

# Využitie multimedialných výskumných laboratórií v praxi. Časť I.

## Využitie multimedialných výskumných laboratórií v praxi. Časť I.

Príspevok akcentuje význam inovácií výučby predmetov orientovaných na aktívnu participáciu vysokoškolských študentov na reálnych projektoch v previazanosti na spoluprácu so subjektmi hospodárskej praxe, a to vďaka využitiu potenciálu multimedialných výskumných laboratórií v kontexte využitia nových prístupov vo výučbe, akým je napríklad tzv. design thinking. Aktuálne trendy vo vysokoškolskom vzdelávaní zdôrazňujú zmeny vo výučbe zamerané na zvyšovanie uplatniteľnosti absolventov na trhu práce aj v kreatívnej ekonomike, do ktorej oblasti spadá aj marketing, marketingová komunikácia a reklama.

### Úvod - výzvy a modernizácia výučby

Európa má dlhú a silnú tradíciu vysokého školstva. Jeho korene siahajú až do 6. storočia, kde sa neskôr rozvinuli do stredovekého univerzitného vzdelávania založením Bolonskej univerzity v roku 1088. V 19. storočí navštevovali univerzity približne 2% populácie, ktoré mali to privilegium študovať vysokú školu. V súčasnej dobe je situácia úplne odlišná. Európska únia si stanovila cieľ, aby do roku 2020 40% mladých Európanov získalo vysokoškolský titul. Už teraz sa v niektorých krajinách pohybuje miera mladých s vysokoškolským vzdelaním vyše 50% populácie krajiny. Tento cieľ však vedie k tomu, že tradičné vzdelávacie modely už nedokážu zabezpečiť kvalitné vysokoškolské vzdelanie (European Commission 2013).

Podľa dokumentov Európskej komisie čelia európske vysokoškolské systémy výzvam a problémom, ku ktorým patria predovšetkým:

- Nesúlad medzi potrebnými zručnosťami a tými skutočnými. Pri niektorých vysoko kvalifikovaných profesiách sa Európa stretáva s nedostatkami, a to tak z hľadiska dostupnosti týchto kvalifikácií, ako aj z hľadiska kvality potrebných zručností. Zároveň príliš veľa študentov končí svoje štúdium s veľmi zlými až nedostatočnými prierezovými zručnosťami, ktoré v súčasnosti potrebujú v praxi.
- Pretrvávajúce alebo dokonca zväčšujúce sa sociálne rozdiely. Deti zo znevýhodneného sociálno-ekonomického prostredia majú stále oveľa menšiu šancu, že začnú a úspešne ukončia vysokoškolské štúdium; stále tiež pretrvávajú rodová segregácia podľa odboru štúdia.
- Nedostatočná podpora inovácií. Mnohé vysoké školy neprispievajú dostatočne k inováciám vo svojom širšom ekonomickom a sociálnom prostredí, najmä vo svojich regiónoch, tak, ako by mali. Výkonnosť vysokoškolských inštitúcií v oblasti inovácií sa síce medzi jednotlivými krajinami a regiónmi EÚ výrazne líši, ale celkovo nie je ani zďaleka uspokojivá.
- Rôzne zložky vysokoškolských systémov spolu dobre nespupracujú. Mechanizmy financovania, stimulov a odmien vo vysokom školstve nie sú vždy nastavené tak, aby dostatočne odmeňovali kvalitnú výučbu a podporovali výskum, inovácie, sociálne začleňovanie (Koucký 2017).

Hlasy hovoriace o nutnosti zmien vo vzdelávaní zaznievajú čoraz častejšie. Inštitúcie formálneho vzdelávania čelia veľkým problémom, vzdelávanie v neformálnej sfére je na vzostupe. Podľa štúdie autorov Barbera, Donnelly a Rizvi (2013) spolupráca s aktérmi neformálneho vzdelávania, problém evaluácie vzdelávania a vzdelávania pre zamestnateľnosť patria medzi oblasti, ktoré si vyžadujú najväčšie zmeny. Za najväčší problém označuje spomínaná štúdia úpadok hodnoty vysokoškolského

vzdelania, pretože iba 18% širokej verejnosti verí, že univerzity sú schopné adekvátne pripraviť svojich študentov na vstup na trh práce.

Učenie a výučba vo vysokom školstve je zdieľaný proces, ktorý predpokladá istú mieru zodpovednosti a participácie tak na strane študenta, ako i učiteľa. Správa Európskej komisie sumarizovala kroky a odporúčania vedúce k modernizácii vysokého školstva, z ktorých je možné uviesť nasledujúce:

- učebné plány a osnovy by sa mali rozvíjať prostredníctvom dialógu medzi pedagógmi, študentmi, absolventmi a aktérmi na trhu práce, ktorí spoločne hľadajú nové metódy tak, aby študenti získali relevantné zručnosti pre svoju lepšiu uplatniteľnosť,
- vysokoškolské inštitúcie by mali zaviesť a podporiť prierezové zručnosti a interdisciplinárne prístupy k učeniu a pomáhať tak študentom rozvíjať ich podnikateľské a inovatívne spôsoby myslenia,
- vysoké školy a tvorcovia národných politík by mali zriadiť poradenstvo, odborné vedenie, mentoring a systémy na podporu vysokoškolských študentov (European Commission 2013).

V súčasnej dobe vysokoškolské vzdelávanie ovplyvňujú trendy a tendencie súvisiace predovšetkým s technologickým rozvojom, zvyšujúcimi sa nárokmi na absolventov zo strany zamestnávateľov. K tým najvýraznejším patrí:

- vzdelávanie vedúce k prehĺbeniu kľúčových kompetencií, zručností a postojov študentov (mäkkých zručností),
- podpora podnikateľských aktivít študentov,
- mobilita, internacionalizácia študentov i pedagógov vysokých škôl,
- online vzdelávanie, mooc (Massive Open On-line Courses),
- učenie činnosťou (Learning by doing),
- užšia spolupráca so súkromným sektorom,
- celoživotné vzdelávanie (Popela, Fischer a kol. 2015).

## **Spolupráca vysokoškolských inštitúcií a firiem - vybrané aspekty európskej praxe**

Existuje mnoho foriem spolupráce vysokoškolských inštitúcií a firiem, pričom ich podobu ovplyvňuje celý rad faktorov, napríklad potreby a možnosti partnerov, množstvo dostupných zdrojov, personálne zabezpečenie atď. Medzi najčastejšie formy spolupráce patrí výskum realizovaný v spolupráci s firmami, zákazkový výskum, komercializácia výsledkov výskumu, konzultanstvo, zdieľané laboratória, ďalšie vzdelávanie, spolupráca pri tvorbe študijných programov a profilu absolventa, stáže a prax študentov, vedenie študentských prác či účasť odborníkov z praxe na priamej výučbe (Škopová 2007).

