Fifth Directive, and the commencement of working on the following one. Nonetheless, the regulatory framework of Serbia at the moment of writing this text, due to the current legislation, significantly covers the key segments of the said Directive, occasionally even extending further than what the EU expects from its members, and occasionally not defining the expectations precisely enough, but if we start from the fact that this is simply an infinite process, we can philosophically conclude that each end is actually a new beginning.

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SAVREMENA ULOGA I ZNAČAJ PROFESIONALNIH KVALIFIKACIJA U SEKTORU BANKARSTVA

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Rezime

Obrazovanje i obuka u sektoru finansijskih usluga, a naročito bankarstva, usmerena je na poboljšanje nivoa kompetencija zaposlenih kao ključnog činioca strategije savremenih banaka koja sve više teži da se putem ulaganja u ljudski kapital adekvatno nosi sa predvidivim i iznenadnim izazovima budućeg poslovanja. Nedavna svetska ekonomska kriza otkrila je u tom smislu potrebu za fleksibilnošću, prilagodljivošću stečenog znanja, prekvalifikacijama zaposlenih, promptnom i punom primenom novostečenih znanja i veština. Usled svega toga, razvija se i potreba za uspostavljanjem direktne i žive veze između procesa rada sa jedne i procesa sticanja novih znanja i profesionalnih kvalifikacija, sa druge strane. Kako bi profesionalne kvalifikacije bile upotrebljive i harmonizovane, važno je definisati postojeće kompetencije kod zaposlenih u sektoru bankarstva kao i uraditi njihovu sertifikaciju. Ovaj rad ima za cilj da ukaže na značaj sistemskog razvoja kvalifikacija i kontinuiranog profesionalnog razvoja zaposlenih u bankama u domaćim i međunarodnim okvirima, kao i na važnost postojanja merljivosti i uporedivosti stečenih kvalifikacija putem primene Nacionalnog odnosno Evropskog okvira kvalifikacija.

Ključne reči: kontinuirani profesionalni razvoj, doživotno učenje, profesionalne kvalifikacije, standardi, sektor finansijskih usluga, obrazovanje, nacionalni okvir kvalifikacija

JEL: I21, J24

CONTEMPORARY ROLE AND IMPORTANCE OF PROFESSIONAL QUALIFICATIONS IN THE BANKING SECTOR

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Summary

Education and training in the financial service sector, and banking in particular, are aimed at improving the level of employee competence as a key factor in the strategy of modern banks, which increasingly seeks to adequately deal with the foreseeable and surprising challenges of future business through investment in human capital. In this respect, the recent global economic crisis has revealed the need for flexibility, adaptability of acquired knowledge, retraining of employees, prompt and full application of newly acquired knowledge and skills. Due to all of this, there is also a need to establish a direct and live connection between the processes of work on the one hand and the process of acquiring new knowledge and professional qualifications, on the other hand. In order for professional qualifications to be usable and harmonized, it is important to define the existing competencies among employees in the banking sector, as well as to create their certification. This paper aims to highlight the importance of the systematic development of qualifications and the continuous professional development of bank employees within domestic and international frameworks, together with the importance of the existence of measurability and comparability of acquired qualifications through the application of the National or European Qualifications Framework.

Keywords: continuous professional development, lifelong learning, professional qualifications, standards, financial service sector, education, national qualifications framework

JEL: I21, J24

Uvod

Već početkom XXI veka, obrazovanje, nauka i odnos prema ljudskom kapitalu postali su vrlo jasan faktor konkurentnosti zemalja i razvoja njihovih nacionalnih ekonomija. Štaviše, upravo ovi faktori mogu predstavljati konkurentsku prednost i uticati na to da su neke zemlje razvijenije od drugih. Zato ekonomija znanja i društvo znanja predstavljaju budućnost svakog društva i privrede u svetu. Profesionalne (stručne) kvalifikacije dobijaju na značaju ne samo zbog svoje sopstvene vrednosti, nego i zbog mogućnosti njihove prenosivosti, standardizovanja, adaptibilnosti sa drugim srodnim programima/kvalifikacijama, i sl. Paralelno sa razvojem poslovnih i organizacionih procesa kao i novih proizvoda i instrumenata, neophodan je konstantni razvoj i kvaliteta profesionalnog života u sektoru finansijskih usluga kroz takav proces neformalnog učenja koji će voditi sticanju stručnih kvalifikacija koje su standardizovane, prepoznate kao formalni dokaz takvog procesa učenja, merljive u okviru nacionalnog okvira kvalifikacija i prenosive.

Koncept celoživotnog učenja - literatura i programski pristupi

Učenje je lični čin koji se odvija svuda i uvek, nije ciljno orijentisano, traje celog života često i nesvesno. Učenje je širi pojam od pojma obrazovanja. "**Celoživotno učenje** obuhvata sve aktivnosti učenja koje se odvijaju tokom čitavog života radi ličnog razvoja, sticanja novih kompetencija, efikasnijeg prilagođavanja novim životnim okolnostima, novim tehnologijama, saznanjima i dostignućima ljudskog društva ... celoživotno učenje podrazumeva kontinuitet u kome osoba kao pojedinac i kao član zajednice usvaja i obrađuje informacije dobijene na različite načine na osnovu kojih generiše nova znanja. Ovaj tip učenja podrazumeva različite oblike usvajanja novih znanja i veština, koji se odvijaju kroz formalno obrazovanje, neformalno obrazovanje i informalno učenje." (Babić et al, 2012).

Formalno obrazovanje je obrazovanje koje je organizovano i koje se odvija u institucijama školskog sistema i drugim institucijama (od osnovnih do postdiplomskih studija na

univerzitetima), na osnovu zvanično odobrenih programa obrazovanja i koji vode do sticanja sertifikata - diplome, nacionalnih priznanja o stečenim kvalifikacijama, kompetencijama ili nivoima obrazovanja. **Neformalno obrazovanje** se odnosi na sve programe i aktivnosti obrazovanja koje se odvijaju organizovano i u institucijama, ali van formalnog školskog sistema (profesionalna udruženja, radna mesta i sl). Kod obrazovanja, uloga i aktivnost pojedinca je definisana eksterno, fokus je na sticanju znanja i veština koje je regulisano, definisano, organizovano, nadgledano i vrednovano (ocenjeno) od trećeg lica. Obrazovanje je dakle uži pojam od učenja, to je proces koji je definisan interno - zavisi od samog pojedinca, njegovog interesovanja, podsticaja za razvoj. **Informalno učenje** je svakodnevna pojava koja se, za razliku od formalnog i neformalnog obrazovanja, ne odvija svesno nego u svakodnevnim životnim situacijama (u porodici, kroz kontakte sa drugima, posetama muzejima, bibliotekama i sl).

Postoji više definicija pojma doživotnog učenja, koje sa podjednakom važnošću zauzimaju mesto i u literaturi i u programskim rešenjima i pristupima koje su pojedine zemlje definisale radi sprovođenja politike doživotnog učenja. Doživotno učenje je proces usvajanja znanja, veština i sposobnosti koje se odvija u svim životnim dobima u cilju konstantnog razvoja pojedinca i njegovih potencijala. Evropska komisija (2001: 9) utvrdila je da doživotno učenje ima "*Četiri široka i međusobno podržavajuća cilja: lično ispunjenje, aktivno građanstvo (budna i zainteresovana javnost), socijalnu inkluziju i zapošljavanje / adaptabilnost*". Time se ukazuje da doživotno učenje ima daleko šire dimenzije koje prevazilaze uske ekonomske i stručne aspekte i tiču se celog života. Potom, doživotno učenje je moguće definisati i kao "*neprestano podstičući proces koji stimuliše i omogućava pojedincima da steknu sva znanja, vrednosti, veštine i razumevanje koje će zahtevati tokom svog života, i da ih primenjuju sa poverenjem, kreativno i sa uživanjem, u svim ulogama, okolnostima i okruženjima*" (Watson 2003: 3). U Švedskoj, Nacionalna agencija za obrazovanje je iznela tzv. konceptualni okvir i za doživotno učenje (eng. *long-life learning*) i celoživotno učenje (eng. *life-wide learning*) (Skolverket, 2000). Doživotno učenje se

Introduction

Even at the beginning of the XXI century, education, science and the attitude towards human capital became a very clear factor of the competitiveness of countries and the development of their national economies. Moreover, these factors can represent a competitive advantage and cause some countries to develop more than others. Therefore, the knowledge economy and the knowledge society represent the future of every society and economy in the world. Professional (expert) qualifications are gaining importance not only because of their own value, but also because of the possibility of their portability, standardisation and adaptability with other related programs/qualifications. Along with the development of business and organisational processes, as well as new products and instruments, the constant development and quality of professional life in the financial service sector is necessary, through such an informal learning process which will lead to the acquisition of professional qualifications which are standardised, recognised as formal evidence of such a learning process, measurable within the national qualifications framework and portable.

The Concept of Lifelong Learning - Literature and Programme Approaches

Learning is a personal act that is taking place everywhere and always, it is not targeted, lasts the entire lifetime and is often done unconsciously. Learning is a broader notion than the concept of education. "Lifelong learning includes all learning activities for personal development, the acquisition of new competencies, more effective adaptation to new life circumstances, new technologies, knowledge and achievements of human society ... lifelong learning implies continuity in which a person as an individual and as a member of a community adopts and processes information obtained in different ways, on the basis of which they generates new knowledge. This type of learning involves various forms of new knowledge and skills acquisition, which takes place through formal

education, non-formal education and informal learning." (Babić et al, 2012).

Formal education is the education organised in the institutions of the school system and other institutions (from graduate to postgraduate studies at universities), based on officially approved educational programmes and that are leading to the acquisition of certificates – diplomas, national recognitions of acquired qualifications, competencies or levels of education. **Non-formal education** refers to all educational programmes and activities which take place in an organised manner and in institutions, but outside of the formal school system (professional associations, workplaces, etc.). In education, the role and activity of an individual is defined externally, the focus is on gaining knowledge and skills regulated, defined, organized, monitored and evaluated (rated) by a third party. Education is thus a narrower term than learning, it is a process that is defined internally - it depends on the individual, their interest, and their incentives for development. **Informal learning** is a daily phenomenon which, unlike formal and non-formal education, does not happen consciously, but in everyday life situations (in the family, through contact with others, visiting museums, libraries, etc.).