Spolupráca podnikov a vysokých škôl predstavuje benefit nielen pre samotné podniky a školy, ale aj región, v ktorom sa nachádza. Z tohto dôvodu nadobúda úloha vysokých škôl v posledných rokoch na význame. V 70. rokoch minulého storočia vznikol koncept triády - triple helix model, ktorý je založený na princípe kooperácie a koordinácie troch základných oblastí spoločenského progresu. Tento model predstavuje spojenie akademickej, verejnej a súkromnej sféry. Významnú úlohu tu zohráva inovačný potenciál vysokých škôl, ktorý má pozitívny vplyv na rozvoj podnikov, ktoré nútia vysoké školy k tvorbe nových poznatkov (Ručinská a Ručinský 2009).

Triáda je založená na sieti vzťahov vysokej školy, priemyslu a vlády, ktorá je základom ekonomického rozvoja znalostí (tzv. znalostná ekonomika alebo znalostná spoločnosť). V triáde sú všetky základné oblasti rovnocenné. Primárnou úlohou je produkcia a prenos informácií, vedomostí a znalostí v spolupráci s podnikateľskou sférou, ktorá je konečným zákazníkom, pretože je hlavným zamestnávateľom ľudského kapitálu za účelom pridávania hodnoty a tvorby bohatstva. Koncept triple helix je súčasným stupňom vývoja foriem spolupráce vysokých škôl a podnikov, podporovaných vládami ako oblasť verejného záujmu a verejnej finančnej podpory (Zelený 2006).

Európska komisia podporuje spojenie vysokoškolského vzdelávania a podnikania na európskej úrovni prostredníctvom viacerých iniciatív. Užšie väzby medzi praxou a akademickou sférou môžu

podporovať prenos a zdieľanie znalostí, vytvárať dlhodobé partnerstvá a príležitosti a podporovať inovácie, podnikanie a tvorivosť. Užšia spolupráca s podnikmi pomáha inštitúciám vysokoškolského vzdelávania rozvíjať prístupy k výučbe a výučbový proces tak splňa potreby študentov i spoločnosti. To pomáha poskytnúť absolventom správne zručnosti pre trh práce (European Commission 2015). V roku 2010 vydala Európska komisia dokument Európa 2020 – Stratégia na zabezpečenie inteligentného, udržateľného a inkluzívneho rastu, v ktorom definuje ciele pre členské štáty, medzi ktorými je aj „zlepšiť spoluprácu medzi univerzitami, výskumnými centrami a podnikmi, realizovať spoločné programy“, ako aj „zabezpečiť, aby sa učebné osnovy sústredili na podporovanie kreativity, inovácie a podnikania“ či zabezpečiť, „aby znalosti nevyhnutné na začlenenie sa do ďalšieho vzdelávania a trhu práce boli získané a uznané v rámci všeobecného, odborného, vyššieho vzdelávania ako aj vzdelávania dospelých“ (Európska komisia 2010).

Štúdia University-Business Cooperation 2017 prezentuje výsledky online výskumu medzi vysokými školami v 33 európskych krajinách a subjektmi z praxe. Výskum monitoruje súčasný stav spolupráce vysokoškolských inštitúcií so subjektmi z aplikačnej sféry a porovnáva situáciu v Európe so situáciou v jednotlivých členských krajinách. Výskumu sa zúčastnilo 14 318 zástupcov vysokoškolského vzdelávania za všetky vybrané európske krajiny, v prípade zástupcov firiem bolo získaných 3 113 odpovedí. V tabuľke č. 1 sú prezentované rôzne formy spolupráce vysokoškolských inštitúcií a subjektov hospodárskej praxe a hodnotenie ich využívania tak z pohľadu vysokých škôl, ako aj z pohľadu aplikačnej sféry v rámci Slovenskej republiky, Českej republiky a európskeho priemeru.

Formy spolupráce	Z pohľadu firiem			Z pohľadu univerzít		
	Priemer v SR	Priemer v ČR	Priemer	Priemer v SR	Priemer v ČR	Priemer
Mobilita študentov (študentské stáže, prax vo firmách)	4,3	4,1	5,4	2,9	2,1	5,6
Druhá výučba (časť teoretická, časť praktická)	2,8	2,5	3,7	1,9	1,8	3,6
Spolupráca na tvorbe kurikula	2,0	1,9	2,5	2,2	1,9	3,6
Spolupráca na výučbe (napr. workshopy odborníkov z praxe)	2,4	2,2	3,1	2,5	2,3	4,3
Celoživotné vzdelávanie pre ľudí z komerčnej sféry	2,4	2,8	3,5	2,2	2,1	3,6
Spolupráca v oblasti výskumu a vývoja	4,3	5,8	6,4	3,1	1,8	5,4
Konzultácie	4,5	4,2	4,8	3,0	2,0	4,8
Mobilita akademikov do praxe a naopak	2,4	3,3	3,3	2,1	1,6	2,8
Komerčializácia výstupov vedy a výskumu (licencie, patenty)	2,6	3,3	3,6	2,0	1,5	3,0
Akademická podnikateľská činnosť (napr. spin off firmy)	1,7	2,2	2,9	1,6	1,5	3,0
Študentska podnikateľská činnosť (napr. start-up firmy)	2,1	2	2,7	1,7	1,7	3,1
Participácia na riadení, správe (napr. členstvo v správnych radách)	2,2	2,4	2,9	1,7	1,8	3,1
Zdieľanie zdrojov (infraštruktúra, personálnych, vybavenia)	2,9	2,7	3,2	1,8	1,5	3,0
Podpora priemyslu (dotácie, sponzoring, štendiá)	3,4	2,9	3,2	1,9	1,8	3,6

Tabuľka 1: Porovnanie spolupráce univerzít a firiem  
Zdroj: State of University-Business Cooperation (2017)

Prakticky pri všetkých parametroch Slovensko i Česká republika zaostávajú za európskym priemerom. Paradoxne, vysoké školy hodnotia spoluprácu skeptickejšie v konfrontácii s firemnými zástupcami. V prípade jednotlivých hodnôt je potrebné uviesť, že čím nižšia hodnota, tým je spolupráca hodnotená minimálne a naopak, pričom rozpätie je od 0 po 10 bodov.

## Kreatívna ekonomika a design thinking

Rozmach kreatívnej ekonomiky možno pozorovať vo vyspelých krajinách, kde dochádza k úbytku pracovných miest v priemyselných odvetviach a ich presunu do oblasti služieb a kreatívnych činností. Významnými stakeholdermi kreatívnej ekonomiky sú kreatívne firmy, tvorcovia politiky, podnikateľskej spoločnosti, výskumné inštitúcie a tiež inštitúcie vyššieho vzdelávania. V rozvoji kreatívnej ekonomiky hrajú významnú úlohu vysoké školy, ako miesta s vysokou koncentráciou kreatívnych, inovatívnych ľudí so schopnosťou prinášať nové riešenia. Je teda potrebné sa zaoberať ich zapojením, vplyvom a významom pre kreatívnu ekonomiku. Problematikou kreatívnej ekonomiky

sa zaoberá rad autorov. K tým najvýznamnejším patrí Howkins a Florida. Howkins bol prvým autorom, ktorý použil pojem „kreatívna ekonomika“, a to vo svojej knihe *The Creative Economy*. Druhý propagátor tejto myšlienky – Florida, ako prvý pomenoval problematiku kreatívnej triedy a zostavil index kreativity (Kloudová a kol. 2010). V dnešnej dobe mnoho podnikov usiluje o prispôsobenie sa globalizácii, ktorá priniesla tvrdsí konkurenčný boj na mnohých trhoch a viedla k outsourcingu produkcie z „lacných krajín“ (Kathman 2002).

Podniky na celom svete, ktoré chcú zostať konkurencieschopné, sú nútené byť viac inovatívne a prispôbiť sa rozširujúcemu sa vedomostnému priemyslu. Na vysoko konkurenčných trhoch, kde je nevyhnutná extrémne efektívna výroba, tradičné podnikateľské modely a prístupy už nemusia stačiť. Radikálny rozvoj a vzostup komunikačných technológií mení konvencie podnikania. Zákazníci majú k dispozícii viac informácií, zatiaľ čo sú sami vystavení oveľa väčšiemu počtu ponúk ako predtým. Tradičný monológ medzi spoločnosťami a zákazníkmi sa zmenil na výmenu informácií a názorov, pričom sa trendy objavujú paralelne a celkové tempo je oveľa rýchlejšie. Obchodníci sú svedkami fragmentácie trhov a je pre nich stále ťažšie oslovovať alebo ovplyvňovať svoje cieľové skupiny. Dnešné spoločnosti teda potrebujú zvýšiť rýchlosť a diferenciáciu vo vývoji výroby a predovšetkým konkurenčné reakcie. Aby podnikateľské subjekty boli konkurencieschopné, musia začleniť kreativitu a inovácie do svojho fungovania, a tým pomôcť vzostupu konceptu kreatívnej ekonomiky (Gullberg a kol. 2006). DeNatale a Wassall definujú tvorivú ekonomiku ako naprieč prepojenú množinu troch vzájomne sa ovplyvňujúcich oblastí. Prvky kreatívnej ekonomiky sú tvorba kreatívnych klastrov (komerčné aj nekomerčné firmy a organizácie), kreatívne pracovné sily (kreatívni jedinci) a kreatívne spoločenstvo (miesto, ktoré vytvára podmienky pre tvorivú ekonomiku) (DeNatale a Wassall 2007). Kreatívna ekonomika je založená na kreatívnom priemysle (mediálny priemysel, film, hudobný priemysel, výskum, kultúrny priemysel). Jej rozvoj bude mať značný vplyv na budúci ekonomický rast vo vyspelých štátoch sveta. Predpokladom pre rozvoj kreatívnej ekonomiky je znalosť spoločnosti v oblasti informačných a komunikačných technológií s dôrazom na rozvoj kreativity. Odvetvia v rámci kreatívnej ekonomiky je možné zoskupiť aj prostredníctvom tzv. prístupu na základe kreatívnej intenzity, podľa ktorého sa odvetvia zoskupujú podľa ich príbuznosti do siedmych kategórií a to: Reklama a marketing; Architektúra; Dizajn a módný dizajn; Film, TV, video, rádio a fotografia; IT, softvér a počítačové služby; Vydavateľská činnosť; Hudba, scénické a vizuálne umenie (Balog a kol. 2014). Mieru rozvoja kreatívnej ekonomiky spája Florida (2002) s investíciami do výskumu a vývoja a podporou univerzitných systémov. Práve univerzity hrajú významnú úlohu pri výchove talentov a kreatívnych jedincov (Kloudová a kol. 2010).

Koniec I. časti.

## Poznámky/Notes

Príspevok vznikol v rámci projektu KEGA č. 030STU-4/2018 – Elektronická platforma na zefektívnenie spolupráce medzi vysokými školami a priemyselnými podnikmi v oblasti vzdelávania.

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## **Klíčové slová/Key Words**

vzdelávanie, kreatívna ekonomika, design thinking, multimediálne výskumné laboratórium, marketing

education, creative economy, design thinking, multimedia research laboratory, marketing

## **JEL klasifikácia**

M31

## **Résumé**

### **The utilisation of multimedia research laboratories in practice. Part I.**

The paper emphasizes the importance of the innovations in the teaching of subjects focused on the active participation of university students on real projects within the liaison to cooperation with the subjects of economic practice, based on utilisation of the potential of multimedia research laboratories in the context of the use of new approaches in teaching such as design thinking. Current trends in higher education emphasize changes in teaching oriented on increasing the employability of graduates in the labour market, as well as in the creative economy, which includes marketing, marketing communication and advertising.

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## **Recenzované/Reviewed**

10. október 2018 / 25. október 2018

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## **[Impact of GDPR on banks in Slovakia - marketing approach. Part II.](#)**

# Impact of GDPR on banks in Slovakia - marketing approach. Part II.

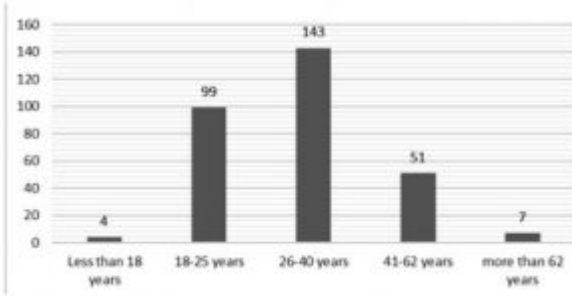
**This paper, through examining the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation - short GDPR), aims to demonstrate its significance in financial sector along with the impact on complex management of marketing activities inside specific financial institutions. In the theoretical part of this contribution brief history of data protection and evolution of concept of GDPR will be explained. Main principles and innovations that are of key importance for future positive developments in the field will be discussed with emphasis on relationship between banks and direct marketing. Additionally, selected results of the primary research oriented on personal data protection from consumers' point of view in Slovakia will be presented (online questionnaire was fulfilled by 355 respondents). Further we will try to identify the challenges bank have to meet while adhering towards the new directive.**

## Research and methodology

To gain attitudes and knowledge of the Slovak public on the issue of personal data protection, we carried out a primary quantitative survey by querying using an online questionnaire that were distributed through a shared link, via e-mail, social networks, as well as internal networks in organizations. The research was conducted between May and June of 2018, two critical months considering the adaption of the new directive in May 25. 355 respondents fulfilled the questionnaire which consisted of mix of controlled variables and series of questions focused on issue of personal data protection. Out of this number 304 records were considered as completely filled and had all questions answered. Additionally there are more limitations within the frame of the sample size selection and the results are presented in the descriptive manner as the research conducted in 2018 cannot be considered as a representative one. But this research can be used as a pilot survey. To present a comprehensive view, we selected 10 questions oriented solely on personal data and banking sector in Slovakia. Moreover, few of the questions were compared with the research conducted in 2009 by the Institute for Public Opinion Research at the Statistical Office of the Slovak Republic for Personal Data Protection Office of Slovak Republic. In comparison with this research, the technique has changed slightly and switched towards digital environment (meaning that the questionnaires were distributed primarily electronically). Controlled variables remained the same: gender, age, nationality, education, home size and region as well as monitored basic set of Slovak population aged 18 and more remained preserved.