There are several definitions of the concept of lifelong learning, which are equally important in literature and in the programme solutions and approaches defined by individual countries in order to implement a lifelong learning policy. Lifelong learning is a process of acquiring knowledge, skills and abilities that takes place at all times for the sake of constant development of the individual and their potential. The European Commission (2001: 9) found that lifelong learning has "*Four broad and mutually supportive goals: personal fulfilment, active citizenship (alert and interested public), social inclusion and employment/adaptability.*" This suggests that lifelong learning has far wider dimensions that go beyond narrow economic and professional aspects and concern the whole life. Later, lifelong learning can also be defined as a "*continually encouraging process that stimulates and enables individuals to acquire all the knowledge, values, skills and understanding they will require throughout their lives, and to apply them with confidence, creatively*

posmatra kao holistički pogled na obrazovanje i priznaje učenje iz različitih sredina, i ima dve dimenzije (Skolverket, 2000: 19):

1. doživotno učenje - pojedinci uče tokom celog svog života; kada neka znanja i veštine postanu prevaziđene, pojedinac naprosto obnavlja znanja i stiče nove kompetencije.
2. celoživotno učenje priznaju formalne, neformalne i informalne izvore znanja i učenja. Formalno učenje se odvija u institucijama koje su primarno i namenski za tu delatnost osnovane, i koje za stečeno znanje izdaju priznate kvalifikacije (predškolske ustanove, osnovne i srednje škole, univerziteti). Neformalno učenje se odvija sa ciljem sticanja znanja, ali u institucijama kojima obrazovanje nije primaran posao (programi zavoda za zapošljavanje, obuka profesionalnih udruženja, obuka na radnom mestu, rad u volonterskim organizacijama i sl). Informalno učenje se odvija bez eksplicitne namere da se unapredi znanje i pohađa neki kurs, nego neplanirano i van okruženja/institucija koje se bave obrazovanjem (muzeji, galerije, biblioteke, igrališta, radio, TV).

Svaka zemlja je nadležna za svoju politiku obrazovanja i profesionalnog usavršavanja. Kada je reč o programskom pristupu i formalnim politikama na nivou Evropske unije, savremena percepcija celoživotnog učenja utemeljena je u dokumentu "Nove veštine za nove poslove" kao i strateškom okviru za evropsku saradnju u oblasti obrazovanja i obuke "ET 2020" kao mosta između sektora obrazovanja i sektora rada (EU cooperation in education and training (ET 2020)). Ova platforma je rezultat zajedničkih potreba i izazova na nivou EU kao što su starosna dob stanovništva, deficit određenih veština na tržištu rada, tehnološki razvoj i globalna konkurencija. U ovom pristupu, postavljena su četiri cilja usmerena na samoostvarenje punih potencijala svakog pojedinca i time celog kompetitivnog i inovativnog evropskog društva. Ova "četiri ključna cilja su:

1. Celoživotno i doživotno učenje i mobilnost treba da budu realnost, a sistemi edukacije i profesionalnog usavršavanja (treninga) treba da imaju sposobnost prilagođavanja i odgovora na promene u širem okruženju.
2. Kvalitet i efikasnost edukacije i treninga treba da budu unapređeni putem posvećivanja

veće pažnje nivoima osnovnih veština kao što su pismenost i numerička pismenost, putem predstavljanja matematike, nauke i tehnologije na atraktivniji način i putem jačanja lingvističkih sposobnosti.

3. Socijalna kohezija i aktivno građansko učestvovanje se promovisu kako bi svi građani, nezavisno od njihovih ličnih, socijalnih ili ekonomskih okolnosti mogli da nastave sa razvojem veština usko vezanih za određeno radno mesto i to tokom celog života.
4. Kreativnost i inovacija, uključujući preduzetništvo trebalo bi da budu podsticani na svim nivoima edukacije i treninga jer oni predstavljaju ključne pokretače održivog ekonomskog razvoja. Naročito bi trebalo ohrabrivati pojedince kako bi postali digitalno kompetentni i razvili svest o inicijativi, preduzetništvu i kulturi" (Evropska komisija, 2009).

Ista platforma definiše i šest prioriteta za period 2016-2020 a to su:

- Relevantne i visokokvalitetne veštine i kompetencije za zapošljavanje, inovacije, aktivno građanstvo i blagostanje (npr. kreativnost, smisao za inovaciju i kritičko razmišljanje);
- Inkluzivna edukacija (tj. uključenje rastuće raznovrsnosti predavača), jednakost, nediskriminacija, i promocija građanskih kompetencija (npr. uzajamno razumevanje i demokratske vrednosti);
- Otvorena i inovativna edukacija i trening, uključujući i digitalni kontekst;
- Jaka podrška edukatorima (npr. poboljšanje procesa regrutovanja, selekcije i treninga, kao i kontinuiranog profesionalnog razvoja);
- Transparentnost i prepoznavanje veština i kvalifikacija sa ciljem olakšavanja procesa kretanja učenja i rada (npr. putem Evropskog okvira reference kvaliteta/European quality reference framework);
- Održivo investiranje (uključujući istraživanje potencijala Investicionog plana za Evropu), performanse i efikasnost sistema edukacije i treninga.

and with pleasure, in all roles, circumstances and environments" (Watson 2003: 3). In Sweden, the National Education Agency has outlined the so-called conceptual framework for long-life learning and life-wide learning (Skolverket, 2000). Lifelong Learning is viewed as a holistic view of education and recognises learning from different environments, and has two dimensions (Skolverket, 2000: 19).

1. Lifelong learning - individuals learn throughout their lives; when some knowledge or skills become obsolete, an individual simply renews knowledge and acquires new competencies.
2. Lifelong learning recognises formal, non-formal and informal sources of knowledge and learning. Formal learning takes place in institutions which are primarily intended for this activity, and which are issuing accredited qualifications (pre-school, primary and secondary schools, universities) for the knowledge acquired. Non-formal learning takes place in order to acquire knowledge, but in institutions where education is not a primary occupation (programmes for employment, training of professional associations, workplace training, work in volunteer organisations, etc.). Informal learning takes place without an explicit intention to improve knowledge and attend a course, rather unplanned and beyond the environment/institutions involved in education (museums, galleries, libraries, playgrounds, radio, TV).

Each country is responsible for its policy of education and professional development. Concerning programmatic approach and formal policies at the European Union level, the modern perception of lifelong learning is grounded in the document "New Skills for New Jobs" as well as in the strategic framework for European cooperation in education and training "ET 2020" as a bridge between the education sector and the labour market (EU cooperation in education and training (ET 2020)). This platform is the result of common needs and challenges at the EU level, such as the age of the population, the deficit of certain skills in the labour market, technological development and global competition. In this approach, four goals have been set for self-realisation of the

full potentials of each individual, and thus the realisation of an entire competitive and innovative European society. These four key objectives are:

1. Life-wide and lifelong learning and mobility should be a reality, and education and professional training systems should have the ability to adapt and respond to changes in the wider environment.
2. The quality and efficiency of education and training should be enhanced by devoting greater attention to the levels of basic skills such as literacy and numeracy, by introducing mathematics, science and technology in a more attractive way, and by strengthening linguistic abilities.
3. Social cohesion and active civic participation are promoted so that all citizens, regardless of their personal, social or economic circumstances, can continue to develop skills closely related to a particular workplace throughout their whole life.
4. Creativity and innovation, including entrepreneurship, should be encouraged at all levels of education and training, as they are the key drivers of sustainable economic development. In particular, individuals should be encouraged to become digitally competent and develop an awareness of initiative, entrepreneurship and culture" (European Commission, 2009).

The same platform also defines six priorities for 2016-2020:

- Relevant and high-quality skills and competencies for employment, innovation, active citizenship and well-being (e.g. creativity, sense of innovation and critical thinking);
- Inclusive education (i.e. involving the growing diversity of speakers), equality, non-discrimination, and promotion of civic competences (e.g. mutual understanding and democratic values);
- Open and innovative education and training, including the digital context;
- Strong support for educators (e.g. improving the recruitment, selection and training process, as well as continuous professional development);
- Transparency and recognition of skills and qualifications in order to facilitate the

Pojam i značaj profesionalnih kvalifikacija u kontekstu kontinuiranog profesionalnog razvoja

Kvalifikacija je formalno priznanje stečenih kompetencija. Pojedinaac stiče kvalifikaciju kada nadležno telo utvrdi da je dostigao ishode učenja u okviru određenog nivoa i prema zadatom standardu kvalifikacije, što se potvrđuje javnom ispravom (diplomom ili sertifikatom).

Kompetencija je integrisani skup znanja, veština, sposobnosti i stavova, koji omogućuju pojedincu efikasno obavljanje aktivnosti u poslu, u skladu sa očekivanim standardom.

Razumevanje profesionalnih kvalifikacija i kompetencija danas moguće je samo kroz njihovo posmatranje u kontekstu kontinuiranog profesionalnog razvoja i procesa celoživotnog i doživotnog učenja. Istovremeno, sistem doživotnog učenja koegzistira sa sistemom kontinuiranog profesionalnog razvoja. **Kontinuirani profesionalni razvoj (Continuing Professional Development - CPD)** ili kontinuirana profesionalna edukacija (Continuing Professional Education - CPE) je način pomoću kojeg pojedinci održavaju svoja znanja i veštine koje su im potrebne u profesionalnom životu. CPD se odnosi na bilo koje strukturirano učenje koje preduzima pojedinac u cilju unapređenja svojih stručnih veština i kompetencija. Zahtevi za CPD su u nekim zemljama dobrovoljnog karaktera (preporuke), a u nekim su obavezujući. Obaveze za CPD su prisutne u mnogim profesijama, jer one predstavljaju strukturirani pristup učenju koji za cilj ima omogućavanje kompetencija da se iskažu u svojoj primeni (praksi) kroz stečeno znanje, veštine i praktično iskustvo.

Krajnji cilj CPD je da obezbedjuje standarde koje prepoznaje javnost, poslodavac (tržište rada), profesionalci iz te zajednice i sam pojedinac. Zato se smatra da korist od uvođenja CPD sistema dele svi, od države, preko poslodavca do pojedinca, i to u sledećem:

- Očuvanje aktuelnosti standarda profesije ili određene oblasti
- Održavanje i sticanje veština neophodnih za obavljanje određenih poslova
- Veća efikasnost na radnom mestu

- Veće poverenje javnosti u stručnost pojedinca i profesije u celini.

Primenu CPD sistema obezbeđuju određene profesionalne organizacije ili udruženja, kao što su Chartered Banker Institute u Velikoj Britaniji, Insurance Institut u Irskoj, ili brojne druge koje se odnose na računovodstvo kao i neke druge koje nemaju etički kodeks ili propisani minimum CPD časova za pohađanje. Kao primer obavezujućeg CPD, prikazaćemo primer Irske gde je Centralna banka Irske izdala Kodeks minimalnih kompetencija koji eksplicitno nalaže da se kvalifikacije moraju održavati i graditi kroz sistem CPD kako bi zaposleni u sektoru osiguranja uvek imali aktuelizovan nivo znanja; *“Prvi deo ovog Kodeksa, koji je objavljen u skladu sa sekcijom 50 Reformskog akta Centralne banke 2010, specificira određene standarde minimalnih kompetencija sa kojima osobe koje potpadaju pod nadležnost ovog Kodeksa moraju biti uskladjene kada obavljaju kontrolne funkcije ili kontrolne funkcije prethodnog odobrenja. Drugi deo ovog Kodeksa nameće određene obaveze regulisanim firmama u vezi sa standardima minimalnih kompetencija. Treći deo ovog Kodeksa uspostavlja detalje o prepoznavanju kvalifikacija u cilju standarda minimalnih kompetencija”* (Minimum Competency Code (MCC), 2011: 2).