## Findings

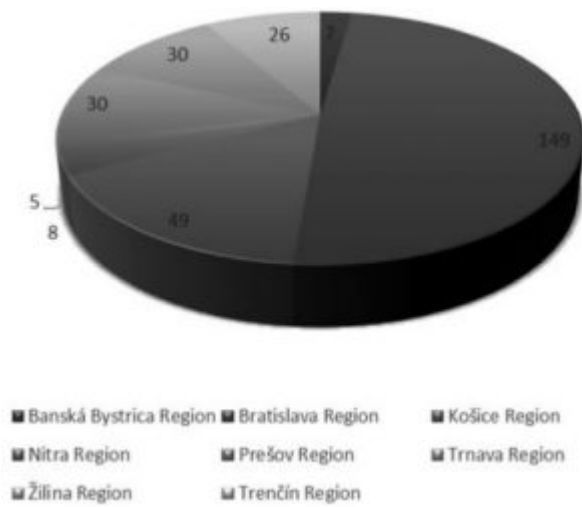
Firstly, 5 criteria concerning the demographic characteristics were examined: the age of the respondents, the region in which they live, the size of the commune in which they lives, education and gender.



Graph 1: Age of the respondents  
Source: Authors

As might be seen from the Graph 1 above, many respondents are in working age, which is a group of citizens directly affected by the Directive.

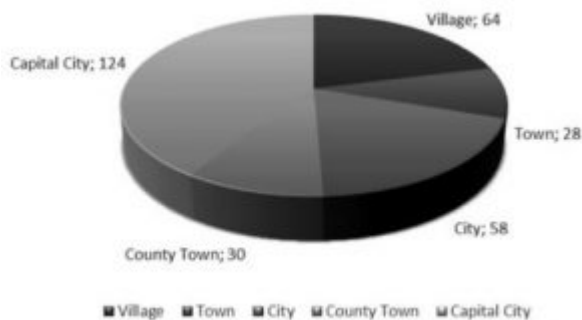
The second demographic question we stated is concerning regions of Slovakia in which the respondents live. The distribution of respondents by region is shown in Graph 2 below.



Graph 2: Region of the respondents  
Source: Authors

From the graph above we can observe that up to 49% of respondents live in the Bratislava region. We noticed uneven distribution of respondents according to the different parts of Slovakia they live in.

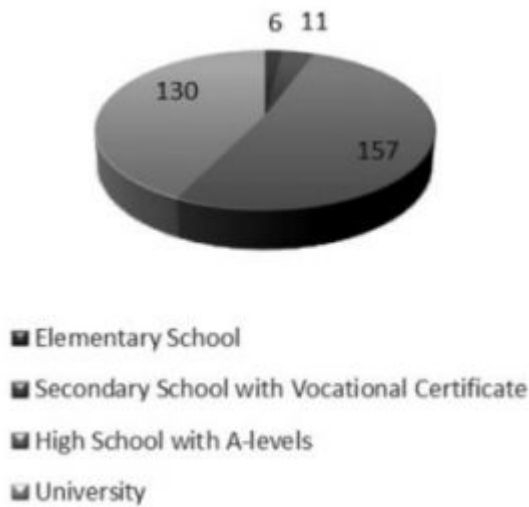
The third question was the size of the commune. The aim was to find out in which large municipality the respondent lives and whether the size of the commune influences the respondents' knowledge and attitudes towards the protection of personal data.



Graph 3: Size of the commune  
Source: Authors

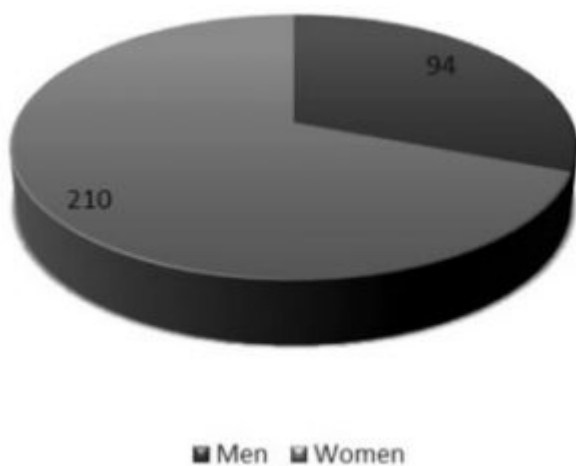


Again, we can see the dominance of the capital city, which was already evident in the previous question. However, other municipalities are relatively evenly represented. We need to point out that the capital Bratislava was excluded from group of county towns. The fourth demographic question was focused on education of respondents.



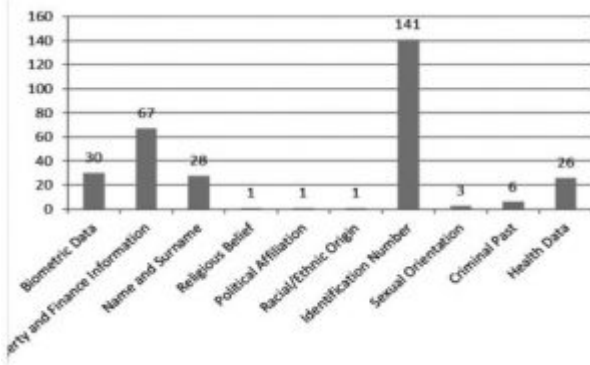
Graph 4: Education of the respondents  
Source: Authors

It is clear from the graph that the survey included mainly residents with secondary education with A-levels and with university education. The last demographic question was the respondents' gender.



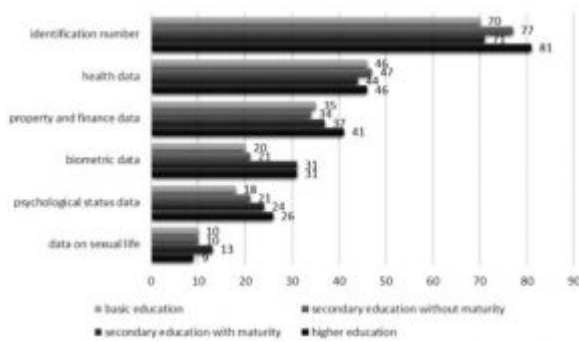
Graph 5: Gender of the respondents  
Source: Authors

From the graph we clearly see that 69% of respondents were women. The next question was to find out which personal data respondents consider to be the most vulnerable in terms of abuse.