Kodeks MCC praktično znači da ukoliko osoba želi da radi na regulisan način, mora posedovati prepoznatljivu kvalifikaciju za osiguranje ili biti ovlašćena od regulisane firme. Pored toga, sistem CPD nalaže da ovakva akreditacija o kvalifikovanosti mora biti održavana vremenom tako da se moraju ispuniti sledeći propisani uslovi:

- Završetak 15 časova formalnog CPD svake kalendarske godine.
- Najmanje 1 od ovih časova CPD mora biti posvećen oblasti etike.
- Mora takođe sadržati minimum 1 čas CPD za svaku preduzetu regulisanu funkciju.
- Svi CPD kompletirani u svrhu MCC moraju imati akreditaciju Instituta za osiguranje Irske.

Ovaj primer ukazuje na to da savremena praksa u određenim profesijama vrlo jasno precizira način održavanja već stečenih profesionalnih kvalifikacija. Dakle, sledeći činoci profesionalne kvalifikacije moraju biti jasno definisani za svaku profesiju: naziv,

process of learning and working (e.g. via the European Quality Reference Framework);

- Sustainable investment (which includes exploring the potential of the European Investment Plan), the performance and efficiency of the education and training system.

The Notion and Importance of Professional Qualifications in the Context of Continuous Professional Development

Qualification is a formal recognition of acquired competencies. An individual gets a qualification when the competent body determines that an individual has achieved the learning outcomes within a certain level and according to the given standard of qualification, which is confirmed by a public document (diploma or certificate).

Competence is an integrated set of knowledge, skills, abilities and attitudes that enable an individual to perform effectively in the workplace in accordance with the expected standard.

The understanding of professional qualifications and competences is now possible only by observing them in the context of continuous professional development and the process of life-wide and lifelong learning. At the same time, the lifelong learning system coexists with a system of continuing professional development. **Continuing Professional Development (CPD)** or Continuing Professional Education (CPE) is a way for individuals to retain the knowledge and skills they need in their professional life. The CPD refers to any structured learning done by an individual in order to advance his own professional skills and competencies. Requests for CPD are in some countries voluntary (recommendations), and in some binding. CPD obligations are present in many professions because they represent a structured approach to learning that aims to enable competencies to express themselves in the application process through acquired knowledge, skills and practical experience.

The ultimate goal of the CPD is to provide standards recognised by the public, the employer (the labour market), professionals

from that community and the individual. It is therefore considered that the benefits of the introduction of the CPD system are shared by everyone, from the state and the employer to the individual, in the following:

- Keeping the standards of the profession or of a particular area up-to-date
- Maintaining and acquiring the skills necessary for performing certain tasks
- Greater efficiency in the workplace
- Increased public trust in the expertise of the individual and the profession as a whole.

The application of the CPD system is provided by certain professional organisations or associations, such as the Chartered Banker Institute in the UK, the Insurance Institute in Ireland, or a number of others related to accounting, as well as those that do not have a Code of Ethics or the prescribed minimum of CPD hours one must attend. As an example of a binding CPD, we can observe Ireland for example, where the Central Bank of Ireland issued the Code of Minimum Competencies that explicitly requires qualifications to be maintained and built through the CPD system so that employees in the insurance sector always have a current level of knowledge; "*The first part of this Code, published in accordance with Section 50 of the Reform Act of the Central Bank 2010, specifies certain minimum competence standards with which persons falling within the competence of this Code must be reconciled when performing control functions or control functions of prior approval. The second part of this Code imposes certain obligations on regulated companies in relation to minimum competence standards. The third part of this Code sets out the details of recognizing qualifications for the purpose of standardizing minimum competencies.*" (Minimum Competency Code (MCC), 2011: 2).

The MCM Code practically means that if a person wants to work in a regulated way, he must have a recognisable insurance qualification or be authorised by a regulated firm. In addition, the CPD system requires that such accreditation of qualifications must be maintained over time so that the following requirements are met:

- Completion of 15 hours of formal CPD each calendar year.
- At least 1 of these CPD classes must be dedicated to the field of ethics.

potrebno formalno obrazovanje, dodatna obuka, uslovi za sticanje kvalifikacije (savladavanjem programa za uvođenje u posao i polaganjem ispita za licencu, npr), dodatni uslovi, ograničenja, zakonski osnov, da li postoji registar kvalifikacija i ko ga vodi, da li je za sticanje kvalifikacije potrebna saglasnost ili mišljenje nekog stručnog ili drugog tela ili organizacije, obaveza stalnog stručnog usavršavanja.

Sistem priznavanja i vrednovanja profesionalnih kvalifikacija

Prvenstveni motiv pojedinca za dodatnim učenjem i stručnim usavršavanjem je činjenica da će njegova novostečena znanja biti priznata i vrednovana. U društvima znanja, razvijanje i korišćenje ljudskih resursa od strateškog je značaja i interesa, pa su i diplome, sertifikati i kvalifikacije veoma važan indikator poslodavcima i profesionalcima na tržištu rada. Pored značaja diplome formalnog obrazovanja, veliki broj znanja i veština potvrđuje se postojanjem sertifikata i kvalifikacija koje su rezultat neformalnog i informalnog učenja. Štaviše, u nekim sredinama ovi vidovi učenja su visoko vrednovani, jer su u domenu doživotnog

učenja, i shodno tome razvijen je ceo sistem akreditacije obrazovanja. Evaluacija se sprovodi kroz određene specijalističke časove, predavanja, seminare, kao i obavezne ocene znanja kroz testove, ispite, praktične vežbe isl. Postoji niz međunarodno priznatih sertifikata koji su rezultat ovakvog načina priznavanja i vrednovanja profesionalnih kvalifikacija: Microsoft, CFA, diplome DELF i DALF, TOEFL i sl. Studiranje po bodovnom sistemu omogućava vrednovanje znanja stečenih van fakulteta, tako da u tom domenu leži veliki potencijal u obrazovanju koji može biti upotrebljen kao odgovor na potrebe: društva, visokog obrazovanja i tržišta rada/ određene profesije.

Na nivou Evropske unije, priznavanje profesionalnih kvalifikacija je uređeno Direktivom 2005/36/EZ Evropskog parlamenta i Saveta od 7.9.2005. godine o priznavanju profesionalnih kvalifikacija i Direktivom 2013/55/EU od 20.1.2013. godine o izmeni Direktive 2005/36/EZ o priznavanju profesionalnih kvalifikacija. "Ovim Direktivama se utvrđuju pravila na bazi kojih države članice, koje pristup određenim profesijama i obavljanje tih profesija na svojoj teritoriji uslovljavaju posjedovanjem određenih stručnih kvalifikacija (tzv. "država članica domaćin"), priznaju



- It must also contain a minimum of 1 CPD hour for each of the regulatory functions to be undertaken.
- All CPDs completed for the purpose of the MCC must be accredited by the Insurance Institute of Ireland.

This example suggests that modern practice in certain professions very clearly specifies how to maintain the already acquired professional qualifications. Therefore, the following factors of professional qualification must be clearly defined for each profession: name, formal education required, additional training, conditions for qualification (mastering the programme for learning the job and taking an exam for a license, for example), additional conditions, limitations, legal basis, whether there is a register of qualifications and who runs it, whether the consent or the opinion of an expert or other body or organisation is required for the acquisition of a qualification, the obligation of continuous professional development.

System of Accreditation and Evaluation of Professional Qualifications

The primary motive of an individual for additional learning and professional development is the fact that his newly acquired knowledge will be acknowledged and valued. In societies of knowledge, the development and use of human resources is of strategic importance and interest, so diplomas, certificates and qualifications are very important indicators for employers and professionals in the labour market. In addition to the importance of the formal education diploma, a large amount of knowledge and skills can be confirmed by certificates and qualifications from non-formal and informal learning. Moreover, in some settings, these types of learning are highly valued, as they are in the domain of lifelong learning, and accordingly, the entire system of education accreditation has been developed. Evaluation is carried out through specific specialist classes, lectures, seminars, as well as compulsory assessment of knowledge through tests, exams, practical exercises, etc. There are a number of internationally

recognised certifications resulting from this way of recognising and evaluating professional qualifications: Microsoft, CFA, DELF and DALF diplomas, TOEFL, etc. Studying based on the scorecard system allows for the evaluation of knowledge acquired outside the faculty, so that in this domain there is a great potential in education that can be used in response to the needs of society, higher education and the labour market/particular profession.

At European Union level, the recognition of professional qualifications is regulated by Directive 2005/36/EC of the European Parliament and of Council as of 7 September 2005 on the recognition of professional qualifications and Directive 2013/55/EU as of 20 November 2013 amending the Directive 2005/36/EC on the recognition of professional qualifications. "These Directives set out the rules on the basis of which Member States, whose approach to certain professions and the exercise of those professions on their territory is conditional upon the possession of certain professional qualifications (the so-called "host Member State") recognise professional qualifications acquired in other Member States (the so-called "home Member State"), which allow the holder to have access to the same profession or to perform the same profession as in the home Member State' (Directive 2005/36/EC, 2005: 9)." They also address the issues of coordinating the minimum training conditions (automatic recognition system), as well as the detailed rules for performing regulated jobs.

European Qualifications Framework

The European Qualification Framework for lifelong learning is primarily a common reference framework for the effective classification of formal qualifications that individuals have, as well as the accreditation of newly acquired qualifications and certificates realised through training, seminars and other ways of learning at different addresses and territories within their professional and personal development. It also implies the reorganisation of the Qualification System, which exists at the level of individual countries, with the aim of combining it into a unique framework that offers, in addition to the classification itself, the possibilities of validation and certification of competences,

stručne kvalifikacije stečene u drugim državama članicama (tzv. "matična država članica"), koje imaocu omogućavaju pristup istoj profesiji odnosno obavljanje iste profesije kao u matičnoj državi članici" (Direktiva 2005/36/EZ, 2005: 9). One obrađuju i pitanja usklađenosti minimalnih uslova osposobljavanja (sistem automatskog priznavanja), kao i detaljna pravila za obavljanje regulisanih profesija.