Graph 6: Which personal data respondents consider to be most vulnerable in terms of abuse?  
Source: Authors

It is clear from the above graph that respondents perceive their personal identification number as the most sensitive personal data, followed by property and financial information, together with biometric data and the name and surname, and up to fifth place data on health status. Compared with the survey conducted by the Institute for Public Opinion Research at the Statistical Office of the Slovak Republic for the Office for Personal Data Protection Office of Slovak Republic in 2009, there was a slight shift in the preferences of respondents. In the 2009 survey, on the third place respondents reported that they perceived data on health status and biometrics as the most sensitive personal data.



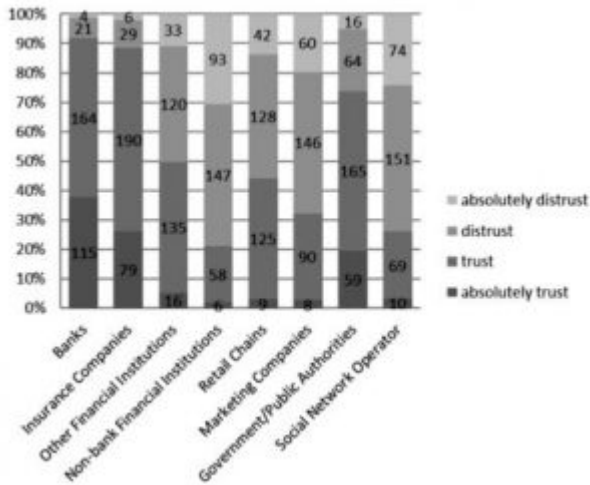
Graph 7: Six most sensitive personal data from the perspective of the respondents education (in %)  
Source: Institute for Public Opinion Research at the Statistical Office of the Slovak Republic 4/2009



Graph 8: To whom have you already provided some of your personal information?  
Source: Authors

Respondents could choose more options because we assumed that they have encountered with this situation of providing their personal data repeatedly. The result is that respondents most often provide their personal data to banking institutions and insurance companies, which is the expected outcome, as these institutions need that kind of personal information to provide their service and to communicate and trade with the customer. On the third place respondents reported social networks, which is a surprising result since social network account is not necessary for existence unlike the

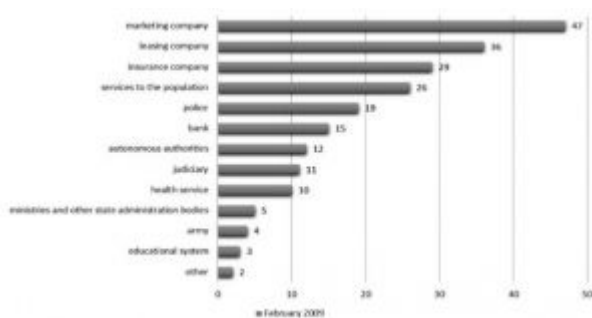
bank account. Fourthly, respondents state government and public authorities. We assume that respondents do not realize that government and public administration have all the personal data of the citizens, because they need them for effective communication, and in particular for collection of taxes and local fees, for example, for communal services. Furthermore, respondents provide their personal data to retailers that use them for their loyalty programs, other financial institutions, such as leasing companies, marketing companies along with non-bank companies as well.



Graph 9: How do you trust named companies to protect your data?

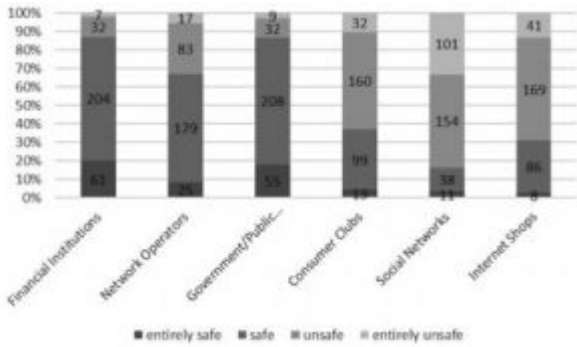
Source: Authors

Responses were predictable. Banks and insurance companies have trust of approximately 90% of respondents that they will protect the personal data of their clients. Government and public administration are followed by over 70% of support. Other types of subjects have more mistrust than the confidence of respondents to protect their personal data. the greatest mistrust is laid on the non-bank lenders and social network operators. In the 2009 survey, citizens least trust the marketing companies, then leasing companies and insurance companies. On the contrary, citizens have the greatest trust in state administration bodies and subsequently in banks. It can be said that, as compared to 2009, banks have gained trust in the population by almost six percent, on the contrary, marketing companies have lost ten percent. It may be attributed to the fact that in the 2009 survey, consumer clubs and marketing companies were not divided, but they were in one group. In spite of this, the decline in reliance is approximately three percent. Interestingly, there is also confidence in insurance companies, when respondents expressed their mistrust of only ten percent in their survey and 29% in the 2009 survey, as seen in graph below.



Graph 10: To which information system operator do you trust the least?

Source: Institute for Public Opinion Research at the Statistical Office of the Slovak Republic 4/2009

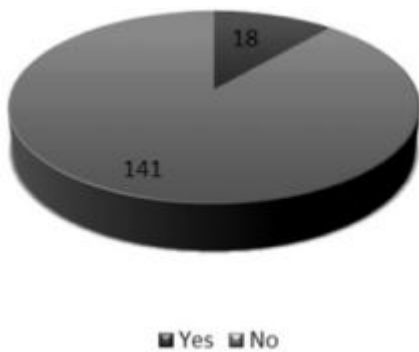


Graph 11: Where do you think there is the greatest chance of misusing your personal data?  
Source: Authors

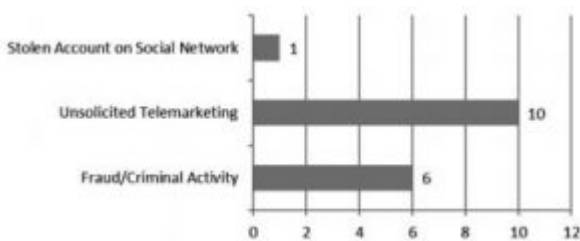
The results have shown that consumers perceive financial institutions as safe. Secondly state and public authorities are viewed as equally safe. Network operators such as telecommunications or energy suppliers or others are also relatively safely perceived. The level of safety below 40% is achieved by the consumer clubs and 30% belongs to online shops. As the least safe are perceived by respondents' personal data on social networks.