Evropski okvir kvalifikacija

Evropski okvir kvalifikacija za doživotno učenje predstavlja prvenstveno zajednički referentni okvir za efektivno razvrstavanje formalnih kvalifikacija kojima pojedinci raspolažu, kao i prepoznavanje novostečenih kvalifikacija i sertifikata realizovanih kroz treninge, obuke i drugenačine učenja na različitim adresama i teritorijama u okviru njihovog profesionalnog i ličnog razvoja. Podrazumeva i reorganizaciju Sistema kvalifikacija koji postoji na nivou svake zemlje pojedinačno, u cilju njegovog spajanja u jedinstven okvir koji nudi, pored same klasifikacije, i mogućnosti validacije i sertifikacije kompetencija, njihove prepoznatljivosti u formi trening kredita za određena zvanja i kvalifikacije.

Evropski okvir kvalifikacija je meta-okvir, odnosno pomoćno sredstvo za poređenje različitih kvalifikacija stečenih u različitim sistemima (Komnenović, 2010). Na nivou EU postoji preporuka da svi nacionalni sistemi kvalifikacija od 2012. godine predstavljaju deo jedinstvenog evropskog okvira kvalifikacija - EOK (European Qualification Framework - EQF). To znači da će sve kvalifikacije koje se izdaju od 2012. godine morati da imaju direktnu referencu ka određenom nivou EOK. „Cilj EOK je da omogući pojedincima i zaposlenima da na bolji i lakši način koriste sopstvene kvalifikacije, da omoguće realno upoređivanje sa nivoom kvalifikacija u različitim zemljama i različitim obrazovnim sistemima, a time i veću pokretljivost stručnjaka i razmenu znanja. Inače, pod kvalifikacijom se podrazumeva formalni ishod procene i procesa validacije koji se dobija kada kompetentno telo odobri da je pojedinac dostigao ishode učenja prema postavljenim standardima. Iako je dogovoren 2008. godine, Implementiranje preporuka EOK u nacionalne sisteme kvalifikacija dogovoreno

je 2008. godine, a intenzivno je počelo u 2012. godini. Same karakteristike i ciljevi EOK su:

- ima 8 postavljenih nivoa kvalifikacija (ne treninga, ne opisa radnog mesta, ne opisa pojedinca),
- uvodi kategorije znanja, veština i kompetencija,
- koristi procese procene i validacije,
- obuhvata i formalna i neformalna znanja i
- insistira na važnosti nacionalnog autoriteta" (Sredojević, 2012).

Evropski okvir kvalifikacija je merni sistem koji omogućava zemljama članicama da uporede svoje sisteme edukacije i obuka, i na taj način naprave čvrstu vezu između pojedinačnih nacionalnih referentnih sistema različitih zvanja i kvalifikacija. Drugim rečima, "ključni element EOK je merenje ishoda učenja" (Durante, Fraccaroli, 2015, 20). Ishodi učenja koji su vezani za neki od osam mogućih nivoa EOK sastoji se od kombinacije znanja, sposobnosti i kompetencija koji pojedinac mora steći na kraju procesa učenja (koji je definisan za svaki od osam nivoa), podrazumevajući formalno, neformalno i informalno učenje i nezavisno od okruženja u kojem se učenje odvija.

Evropski sistem kredita za obrazovanje i trening odraslih

Merenje profesionalnih kvalifikacija vrši se u okviru Evropskog sistema kredita za obrazovanje i trening odraslih (The European Credit System for Vocational Education and Training - ECVET). Prvenstveni cilj ovog sistema kredita jeste da olakša proces validacije i prepoznavanja veština i znanja u vezi sa radnim mestom, koje su postignute u različitim sistemima i zemljama, tako da pojedinac u kontinuitetu može sticati naredne nivoe profesionalnih kvalifikacija nezavisno od okruženja. Takođe, cilj je povećanje kompatibilnosti između različitih sistema profesionalne edukacije i obuka širom Evrope, kao i kvalifikacija koje su iz njih proistekle. U krajnjem ishodu ovaj sistem omogućava pojedincima veću verovatnoću zaposlenja, sa jedne strane, a sa druge pruža poslodavcima sigurnost u to da su određenim kvalifikacijama stečene određene veštine i znanja (Evropska komisija, 2009b).

their recognition in the form of training credits for certain jobs and qualifications.

The European Qualification Framework is a meta-framework, or an auxiliary tool for comparing different qualifications acquired in different systems (Komnenović, 2010). At the EU level, there is a recommendation that all national qualifications systems as of 2012 should represent a part of the single European Qualification Framework - EQF. This means that all qualifications issued since 2012 have to have a direct reference to a certain level of EQF. "The goal of the EQF is to enable individuals and employees to use their own qualifications in a better and easier way, to enable realistic comparison with the level of qualifications in different countries and different education systems, and hence greater mobility of experts and knowledge exchange. Otherwise, the qualification implies the formal outcome of the assessment and the validation process that is obtained when the competent authority approves that the individual has reached the learning outcomes according to the set standards. Although the implementation of EQF recommendations in national qualifications systems was agreed to in 2008, it began intensively in 2012. The very characteristics and objectives of the EQF are:

- There are 8 set levels of qualifications (no training, no job description, no description of the individual);
- Introduces categories of knowledge, skills and competences;
- Uses assessment and validation processes;
- Includes both formal and non-formal knowledge;
- Insists on the importance of national authority" (Sredojević, 2012).

The European Qualifications Framework is a measurement system that allows the Member States to compare their own education and training systems, thus establishing a strong link between individual national reference systems of different jobs and qualifications. In other words, "the key element of EQF is measuring the learning outcome" (Durante, Fraccaroli, 2015, 20). Learning outcomes that are related to one of the eight possible levels of EQF consist of a combination of knowledge, skills and competencies that an individual must acquire at

the end of the learning process (defined for each of the eight levels), including formal, non-formal and informal learning, and independent of the environment in which learning takes place.

European Credit System for Vocational Education and Training

The measurement of professional qualifications is carried out within the European Credit System for Vocational Education and Training (ECVET). The primary objective of this credit system is to facilitate the process of validating and recognising skills and knowledge related to the workplace, achieved in different systems and countries, so that an individual can continuously acquire the next levels of professional qualifications regardless of the environment. Also, the goal is to increase the compatibility between different vocational education and training systems throughout Europe, as well as the qualifications stemming from them. In the end, this system enables individuals to increase their probability of employment, on the one hand, and provides employers with the certainty that certain skills have acquired certain skills and knowledge, on the other (European Commission, 2009b).

European Quality Assurance and Vocational Education and Training Reference Framework

The verification of the quality of professional qualifications is done through a quality measurement system through a range of institutional and infrastructural requirements from the European Quality Assurance and Vocational Education and Training Reference Framework (EQAVET Reference Framework). This framework is one in a series of initiatives at the European level aimed at identifying the qualifications and competencies that individuals have gained in different countries or environments, thus encouraging modernisation, evaluation and trust in quality and mobility in the field of professional education and training (VET).

Certification of Professional Qualifications in Commercial Banks - An Example of Good Practice

When it comes to the systems for acquiring, evaluating, and accrediting qualifications in

Okvir za obezbeđenje kvaliteta u obrazovanju i treningu odraslih

Verifikovanje kvaliteta profesionalnih kvalifikacija vrši se putem sistema merenja kvaliteta kroz niz institucionalnih i infrastrukturnih zahteva iz Evropskog okvira za obezbeđenje kvaliteta u obrazovanju i treningu odraslih (European Quality Assurance in Vocational Education and Training Reference Framework - EQAVET Reference Framework). Ovaj okvir predstavlja jednu u nizu inicijativa na evropskom nivou čiji je cilj prepoznavanje kvalifikacija i kompetencija koje su pojedinci stekli u različitim zemljama ili okruženjima, podstičući tako modernizaciju, vrednovanje, poverenje u kvalitet i pokretljivost u oblasti profesionalne edukacije i treninga (VET).

Sertifikacija profesionalnih kvalifikacija kod poslovnih banaka - primer dobre prakse

Kada je reč o sistemima sticanja, vrednovanja, priznavanja kvalifikacija na tržištu rada tj. u bankarskom sektoru, veoma je važno istaći da se efekti ovih sistema postižu samo ukoliko se na dizajniranju i sprovođenju ovih sistema radi planski i sistemski umesto na *ad-hoc* osnovi. Postoji više primera dobre prakse u sprovođenju sertifikacije profesionalnih kvalifikacija u bankarskom sektoru u okviru primene koncepta celoživotnog i doživotnog učenja, kao što su Holandija, Danska i Poljska (Babić et al, 2012). Takođe, važno je istaći i dobru praksu koja je postignuta u primeru sertifikacije profesionalnih kvalifikacija kod poslovnih banaka Italije a koju je kroz projekat sproveo Fond banaka i osiguranja FBA zajedno sa bankama i sindikatima kao predstavnicima tržišta rada, tj. zaposlenih u bankama. Projekat je bio fokusiran na reorganizaciju sistema kvalifikacija u zemlji koji je istovremeno trebao da uključi u jedinstveni okvir (EOK) i stare i nove instrumente kao što su validacija i sertifikacija kompetencija, kao i njihovo prepoznavanje u sistemu trening kredita za zvanja i kvalifikacije (Durante, Fraccaroli, 2015, 7). Ova inicijativa se sveobuhvatno fokusirala na:

1. Definisanje i razjašnjenje nivoa znanja, kompetencija i sposobnosti (uključujući i stepen samostalnosti u radu) koje se zahtevaju u jednoj banci ili poslovnoj organizaciji za svaku poziciju ili radno mesto tzv. organizacionu ulogu.

2. Ishodi ovakvog opisa organizacionih uloga u banci shvataju se ne statički nego kao trenutni prikaz/opis u cilju reflektovanja dinamičnih promena u okruženju koje transformišu organizacione procese i koje je neophodno integrisati kao nove zahteve globalnog tržišta.

Svaka organizaciona uloga (radno mesto, pozicija) opisana je kroz sledeće elemente: naziv, svrha ili misija u sistemu, lista odgovornosti/zaduženja/ aktivnosti kompetencija. U ovoj fazi obavlja se praktično opis poslova i poslovnih profila (jobs descriptions and job profiles). Svaki od ovih elemenata koristi specifične glagole kojima se opisuju radna mesta, a koji su sistematizovani u poseban glosar glagola i njihovih sinonima. Na taj način, koristeći sistematizovan rečnik omogućava se razgraničavanje linija između različitih nivoa EOK koji su dodeljeni svakom od radnih mesta. Pored toga, svaka organizaciona uloga praćena je i pripadajućim stepenom samostalnosti u radu (od najnižeg nivoa 1 do najvišeg nivoa samostalnosti 4), definicijom i sadržajem potrebnih znanja, kao i definicijom i sadržajem neophodnih sposobnosti. Nakon izrađene liste svih pozicija u bankarskom sektoru, sa pripadajućim opisima poslova, urađen je skrining sa ciljem identifikacije standardne liste uloga/pozicija u bankama koje zaposleni imaju u različitim oblastima ili poslovima u banci. Npr. u grupi poslova Pravna oblast identifikovane su sledeće uloge/pozicije: menadžer za pravne i opšte poslove, menadžer za pravne poslove, pravni specijalista. Konačno, opisi organizacionih uloga su pretvoreni u tzv. Inventar kvalifikacija gde je svaka kvalifikacija opisana sa: 1. Nazivom pozicije, 2. Svrhom ili misijom 3. Glavnim aktivnostima i zaduženjima, 4. Profilom kompetencija, sa pripadajućim zahtevanim nivoom znanja, sposobnosti I nivoa EOK (Durante, Fraccaroli, 2015, 34). Zbog sveobuhvatnog pristupa, uključenosti raznih zainteresovanih strana i rezultata koji su prenosivi i u druge sisteme, ova inicijativa se smatra primerom dobre prakse u sektoru bankarstva.

Zaključak

Dinamične promene i zahtevi okruženja u kojima banke posluju ukazuju, između ostalog, i na potrebu za fleksibilnošću, prilagodljivošću stečenog znanja, prekvalifikacijama zaposlenih,

the labour market, i.e. in the banking sector, it is very important to point out that the effects of these systems are achieved only if the design and implementation of these systems is planned and systematic, rather than on an ad-hoc basis. There are several examples of good practice in implementing the certification of professional qualifications in the banking sector in the applying the concept of life-wide and lifelong learning, such as the Netherlands, Denmark and Poland (Babić et al, 2012). Also, it is important to point out the good practice that has been achieved in the case of certification of professional qualifications among Italian commercial banks, implemented as a project by the FBA Banks and Insurance Fund together with banks and trade unions as representatives of the labour market, i.e. employees in banks. The project was focused on the reorganisation of the qualifications system in the country, which at the same time should have included in the single framework (EQF) both old and new instruments such as validation and certification of competences, as well as their recognition in the system of training loans for vocations and qualifications (Durante, Fraccaroli, 2015, 7). This initiative has comprehensively focused on:

1. Defining and clarifying the level of knowledge, competencies and abilities (including the degree of work autonomy) required in one bank or business organisation for each position or the so-called organisational role.
2. The outcomes of this description of organisational roles in the bank are understood not as static but as the current view/description in order to reflect the dynamic changes in the environment that transform the organisational processes and which need to be integrated as new requirements of the global market.

Each organisational role (position, job) is described through the following elements: name, purpose or mission in the system, list of responsibilities/competences/activities. At this stage, there is a practical description of jobs and job profiles. Each of these elements uses specific verbs describing the positions, which are systematised in a particular glossary of verbs and their synonyms. In this way, by using systematised terms, we can see the differences

between the various EQF levels assigned to each of the positions. In addition, each organisational role is accompanied by a corresponding degree of autonomy in work (from the lowest level 1 to the highest level of autonomy 4), the definition and content of the necessary knowledge, as well as the definition and content of the necessary skills. After creating a list of all positions in the banking sector, with corresponding job descriptions, a screening was performed to identify the standard list of roles/positions in banks that employees have in various areas or banking jobs. For example, the following roles/positions have been identified in the group of jobs in the Legal Department: Legal and General Affairs Manager, Legal Affairs Manager, Legal Specialist. Finally, the descriptions of organisational roles have been transformed into the so-called Qualifications inventory where each qualification is described by: 1. Position title, 2. Purpose or mission 3. Main activities and responsibilities, 4. Competence profile, with the required level of knowledge, competence and level of EQF (Durante, Fraccaroli, 2015, 34). Due to the comprehensive approach, the involvement of various stakeholders and the results that are transferable onto other systems, this initiative is considered an example of good practice in the banking sector.

Conclusion

The dynamic changes and the requirements of the environment in which banks operate demonstrate, among other things, the need for flexibility, adaptability of acquired knowledge, retraining of employees and the prompt and full application of newly acquired knowledge and skills. The need to establish a direct and live relationship between the process of working in banks on the one hand and the process of acquiring new knowledge and professional qualifications, on the other hand, takes place in parallel with the regulatory requirements and policies in the field of education and training established at the national and EU market levels. In order to achieve the goals of these policies, and to make professional qualifications of employees in the banking sector usable and harmonized, it is important to define the existing competences with the employees

promptnom i punom primenom novostečenih znanja i veština. Neophodnost uspostavljanja direktne i žive veze između procesa rada u bankama sa jedne strane i procesa sticanja novih znanja i profesionalnih kvalifikacija, sa druge strane odvija se paralelno sa regulatornim zahtevima i politikama koje su u oblasti edukacije i obuka uspostavljene na nacionalnim nivoima i na nivou EU tržišta. Kako bi ciljevi tih politika bili realizovani, i profesionalne kvalifikacije kod zaposlenih u bankarskom sektoru bile upotrebljive i harmonizovane, važno je definisati postojeće kompetencije kod zaposlenih u sektoru bankarstva i na sistematičan način sprovesti njihovu sertifikaciju (primer dobre prakse u bankarskom sektoru Italije). Takođe, važno je koristiti postojeće izgrađene sisteme u oblasti edukacije i obuka kao što su Evropski sistem kredita za obrazovanje i trening odraslih (ECVET), Okvir za obezbeđenje kvaliteta u obrazovanju i treningu odraslih (EQAVET), Evropski okvir kvalifikacija (EQF). Primeri uspešne prakse i projekata postoje i poželjno je primenjivati ih i na lokalne uslove. Bankarski sektor Republike Srbije je u početnoj fazi primene navedenih standarda, sa inicijativama kao što

su: obuka za poslove sa gotovinom (organizuje, sprovodi i sertifikuje Narodna banka Srbije), polaganje stručnog ispita za sticanje zvanja ovlašćenih posrednika i ovlašćenih zastupnika u osiguranju (sprovođi NBS), stručni ispit za izdavanje dozvole fizičkim licima za obavljanje poslova informisanja o članstvu u dobrovoljnom penzijskom fondu (NBS), sticanje sertifikata za obavljanje menjačkih poslova, kao i jedinstveni program obuke (propisuje ministar nadležan za poslove finansija a sprovodi Devizni inspektorat), kursevi za brokere, portfolio menadžere i investicione savetnike (organizuje i sprovodi Komisija za hartije od vrednosti), ispit za sticanje profesionalnog zvanja ovlašćeni revizor i ovlašćeni interni revizor (sprovođi Komora ovlašćenih revizora), ispiti za sticanje profesionalnog zvanja računovođa, ovlašćeni računovođa i ovlašćeni javni računovođa (sprovođi Savez računovođa i revizora Srbije). Da bi efekti sertifikacije profesionalnih kvalifikacija u bankarskom sektoru zaživeli u punoj meri, i time ostvarila kompatibilnost sistema i omogućila mobilnost zaposlenih, neophodna je dalja uspešna primena započetih inicijativa na nacionalnom nivou kao što su izrada Nacionalnog okvira kvalifikacija i sl.

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in the banking sector and to systematically implement their certification (example of good practice in the banking sector of Italy). It is also important to use the existing education and training systems, such as the European Credit and Equity Adequate Education System (ECVET), the Quality Assurance Framework for Adult Education and Training (EQAVET), the European Qualifications Framework (EQF). Examples of successful practice and projects exist and it is preferable to apply them to local conditions. The banking sector of the Republic of Serbia is at the initial stage of implementation of the stated standards, with initiatives such as: training for cash transactions (organised, implemented and certified by the National Bank of Serbia), expert exam for acquiring the title of authorised intermediaries and authorised insurance agents (implemented by NBS), professional examination for issuing licenses to individuals to inform on voluntary pension fund memberships (NBS), obtaining certificates for performing exchange

transactions, as well as a unique training program (stipulated by the Minister in charge of finance and implemented by the Foreign Exchange Inspectorate), courses for brokers, portfolio managers and investment advisers (organised and implemented by the Securities Commission), an examination for obtaining a professional title of an authorised auditor and an authorised internal auditor (conducted by the Chamber of Chartered Accountants), exams for obtaining a professional title of accountant, an authorised accountant and an authorised public accountant (implemented by the Association of Accountants and Auditors of Serbia). In order to fully align the effects of certification of professional qualifications in the banking sector and thus achieve compatibility of the system and enable the mobility of employees, further successful implementation of launched initiatives at the national level is necessary, such as the creation of the National Qualifications Framework, etc.

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Prevod
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TRADICIONALNI I NOVI POSLOVNI MODELI U BANKARSKOJ INDUSTRIJI

Rezime

Poslovanje današnjih finansijskih tržišta se ne može zamisliti bez postojanja banaka, kao osnovnih posrednika u obavljanju velikog broja finansijskih aktivnosti. Odnosi koje banke uspostavljaju sa svojim klijentima zasnivaju se na razmeni finansijskih sredstava i informacija, najčešće na duži vremenski rok, radi ostvarivanja brojnih zajedničkih ciljeva. Tokom prethodnih decenija banke su napredovale, usavršavale svoje poslovanje, kako bi bile u mogućnosti da svojim klijentima ponude vrhunske usluge. Veliki deo njihovog poslovanja zasnovan je na inovacijama, ali i specifičnim strategijama koje su se pokazale kao manje ili više uspešne.

Poslovni modeli koji se primenjuju u bankarskom poslovanju su raznovrsni, a njihovim kontinuiranim inoviranjem banke nastoje da obezbede značajniju konkurentsku prednost na tržištu. Poslednjih godina primetna je izražena konkurencija na svetskom bankarskom tržištu i neprekidna potraga banaka za poslovnim modelima koji mogu da im obezbede poslovni uspeh na dug rok. Inovacije se implementiraju u svim segmentima bankarskog poslovanja, a razvoj modela i strategija prioritet je svih nivoa menadžmenta u današnjim bankama.

Ključne reči: poslovni modeli, banke, finansijska tržišta, strategije

JEL: F60, G21, M20, O30

TRADITIONAL AND NEW BUSINESS MODELS IN THE BANKING INDUSTRY

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Summary

The management of today's financial markets would be impossible without banks as the prime mediators in performing a large number of financial activities. The relationship established between banks and their clients is based on the exchange of financial resources and information, often in the long run, in order to achieve numerous common goals. Over the past few decades, banks have advanced and improved their management in order to offer their clients top services. A large part of their business is founded upon innovations as well as specific strategies that have proven to be more or less successful.