Again, it is interesting that the preference of the toward danger of social networks, online shops and consumer clubs does not change depending on whether the respondent is a member of a consumer club, has a social networking account, or purchases online via an online store.

Regarding the issue of personal data security, we investigated further whether the respondents had experienced the misuse of personal data.



Graph 12: Has anyone misused your personal data?  
Source: Authors



Graph 13: If you answered yes, would you indicate how?  
Source: Authors

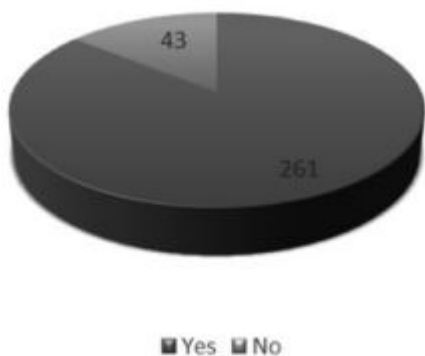
Just a minor group of respondents said they had somehow misused their personal data. The most frequent answer of respondents was that they were victims of unsolicited telemarketing, 6 respondents said they had been victims of fraud/crime in connection with the misuse of personal data, and finally one respondent stated that his account on social network had been stolen. On the next question, we checked the knowledge of respondents about who they are supposed to

contact if they suspect a misuse of personal data.

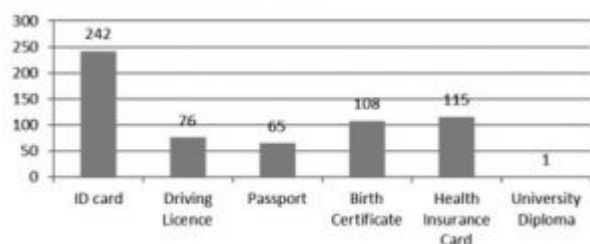


Graph 14: Who can you contact if you think your personal information has been misused?  
Source: Authors

It is alarming that up to 40% of respondents said they did not know whom to contact if they suspected the misuse of personal data. Only 14% of respondents would contact the Office for Personal Data Protection of the Slovak Republic. Other respondents would contact the police. We have also focused on the attitudes of respondents to the protection of personal data. The next question was whether respondents met with the requirement to copy the papers. When respondents met with the requirement to copy the papers, we identified the document.



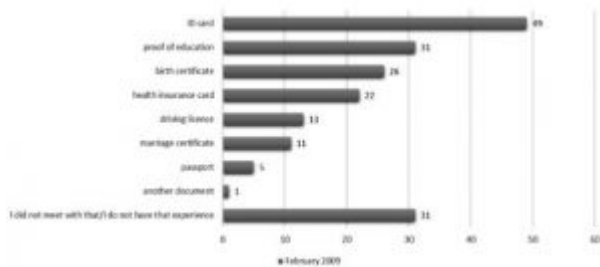
Graph 15: Did you meet the requirement to copy your papers?  
Source: Authors



Graph 16: If you answered yes to the previous question, which one?  
Source: Authors

Up to 86 percent of respondents said they met with the requirement to copy the papers. Most often this was ID card, then a health insurance card, followed closely by a birth certificate. 76 respondents said they were asked to produce a copy of the driving license, and little less responded that they had met with a copy of a passport. It follows from this that copying personal documents in Slovakia is a common practice. Compared to the 2009 survey of the Institute for Public Opinion Research at the Statistical Office of the Slovak Republic, an interesting shift can be observed. In this survey, as in our survey, most respondents said that most often the operator copied ID card, closely followed by evidence of education, birth certificate, health insurance card, driving license, marriage certificate and passport. Overall, in the survey in 2009 61% of respondents have met with practice of

photocopying of the papers, which is 17% less than in our survey conducted in 2018.

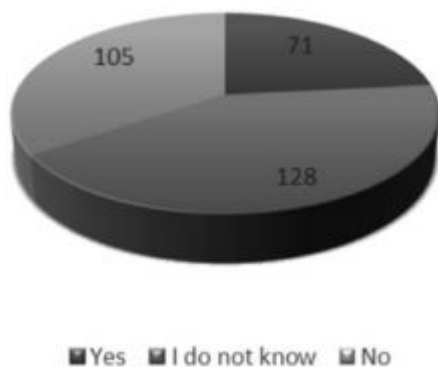


Graph 17: Have you met with the fact that the IT system operator wanted to make a photocopy of one of the following official documents? (in %)

Source: Institute for Public Opinion Research at the Statistical Office of the Slovak Republic 4/2009

In the last question, we investigated whether the respondents are satisfied with the legal protection of personal data.

The survey shows that only 23% of respondents think that personal data are adequately protected by law. On the contrary, 35% of respondents think that personal data is not sufficiently protected by law. 42% of respondents were not able to comment on this particular issue.



Graph 18: Do you think that your personal data are adequately protected by law?

Source: Authors

## Conclusion

In connection with GDPR and due to newly adopted Act No. 18/2018 Coll. on the Protection of Personal Data and on Amendments to Certain Laws, published in the Collection of Laws of the Slovak Republic, financial institutions are very much aware of the need to obtain approval from their clients for the needs of their marketing departments if there is no other legal basis (e.g. contractual relationship, legitimate interest). Due to the complicated acquisition of public acceptance for marketing potential customers, banks are looking for new ways to segment and create an addressable message for effective marketing communications. This contribution at least partially present results of research where we compared the attitudes and views of the public about the current data protection regulation in Slovakia in connection with the introduction of a new European Parliament and Council Directive on the protection of personal data. We compared the chosen results with the historical survey of 2009 and we also looked at changes in selected attitudes of the Slovak public in the last decade.

During the process of conduction of research we were surprised by the willingness of the Slovak public to pass on their personal data to social network operators despite the fact that they do not trust them to protect the data against data leak or abuse and at the same time consider social

network operators to be dangerous in case of misuse of their personal data. At the same time, the Slovak public is unfamiliar with the issue of personal data, does not know who to contact in case of leakage or misuse of personal data and is mostly unaware of the supervising authority. However, it must be added that confidence in individual information system operators, also in commercial banking, is gradually increasing, as demonstrated by public attitudes in comparison with the year of 2009.

In conclusion, consumers are more increasingly aware of their privacy rights. Following the implementation of the European Directive into the Slovak legal order, they are confronted with the rules on the protection of personal data at every step. It is already a standard that every organization, including commercial bank, informs the consumer that it processes its personal data and asks for consent to work with this kind of information. Current legislation allows us to retract our current consent in the future and even force the operator of information system to forgo our personal data. This option has been almost unattainable in the recent past. On the other hand, information system operators will have evidence and assurance that the client of a bank has given his consent and can be segmented, analysed and attracted by personalized proposal ready only for him. General rule in direct marketing field is that the more personalized message is, the higher effectiveness it brings.