The business models that are applied in bank management are various, and by continuous innovation in this field banks strive to secure a significant competitive advantage in the market. Recent years have seen the strong competition in the global market and continuous seeking for the business models that could secure long-term business success to the banks. Innovations have been implemented in every segment of the banking business, and development of business models and strategies is the priority at every level of management in today's banks.

Keywords: business models, banks, financial markets, strategies

JEL: F60, G21, M20, O30

Uvod

Globalizacija je značajno uticala na promenu tradicionalnih odnosa između učesnika na tržištu (Teece, 2010). U takvim uslovima poslovanja, traganje za novim poslovnim modelima postaje neminovnost. Najvažniji izazov modernog poslovnog modela jeste da razvojem inovacija prevaziđe tradicionalnu, čvrstu industrijsku logiku (Gassmann, Frankenberger & Csik, 2014). Kreiranje poslovnog modela danas je ključna odluka menadžmenta kompanija, koje žele stabilnu budućnost i poslovni uspeh (Zott & Amit, 2010).

U radu će se razmatrati nekoliko poslovnih modela i strategija, za koje verujem da će biti vrlo korisne u budućnosti mnogih kompanija. Plavi okean (Blue Ocean) je poslovni model kojim se može obezbediti visoko profitabilan rast (Chan Kim & Mauborgne, 2005), pri čemu se tradicionalni koncept konkurentске prednosti menja u vrednost inovacije kao primarni cilj kompanija koje streme neiskorišćenim delovima tržišta (Burke, Van Stel & Thurik, 2009).

Otvorene inovacije (eng. *Open Innovation*) su koncept koji se odnosi na korišćenje internog i eksternog znanja, a kroz odnos priliva i odliva znanja najbolje se mogu unaprediti inovacije u kompaniji (Cheng & Huizingh, 2014).

Model "otvorene inovacije" je praktičan alat, koji zahteva nove strategije i odluke za eksploataciju inovativnih aktivnosti u poslovanju (Aranha, Prado Garcia & Correa, 2015). Pored toga, i "big data" koncept nalazi svoju primenu u poslovanju današnjih kompanija, jer su sve kompanije danas fokusirane na implementaciju tehnika za obradu velikih količina podataka, od kojih se mogu ostvariti značajne koristi (Bughin, 2016).

I na kraju, jedan od najvažnijih procesa u kompanijama današnjice jeste i digitalizacija, koja se zasniva na primeni savremene tehnologije, koja može unaprediti svaki aspekt poslovanja (Forest & Rose, 2015). Digitalizacija u bankama ima fundamentalan uticaj na strukture i procese u ovim finansijskim institucijama (Korner & Zimmermann, 2000), o čemu će više biti reči u nastavku rada.

Tradicionalni poslovni modeli u bankarskoj industriji

Bankarska industrija jedna je od najrazvijenijih industrija sveta, imajući u vidu širok spektar usluga koje danas može da ponudi svojim klijentima i ostalim korisnicima njenih usluga. Ekspanzija bankarskog poslovanja dešava se u poslednjim decenijama, kada je postalo jasno da često fizička ili pravna lica nisu u mogućnosti da finansiraju svoje potrebe iz redovnih prihoda koje ostvaruju, pa im je potrebna pomoć ove finansijske institucije u prevazilaženju prepreka koje mogu postojati između potrošnje i prihoda. Pored toga, banke danas obavljaju čitav niz usluga, koje nisu a priori usko vezane za njihovu delatnost, ali omogućavaju bankama da svojim klijentima ponude kompletan asortiman finansijskih usluga koje su im potrebne.

Kada je reč o izboru poslovnog modela, svaka banka nastoji da se što više razlikuje od ostalih banaka na tržištu, koje su joj konkurenti, kako bi klijenti bili u mogućnosti da prepoznaju dodatnu vrednost koju konkretna banka nudi u poređenju sa ostalima. Da bi svoje poslovanje uklopile u postojeće definicane ciljeve, banke teže da se uključe u različite strateške aktivnosti posredovanja i da izaberu specifičnu bilansnu strukturu svog poslovanja. Iz navedenih razloga, izbor poslovnog modela banke vođen je težnjom da se iskoriste sve njene postojeće prednosti i unapredi usluga koja se nudi bankarskim korisnicima (Roengpitya, Tarashev, Tsatsaronis, 2014).

Preispitivanje bankarskih poslovnih modela treba da postane regularna aktivnost svake savremene banke, a posebno na tu činjenicu ukazala je svetska ekonomska kriza s kraja prve decenije XXI veka. Mnoge banke su tada bile ugrožene, neke čak prestale sa radom, a sve sprovedene reforme u domenu bankarskih propisa, pre svega u vezi sa implementacijom Basel III koncepta, ukazale su na podsticaje da je neophodno da mnoge banke preispitaju svoje poslovne modele, sa ciljem unapređenja poslovnih performansi i samim tim poslovnog uspeha svake današnje banke (Mergaerts, Vander, Vennet, 2016).

Grupa autora (Roengpitya, Tarashev, Tsatsaronis, 2014) je definisala tri osnovne

Introduction

Globalization has significantly influenced the shift in the traditional relationship among the participants in the market (Teece, 2010). In such business conditions, the search for business models becomes a necessity. The biggest challenge of a modern business model is to overcome the stiff traditional industrial logic through innovation development (Gassmann, Frankenberger & Csik, 2014). The creation of business models is nowadays a crucial management decision for the companies that strive for a stable future and business success (Zott & Amit, 2010).

This paper considers several business models and strategies that shall become vital for the future of many companies. The Blue Ocean Strategy is a business model that could ensure an intensely profitable growth (Chan Kim & Mauborgne, 2005), while the traditional concept of competitive advantage changes into the innovation value as a primary goal of the companies that aim to win the untapped market (Burke, Van Stel & Thurik, 2009).

Open innovation is a concept that refers to the usage of internal and external knowledge, and the relation of knowledge inflows and outflows is the best way to advance innovations in a company (Cheng & Huizingh, 2014).

The Open Innovation Model is a practical tool that requires new strategies and decisions for the exploitation of innovative activities in management (Aranha, Prado Garcia & Correa, 2015). Furthermore, the Big Data concept is used in modern companies' management, because nowadays all companies are focused on the implementation of techniques for processing a large amount of data that could be highly useful (Bughin, 2016).

Finally, one of the most important processes of today's companies is digitalization which is established upon the application of modern technologies and which could boost every aspect of management (Forest & Rose, 2015). Digitalization in banks has a fundamental impact on the structures and processes in these financial institutions (Korner & Zimmermann, 2000), and is explained in detail in the third chapter of this research paper.

Typical Business Models in the Banking Industry

The banking industry is one of the most developed industries in the world, bearing in mind a wide spectrum of services it can nowadays offer to its clients and other users of its services. Banking has been expanding over the past few decades, and it became clear that natural persons and legal entities are often unable to support all their needs with their regular income. Hence, they need some help from the financial institutions in order to overcome the obstacles that might exist between income and consumption. Furthermore, banks today provide a series of services that are not *a priori* closely related to their field but enable them to offer their clients a complete range of financial services they might need.

When it comes to the business model selection, every bank strives to distinguish itself as much as possible from the other banks on the market, i.e. from its competition, in order to help its clients recognize that it offers an additional value in comparison to others. In order to adjust their management to the existing defined objectives, banks aim to engage in different strategical intermediation activities and to select a specific balance sheet structure for their business. Therefore, the bank business model selection is driven by the pursuit to employ all its present advantages and to improve the services that are offered to bank users (Roengpitya, Tarashev, Tsatsaronis, 2014).

Reexamination of the bank business models should become a regular activity for every modern bank, which was clearly pointed out during the global economic crisis in the late 2000s. Many banks were jeopardized then, some even stopped working, and all of the implemented reforms in the domain of banking regulations, primarily those related to the implementation of the Basel III framework, indicated that it is necessary for many banks to review their business models in pursuance of business performance advancement and thus the business success of every contemporary bank (Mergaerts, Vander, Vennet, 2016).

A group of authors (Roengpitya, Tarashev, and Tsatsaronis, 2014) defined three basic categories of business models in the

kategorije poslovnih modela u današnjem bankarskom sektoru:

- Komercijalna banka koja je finansirana iz maloprodaje (maloprodajom)
- Komercijalna banka koja je finansirana iz veleprodaje (veleprodajom)
- Banka koja je orijentisana ka tržištu kapitala.

Prve dve navedene kategorije poslovnih modela u bankama se razlikuju prvenstveno po kombinaciji načina finansiranja (da li je u pitanju finansiranje na malo ili na veliko), dok treći poslovni model ukazuje na činjenicu da je banka prvenstveno angažovana u oblasti trgovačkih aktivnosti. Sigurno se u praksi mogu identifikovati varijacije navedenih modela, gde su moguća određena odstupanja, ali ovo generalno grupisanje poslovnih modela omogućava lakše sagledavanje organizacije poslovanja banke i utvrđivanje njenih osnovnih poslovnih ciljeva.

Sve navedeno ukazuje na činjenicu da poslovni modeli u poslovanju savremenih banaka zahtevaju značajne promene, kako bi se prilagodili trenutnoj situaciji na tržištu. Brojne reforme koje se poslednjih godina dešavaju u bankarskom sektoru podstrek su i promenama u okviru samih banaka, kako bi pronašle pravu formulu za nastup na tržištu i ostvarivanje konkurentске prednosti na dug rok.

Novi poslovni modeli za banke

Sve promene koje su se dogodile od početka XXI veka zahtevaju drugačiji, novi pristup poslovanju savremenih kompanija, između ostalog i poslovanju današnjih banaka. Poslednja ekonomska kriza pokazala je da nijedna banka ne može biti potpuno sigurna u poslovni model koji primenjuje, pa se javila potreba inoviranja postojećih poslovnih modela, kako bi se banke pripremile za sve potencijalne rizike koji se mogu u poslovanju dogoditi. U nastavku rada biće objašnjene neke od osnovnih poslovnih strategija i modela, koje mogu biti korisne za

kreiranje inovativnih poslovnih modela u bankarskom poslovanju i mogu dati smernice bankama za dalje uspešno poslovanje.

Strategija plavog okeana

Koncept modela strategije plavog okeana (tzv. Blue Ocean Strategy) polazi od pretpostavke da se savremeno globalno tržište može posmatrati kao univerzum kreiran od dva tipa okeana: crveni i plavi. Crveni okean obuhvata sve one industrije koje su danas poznate i postojeće, dok plavi okean simbolizuje industrije nepoznatog tržišnog prostora. Za crveni okean karakteristično je poznato okruženje, jasno definisane granice između industrija, postoje pravila konkurentnosti, a osnovni cilj kompanija jeste da osvoje što veći deo postojeće tražnje. S druge strane, plavi okean ukazuje na neiskorišćene tržišne kapacitete, na stvaranje tražnje a ne njeno pridobijanje, pri čemu se mogu stvoriti značajne mogućnosti poslovnog rasta. U okviru ove strategije očekuje se prevazilaženje postojećih granica industrije, a konkurencija nije jasno definisana, još uvek ne postoje koncizna pravila igre u ovom poslovnom modelu. Analogija sa okeanom, kao velikim, nepreglednim prostorom, treba da ukaže na činjenicu da još uvek postoji neistražen prostor u pogledu tržišnog potencijala, koji može biti izvor poslovnog uspeha za kompanije koje ga prepoznaju (Chan, Mauborgne, 2005).

Za razliku od konvencionalnih strategija, impleментacija strategije plavog okeana može da obezbedi ključni izvor poslovnog rasta kompanije, na osnovu promena i inovacija, a ne stabilnosti konvencionalnih strategija (Lindić, Bavdaž, Kovacić, 2012).

Tabela 1: Razlika između strategije crvenog okeana i strategije plavog okeana

Strategija crvenog okeana	Strategija plavog okeana
Poslovanje se obavlja u postojećim tržištima	Ideja je da se kreira novi tržišni prostor koji je bez konkurencije
Fokus je orijentisan ka pobeđivanju konkurenata	Konkurencija nije relevantna
Koristi se postojeća tražnja	Stvara se nova tražnja
Trade-off između vrednosti i troškova je relevantan	Trade-off između vrednosti i troškova nije relevantan
Ceo sistem kompanijskih aktivnosti se fokusira na strateške izbore diferencijacije proizvoda ili niskih troškova	Ceo sistem kompanijskih aktivnosti se fokusira na strateške izbore diferencijacije proizvoda i niske troškove

Izvor: W. Chan Kim, R. Mauborgne, Blue Ocean Strategy (2005), str. 18

contemporary banking sector:

- Retail-funded commercial bank;
- Wholesale-funded commercial bank;
- Capital markets-oriented bank.

The first two categories of bank business models differ primarily in terms of the funding mix (whether we are dealing with retail or wholesale funding), while the third business model indicates the fact that the bank is primarily engaged in the field of trading activities. Variations of the stated models can certainly be identified in practice, but this basic categorization of business models facilitates the comprehension of bank management organization and establishing its basic business goals.

All of the above leads to the fact that the business models in today’s bank management require significant changes in order to adapt to the current situation in the market. Numerous reforms that have been occurring in the banking sector recently are encouraging the changes in the banks themselves so that they could find the right formula to present themselves on the market and achieve a long-term competitive advantage.

New Business Models for Banks

All changes that have happened since the beginning of the 21st century require a new, different approach to the management of modern companies and thus to the management of modern banks. The last economic crisis has shown that no bank can entirely rely on its business model, so the need for innovation in business models occurred in order to prepare the banks for new risks that might occur in their management. In the ensuing sections we will elaborate on some basic business strategies and models which can be useful in creating new innovative business models in bank management, thereby giving the banks some guidance for successful management in the future.

Blue Ocean Strategy

The concept of the Blue Ocean Strategy starts with the assumption that the contemporary global market can be perceived as a universe that consists of two types of oceans: red and blue. The Red Ocean consists of all industries that are known and in existence today, while the Blue Ocean symbolizes the industries of the unknown market space. The Red Ocean is characterized by the familiar environment, the clearly defined boundaries between industries, the existence of competitiveness rules, while the primary goal of the companies is to grab the largest share of the existing demand they can. On the other hand, the Blue Ocean points to the unused market capacities, the demand creation rather than its conquest, all in order to generate significant possibilities for business growth. It is expected to cross the existing boundaries of the industry within this strategy, and the competition is not clearly defined nor are there any concise rules of the game in this business model. The analogy of the ocean, a vast chaotic space, should suggest the fact that there will always be an unexplored space when it comes to the market potential which could be the source of business success for the companies which recognize it (Chan, Mauborgne, 2005).

Unlike the conventional strategies, the implementation of the Blue Ocean Strategy can provide a key source for a company’s business growth through changes and innovation rather than through the stability of the conventional strategies (Lindič, Bavdaž, Kovacič, 2012).

Table 1: Differences between the Red Ocean and Blue Ocean Strategy

The Red Ocean Strategy	The Blue Ocean Strategy
Business is done in the existing market space	The idea is to create a new, uncontested market space
Focus is on beating the competition	Competition is totally irrelevant
Using the existing demand	Creating the new demand
Value-cost trade-off is important	Value-cost trade-off is not so relevant
The whole system of company activities focused on the strategic choice between products differentiation or low cost	The whole system of company activities aimed at the pursuit of products differentiation and low cost

Source: W. Chan Kim, R. Mauborgne, Blue Ocean Strategy (2005), p. 18

Banke koje deluju u crvenom okeanu su tradicionalne banke koje nisu u potpunosti prihvatile mogućnosti koje nude moderne tehnologije ili u ovom slučaju mogućnosti digitalne poslovne transformacije. Tradicionalne banke se bore s ekonomskom nestabilnošću i profitom koji je nizak ili stagnira. Bankovni propisi, koji su u mnogim zemljama vrlo strogi, takođe imaju negativan uticaj na njihovo poslovanje.

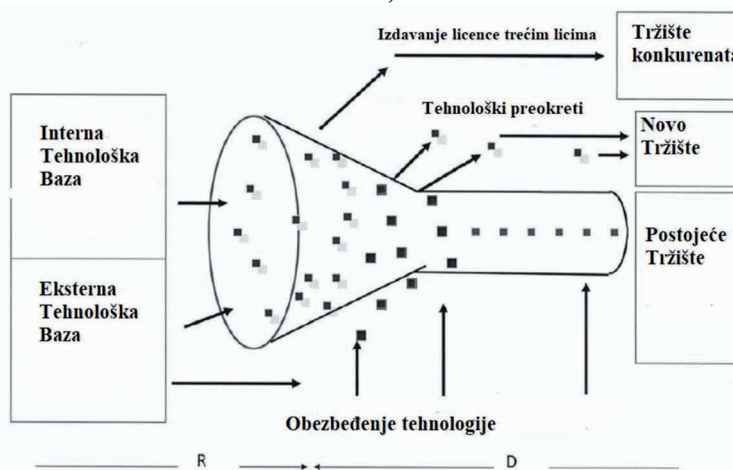
Banke koje su u “plavom okeanu” jesu upravo one banke koje odlikuje korporativno preduzetništvo i koje konstantno inoviraju i koriste inovacije iz drugih sektora kako bi unapredile svoje poslovanje. Banke koje plivaju u “plavom okeanu” su savremene, moderne, smeje, lideri u bankarskom sektoru. Ove banke su prevazišle tzv. “bricks-and-mortar” model aktivnosti i usresredile se na digitalno bankarstvo.

Otvorene inovacije

Najjednostavnije rečeno, “otvorene inovacije” predstavljaju koncept koji se odnosi na implementaciju priliva i odliva znanja, kako bi se unapredile interne inovacije i proširila potencijalna tržišta za eksternu eksploataciju inovacija (Cheng, Huizingh, 2014).

U ranijem periodu, koncept “otvorenih inovacija” se više istraživao u oblasti proizvodnih preduzeća, a usluge su bile u tom kontekstu manje zastupljene. Međutim, današnja poslovna praksa je pokazala da se ovaj koncept uspešno može primeniti i u uslužnom sektoru privrede, radi ostvarivanja pozitivnog uticaja na poslovne rezultate, kao i radi povećanja intenziteta konkurencije (Foroughi i drugi, 2015). Zato “otvorene inovacije” kao koncept privlači sve veću pažnju današnjih stručnjaka.

Slika 1: Model otvorenih inovacija



Izvor H. Chesbrough, Open innovation, Research Technology Management (2012), str. 23

Iako “otvorene inovacije” nisu sasvim novi koncept, smatra se da su najveći značaj doživele tek u poslednjoj deceniji. Kao razlog tome navodi se da se pojavila potreba za boljim upravljanjem inovacijama, a smatra se da se povećanje inovativnosti može ostvariti kako sticanjem znanja u okviru same kompanije, tako i idejama koje dolaze iz eksternih izvora, ali i odlaznim oblicima inoviranja, kako bi se eksterno potvrdila efikasnost eksploatacije inovacija (Granstrand, Holgersson, 2014). Suština koncepta “otvorene inovacije” ukazuje na mogućnosti korišćenja internih ideja kompanije i znanja iz okruženja u kome ona posluje, kako bi se razvili brojni inovativni procesi i unapredilo postojeće poslovanje. Kada kompanija razvije čvrst odnos sa eksternim akterima na tržištu, može da razvije brojne efikasne poslovne strategije, kojima će nastojati da maksimalno iskoristi svoje tehnološke sposobnosti, u procesu razvoja novih proizvoda i usluga u poslovanju (Vega-Jurado i drugi, 2015).

Big Data

Jedna od najznačajnijih karakteristika savremenog tržišta jeste da se informacije javljaju kao jedan od osnovnih faktora u organizovanju procesa poslovanja, jer ko poseduje blagovremene informacije ima moć na tržištu. U tom kontekstu često se pominje big data sintagma, koja označava kompleksne setove podataka, kod kojih nije moguće primeniti tradicionalne tehnike njihove obrade, jer su u pitanju podaci koji su brojni, raznovrsni i različitih formata.

Banks that operate within the Red Ocean are the traditional banks that have not entirely embraced the possibilities offered by the modern technologies or in this case the possibilities of the digital business transformation. Traditional banks are struggling with the economic instability and with the profits that are low or stagnating. The banking regulations, which are in many countries quite strict, also have a negative influence on their business.

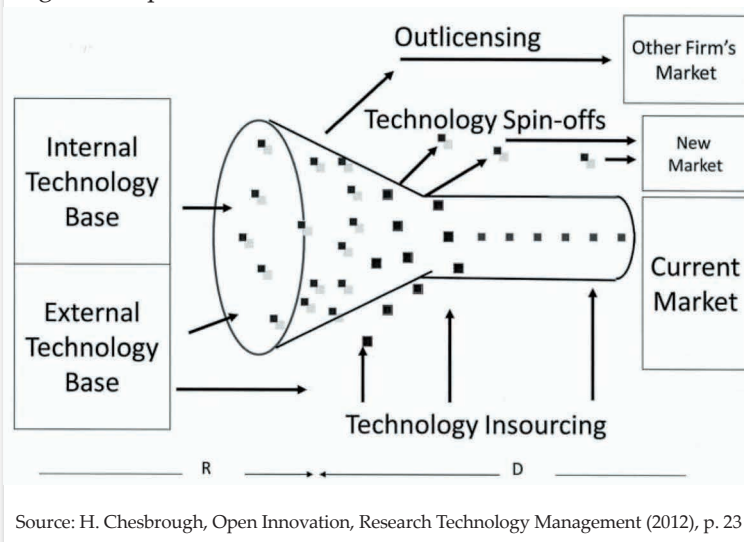
On the other hand, banks that operate within the Blue Ocean are the ones characterized by the corporate entrepreneurship and the ones that are constantly innovating and using the innovations from the other sectors to improve their management. The banks that are “swimming” in the Blue Ocean are modern and bold leaders in the banking sector. These banks have outgrown the “bricks-and-mortar” model of activities and focused on digital banking.