End of Part II.

## Poznámky/Notes

This contribution is the partial result of the research project VEGA 1/0876/17.

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## Kľúčové slová/Key Words

GDPR, data protection, direct marketing, banks, financial sector  
GDPR, ochrana údajov, priamy marketing, banky, finančný sektor

## JEL klasifikácia

M31, K10

## Résumé

### Dopad GDPR na banky na Slovensku - marketingový prístup. Časť II.

Príspevok prostredníctvom rozboru Nariadenia Európskeho parlamentu a Rady Európy (EÚ) č. 2016/679 z 27. apríla 2016 o ochrane fyzických osôb pri spracovaní osobných údajov a voľnom pohybe takýchto údajov a o zrušení Smernice 95/46/EC (GDPR) má za cieľ demonštrovať svoj význam vo finančnom sektore spolu s dopadom na komplexné riadenie marketingových aktivít v rámci špecifických finančných inštitúcií. V teoretickej časti tohto príspevku bude vysvetlená stručná história ochrany údajov a vývoj koncepcie GDPR. Hlavné princípy a inovácie, ktoré majú kľúčový význam pre budúci pozitívny vývoj v danej oblasti, budú diskutované s dôrazom na vzťahy medzi bankami a priamym marketingom. Okrem toho budú prezentované vybrané výsledky primárneho výskumu zameraného na ochranu osobných údajov z pohľadu spotrebiteľov na Slovensku (online dotazník bol vyplnený 355 respondentmi). Ďalej sa budeme snažiť identifikovať výzvy, ktoré musí banka splniť pri dodržiavaní novej smernice.



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## **[Impact of GDPR on Banks in Slovakia - Marketing Approach. Part I.](#)**

## **Impact of GDPR on Banks in Slovakia - Marketing Approach. Part I.**

**This paper, through examining the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation - short GDPR), aims to demonstrate its significance in financial sector along with the impact on complex management of marketing activities inside specific financial institutions. In the theoretical part of this contribution brief history of data protection and evolution of concept of GDPR will be explained. Main principles and innovations that are of key importance for future positive developments in the field will be discussed with emphasis on relationship between banks and direct marketing. Additionally, selected results of the primary research oriented on personal data protection from consumers' point of view in Slovakia will be presented (online questionnaire was fulfilled by 355 respondents). Further we will try to identify the challenges bank have to meet while adhering towards the new directive.**

# Introduction

Marketing communication through direct marketing tools, if it is not requested, can harass the recipient. The recipient may also feel worried about the misuse of his or her personal data and seek to obtain information about how the organization has come to its personal data. The basic law, which provides for the protection of personal data in Slovakia, is the Constitution of the Slovak Republic, according to which “everyone has the right to protection against unauthorized gathering, disclosure or other misuse of data about their person”. In advanced countries of the world, it is obvious that companies offer customer address databases for rent or provide them for processing so- brokerage companies. In real Slovak conditions, there is a concern about the misuse of the data provided in this respect. In the case of private individuals, there is also a high sensitivity to commonly available basic information, such as an address. 2018 will certainly bring many changes and challenges for the banking sector. At the very beginning the new PSD2 payment regulation come into force. The months after that will bring new requirements for personal data processing under GDPR and ePrivacy (the current state of this legislation is discussed). Štarchoň (2017, p. 95) says that the new Payment Services Directive 2 (PSD2) will bring the new complexity and dimensions into today’s function of many financial institutions. Banks should be prepared not only to invest their own capacities in this trend, but also to closely monitor the emerging startups, analyse the products they bring to market and evaluate them not only in terms of their future impact on the market but also in terms of their usability in marketing. The new rules will help build relationships with customers based on greater trust and transparency between customers and banks.

## GDPR and Data Protection in Slovakia

Personal data protection is covered by Act no. 122/2013 Coll. (until 24 May 2018) on the protection of personal data and 18/2018 Coll. on the protection of personal data Coll. (effective 25 May 2018). On 1 September 2002, the Office for the Protection of Personal Data set up to monitor the protection of personal data in public or private sector organizations. The Office ensures the independence of the state supervision over the protection of personal data and increases the standard of legal certainty of citizens of the Slovak Republic in the field of personal data protection. Individual data relating to individual natural or legal persons also protect Law no. 322/1992 Coll. on State Statistics. After four years of preparation and debate the GDPR was finally approved by the EU Parliament on 14 April 2016. The regulation took effect after a two-year transition period and, unlike a Directive it does not require any enabling legislation to be passed by government; meaning it came into force in May 2018. The EU General Data Protection Regulation (GDPR) replaces the Data Protection Directive 95/46/EC and was designed to harmonize data privacy laws across Europe, to protect and empower all EU citizens’ data privacy and to reshape the way organizations across the region approach data privacy.

The aim of the GDPR is to protect all EU citizens from privacy and data breaches in an increasingly data-driven world that is vastly different from the time in which the 1995 directive was established. Although the key principles of data privacy still hold true to the previous directive, many changes have been proposed to the regulatory policies. The GDPR sets out seven key principles: Lawfulness, fairness and transparency; Purpose limitation; Data minimisation; Accuracy; Storage limitation; Integrity and confidentiality (security) and Accountability. These principles should lie at the heart of your approach to processing personal data (Office for Personal Data Protection 2018).



Figure 1: Overview of 7 principles of GDPR  
Source: joinlegal.be (2017)

Arguably the biggest change to the regulatory landscape of data privacy comes with the extended jurisdiction of the GDPR, as it applies to all companies processing the personal data of data subjects residing in the Union, regardless of the company's location. Previously, territorial applicability of the directive was ambiguous and referred to data process 'in context of an establishment'. This topic has arisen in a number of high profile court cases. GDPR makes its applicability very clear - it will apply to the processing of personal data by controllers and processors in the EU, regardless of whether the processing takes place in the EU or not. The GDPR will also apply to the processing of personal data of data subjects in the EU by a controller or processor not established in the EU, where the activities relate to: offering goods or services to EU citizens (irrespective of whether payment is required) and the monitoring of behaviour that takes place within the EU. Non-Eu businesses processing the data of EU citizens will also have to appoint a representative in the EU (eugdpr.org 2018).

Under GDPR organizations in breach of GDPR can be fined up to 4% of annual global turnover or €20 Million (whichever is greater). This is the maximum fine that can be imposed for the most serious infringements e.g. not having sufficient customer consent to process data or violating the core of Privacy by Design concepts. There is a tiered approach to fines e.g. a company can be fined 2% for not having their records in order (Article 28 of Regulation), not notifying the supervising authority and data subject about a breach or not conducting impact assessment. It is important to note that these rules apply to both controllers and processors - meaning 'clouds' will not be exempt from GDPR enforcement.