Open Innovation

Essentially, open innovation is a concept that refers to the implementation of knowledge inflows and outflows with a view to improving internal innovations and increasing the market potential for external exploitation of innovation (Cheng, Huizingh, 2014).

In the past, Open Innovation has been researched from the perspective of manufacturing companies, while services have been underrepresented in this context. However, today’s business practice has shown that this concept can be successfully applied in the service sector in order to achieve a positive effect on business performance as well as to increase the competition intensity (Foroughi et al., 2015). For this reason, the Open Innovation concept has been attracting the increasing attention of today’s experts.

Figure 2: Open innovation model



Although Open Innovation is not an entirely new concept, it has gained considerable importance in the last decade. As a result, a need for better innovation management has appeared and it is believed that the increase in innovation can be achieved through gaining new knowledge in the company itself as well as through external ideas, but also through the outgoing forms of innovations that show the efficiency of exploitation of innovation (Granstrand, Holgersson, 2014). The Open Innovation concept essentially suggests the possibility to use the company’s internal ideas and the knowledge from its working environment to develop numerous innovative processes and advance its management. When a company develops a solid relationship with external stakeholders, it can develop many efficient business strategies in order to fully exploit its technological abilities in the process of product and service development (Vega-Jurado et al., 2015).

Big Data

One of the most important characteristics of the today’s market is the fact that information is the key factor in the process of business management since those who have the latest information have a powerful influence in the market. In relation to this, the “Big Data” concept is often mentioned. This term signifies a complex set of data which is impossible to process by means of the traditional processing techniques due to the fact that the data are extensive, diverse and of different format.

Iz navedenih razloga, kompanije nastoje da razviju nove načine obrade ovih podataka, pre svega kroz upotrebu savremene tehnologije: (Bholat, 2015)

- U pitanju su podaci ogromnog obima, jer se vrlo često prikupljaju granularno (na osnovu pojedinačnog klijenta, usluge, i slično);
- Podatke karakteriše velika brzina, imajući u vidu često prikupljanje, obradu, analiziranje, ažuriranje i obnavljanje podataka;
- Podaci se kvalitativno razlikuju, što dodatno otežava njihovu obradu, ali postoji čitav set raznovrsnih tipova podataka koji mogu biti vrlo korisni za analizu.

Big data koncept dobija na značaju poslednjih godina, a na osnovu iskustva kompanija koje su ga primenile u svom poslovanju i ostvarile značajne beneficije po osnovu velikog obima podataka i naprednih tehnika za njihovu analizu. Ono što bi trebalo naglasiti jeste da postoji značajan vremenski okvir u kome se očekuju koristi od primene big data koncepta, jer rezultati neće biti vidljivi odmah, već nakon nekog izvesnog vremena, s obzirom da svaka kompanija mora da obavi odgovarajuće pripreme za njegovu implementaciju (Bughin, 2016).

Kada je reč o poslovanju banaka, u pitanju je sektor privrede koji je vrlo neizvestan poslednjih godina, a na šta je posebno ukazala poslednja ekonomska kriza. Bankarsko poslovanje može imati velikih koristi od big data koncepta, ukoliko se on u njihovom poslovanju primeni na adekvatan način. Smatra se da će veliki podaci biti budućnost poslovanja svih subjekata na finansijskom tržištu, između ostalog i banaka.

Digitalizacija

Digitalizacija je svojevrstan proces o kome se poslednjih godina sve više priča u stručnim krugovima. Upotreba savremene tehnologije u poslovanju bilo koje kompanije nije novost, ali činjenica da se ona može iskoristiti za unapređenje poslovanja na način da se potpuno automatizuje i digitalizuje privlači veliku pažnju kompanija. Digitalizacija se u novije vreme sve više dovodi u vezu sa bankarskom industrijom, gde se na pojedinim primerima svetskih banaka pokazalo da može imati značajnog efekta na poslovne rezultate ovih finansijskih institucija. Forest i Rose (Forest, Rose, 2015) u svom istraživanju ističu da je digitalizacija trend,

nastao kao posledica delovanja tri značajna faktora:

- Iskustvo potrošača - težnja ka ostvarivanju većeg stepena satisfakcije kupaca ubrzala je proces digitalizacije. Kupci svoje odluke u kupovini i potrošnji donose na osnovu toga u kojoj kompanije zadovoljavaju njihove potrebe;
- Razvoj tehnologije - razvoj digitalne infrastrukture omogućio je milionima korisnika širom sveta pristup tehnologiji koja značajno može da unapredi svakodnevne aktivnosti;
- Ekonomske koristi - digitalizacija ubrzava razvoj ekonomije, otvaranje novih radnih mesta, uštede u troškovima, veće obime prihoda, i slično. Obrada informacija je ubrzana, njihov kvalitet poboljšan, a vreme obrade značajno smanjeno.

Radi korišćenja svih koristi digitalizacije kompanije moraju razviti efikasnu strategiju koja treba da omogući efektivnu digitalizaciju celokupnog poslovanja. (Ristić, Anđelić, Ilić, 2017)

U zemljama koje su u razvoju, digitalizacija bankarskog sektora je ideal kom teže banke. Za razvijene zemlje, više nije u pitanju budućnost, već sadašnjost koja diktira preduslove opstanka ovih banaka na visokokonkurentnim bankarskim odnosno finansijskim tržištima.

Zaključak

Kada su u pitanju poslovni modeli, različiti pokazatelji nam govore da nisu sve banke spremne da menjaju svoje poslovne modele i to usled straha od samih promena, ili usled nemogućnosti da shvate značaj digitalizacije i pretnju koju tradicionalnim bankama prave savremene banke i druge finansijske institucije kao direktni konkurenti, ali isto tako i oni koji su indirektni konkurenti tradicionalnim bankama, a već su digitalizovani.

Stoga banke moraju da transformišu svoje poslovne modele, da promene svoje osnovne i sporedne procese, ali i da zamene sve one koji nisu spremni na ovakve promene. Poslovni modeli se moraju menjati zajedno sa promenom organizacione kulture takođe, a u njihovoj izmeni moraju učestvovati svi.

Ne može nosilac inovacije npr. biti tim za inovacije, izolovan od ostatka banke, već

For the above mentioned reasons, companies strive to develop new ways of data processing primarily by using new technologies.

The Big Data concept has the following characteristics (Bholat, 2015):

- These data are large in volume since they are often collected on a granular basis (client-by-client, service-by-service, etc.);
- The data are characterized by high speed, bearing in mind their frequent collection, processing, analysis, update and renewal;
- The data differ in quality which further complicates their processing, but can be highly valuable for analysis due to their various types.

The Big Data concept has been gaining importance in the recent years since the companies that applied it in their management have enjoyed considerable benefits from the high volume of data and advanced technologies for their analysis. What should be pointed out is the time frame in which a company should expect to gain benefits from the Big Data concept implementation, since the results cannot be visible instantly, but after a certain period of time, due to the fact that every company needs to make certain preparations for this implementation (Bughin, 2016).

The banking business is a highly independent sector of the economy in the last few years which has become apparent during the last economic crisis. The Big Data concept can be of great value to the banking business if used in an adequate way. It is believed that the Big Data concept is the future of management of every entity in the financial market, including banks.

Digitalization

Digitalization is a process that has raised a lot of interest in the professional circles in the past few years. Employing new technologies in the management of any company is not a novelty but the fact that they could be used to fully automatize and digitalize business advancement attracts a lot of attention on the part of companies. In recent times, digitalization has increasingly been associated with the banking industry, since some instances have shown that it could have a significant effect on these institutions' business results. Forest and Rose (2015) point out that digitalization is a

trend that has emerged as a reaction to three major factors:

- Customer experience - The aspiration to achieve a higher degree of buyers' satisfaction accelerated the process of digitalization. Buyers decide what they would buy or consume based on how well the companies satisfy their needs;
- Technology push - The development of digital infrastructure has enabled millions of users around the globe to access the technology which could significantly facilitate their everyday activities;
- Economic benefits - Digitalization stimulates economic development, job creation, cost reduction, revenue increase, etc. The information processing has been improved and processing time significantly reduced.

In order to profit from digitalization banks must develop an efficient strategy that should enable an effective digitalization of the entire business. (Ristić, Anđelić, Ilić, 2017)

Digitalization of the banking sector is the ideal towards which the banks in the developing countries are striving. As for the developed countries, digitalization is not the future of banking, but the present issue that dictates the survival of these banks in the highly competitive banking and financial markets.

Conclusion

When it comes to business models, various indicators show that banks are not ready to change them due to the fear of the change itself or due to their inability to realize the importance of digitalization or the threat posed by modern banks and other financial institutions which had already implemented digitalization and which are either their direct or indirect competitors.

This is why banks must transform their business models, including their core and other processes, at the same time replacing those that are not ready for such changes. Along with the business model changes, the changes in organizational culture must occur, with all the members participating in the change.

Furthermore, it is impossible to make a change if the innovation team, for example, is isolated from the rest of the bank. Instead, all the representatives of the important banking

u inovacije moraju biti uključeni i drugi predstavnici važnih procesa u banci. Na kraju u inovaciju moraju biti uključeni upravo i oni koji donose odluke, baš zato što je potrebno bolje da razumeju šta se inovira i zašto, kao koje su prednosti i nedostaci istog. Na kraju, kada se banci čini da je odluka doneta, potrebno je tehnikom “đavoljeg advokata” upravo još

jednom je preispitati, ali opet imajući pojam o vremenu. Što više odlažemo donošenje važnih odluka, kao što je odluka o izmeni poslovnog modela, uvođenju digitalizacije u poslovanje i slično, sve smo više u gubitku, odnosno direktna i potencijalna konkurencija nam sve više i upornije odmiču, do jedne tačke, kada ih je nemoguće ponovo sustići.

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processes must be included. Finally, the people who make all the decisions must be included in the process of innovation in order to understand the innovation, its purpose, advantages and disadvantages. When it finally seems that the decision has been made, it is necessary to use the devil's advocate technique to reassess it

while keeping track of the time. The more we delay important decisions such as those concerning a change of the business model or digitalization, the more we are at a loss, as the direct and indirect competitors keep advancing up to the point where it is impossible to catch up with them.

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