The conditions for consent have been strengthened, and companies will no longer be able to use long illegible terms and conditions full of legalese, as the request for consent must be given in an intelligible and easily accessible form, with the purpose for data processing attached to that consent. Consent must be clear and distinguishable from other matters and provided in an intelligible and easily accessible form, using clear and plain language. It must be as easy to withdraw consent as it is to give it.

Under the GDPR, breach notification will become mandatory in all member states where a data breach is likely to „result in a risk for the rights and freedoms of individuals“. This must be done within 72 hours of first having become aware of the breach. Data processors will also be required to notify their customers, the controllers, “without undue delay” after first becoming aware of a data breach.

Part of the expanded rights of data subjects outlined by the GDPR is the right for data subjects to obtain from the data controller confirmation as to whether or not personal data concerning them is being processed, where and for what purpose. Further, the controller shall provide a copy of the personal data, free of charge, in an electronic format. This change is a dramatic shift to data

transparency and empowerment of data subjects.

Also known as Data Erasure, the right to be forgotten entitles the data subject to have the data controller erase his/her personal data, cease further dissemination of the data, and potentially have third parties halt processing of the data. The conditions for erasure, as outlined in Article 17 of Regulation, include the data no longer being relevant to original purposes for processing, or a data subjects withdrawing consent. It should also be noted that this right requires controllers to compare the subjects' rights to „the public interest in the availability of the data“ when considering such requests.

GDPR introduces data portability - the right for a data subject to receive the personal data concerning them, which they have previously provided in a „commonly use and machine readable format“ and have the right to transmit that data to another controller.

Privacy by design as a concept has existed for years now, but it is only just becoming part of a legal requirement with the GDPR. At its core, privacy by design calls for the inclusion of data protection from the onset of the designing of systems, rather than an addition. More specifically „The controller shall..implement appropriate technical and organisational measures..in an effective way.. in order to meet the requirements of this Regulation and protect the rights of data subjects“. Article 23 of Regulation calls for controllers to hold and process only the data absolutely necessary for the completion of its duties (data minimisation), as well as limiting the access to personal data to those needing to act out the processing.

From the official paper published by European Commission (2018b) is clear that controllers are required to notify their data processing activities with local Data Protection Authorities (DPAs), which, for multinationals, can be a bureaucratic nightmare with most Member States having different notification requirements. Under GDPR it will not be necessary to submit notifications / registrations to each local DPA of data processing activities, nor will it be a requirement to notify / obtain approval for transfers based on the Model Contract Clauses (MCCs). Instead, there will be internal record keeping requirements, as further explained below, and Data Protection Officers (DPO) appointment will be mandatory only for those controllers and processors whose core activities consist of processing operations which require regular and systematic monitoring of data subjects on a large scale or of special categories of data or data relating to criminal convictions and offences. Importantly, the DPO:

1. Must be appointed on the basis of professional qualities and, in particular, expert. knowledge on data protection law and practices.
2. May be a staff member or an external service provider.
3. Contact details must be provided to the relevant DPA.
4. Must be provided with appropriate resources to carry out their tasks and maintain their expert knowledge.
5. Must report directly to the highest level of management.
6. Must not carry out any other tasks that could results in a conflict of interest.

## **GDPR and Banking Sector**

According to Piwik PRO, it would seem that such declarations should be accompanied by serious preparations for compliance. In this case, however, awareness isn't translating into real action. Or at least this is what recent surveys show. According to a survey cited in a recent Financial Times article, 76 percent of IT executives at financial services firms (including banks) believe they face serious challenges in becoming compliant with GDPR.

Karolina Lubowicka from Piwik PRO (2017) recently found out that the conclusions of the recently published Symantec's „State of European Data Privacy Survey“ show that many businesses are not ready for new regulation. This study gathered information from more than 900 business and IT decision makers in France, Germany, and the United Kingdom. It reveals that the majority of

European businesses are concerned about compliance with the new GDPR regulation, and nearly one in four of them predict that they won't be fully compliant when the regulation enters into force. Banks should be aware that not being ready for GDPR can result in administrative fines which can go as high as €20 million or 4 percent of the global annual turnover of a company. A report from the data security solutions company AllClear ID states that European banks alone could face fines totalling €4.7 billion in the first three years of the General Data Protection Regulation. That's roughly the annual budget of Malta or Iceland.

Moreover, banks also risk the possibility that affected individuals make claims that are significantly higher than fines resulting from regulatory breaches. Aside from the monetary effect, a gap in the data protection framework of a bank can lead to a significant loss of reputation if it is unveiled. Especially banks, which are heavily reliant on the customers' trust, need to protect their reputation and use it as an asset to face the increasing competition from fintech companies and alleviate the migration of existing customers. In total, estimated costs for each record of compromised data typically range from 150 to 200 €—including direct costs associated with detection, notification, restoration, forensics as well as indirect costs reflecting the risk of law suits, loss of consumer confidence and subsequent loss of funding. Therefore, it is extremely crucial to address the changes arising from the GDPR.

According to BankingHub (2017), several aspects of special relevance for the organization, processes and systems of a bank are identified, which need to be addressed in order to achieve compliance with the GDPR. Banks need to establish a privacy office and privacy change agenda as well as senior management reporting on personal data protection, develop and implement a target operating model for data protection governance with policies and a framework including organization, processes and roles / responsibilities (controller, data protection officer, etc.) and finally roll out a defined, bank-wide privacy organizational setup, implement committees and integrate new roles in the existing network. Afterwards there are certain steps to be implemented in the area of processes, for example implementation of processes for relevant personal data scope identification (personal data required by regulations vs. non-required), definition and implementation of processes for customer consent management, disclosure of stored personal data, correction of wrong personal data, right to erasure and portability and design, implement and document privacy impact assessments and train respective persons in the relevant processes. And finally an update and control on systems is crucial in form of review and adaption of current IT architecture regarding data storage, transformation and processing of personal data to fulfil GDPR requirements, expansion of Metadata Management (incl. Metadata Management Systems) and establish / expand data lineage to comply with data protection requirements and performance a personal data inventory the creation of a harmonized business glossary and mapping of all personal data.

The three core areas are supplementary and each of them needs to be covered in order to become compliant. Even the best banking systems and processes are not able to compensate for a gap in the organizational structure of the bank, such as a lack of the mandatory data protection officer. By breaking down the high-level requirement analysis to a more practical approach, several key GDPR articles with the highest immediate relevance for the banking sector can be identified.

Article	Description	Impact	Opt/Out	
1	Territorial scope	Much broader territorial scope extends applicability to organizations outside of the EU processing data relating to EU citizens	Low	Low
2	Explicit consent	Stricter requirements regarding explicit consent to the storage and transformation of data, which has to be obtained and documented	Low	Low
3	Right of access	Information on controller and the stored personal data has to be granted to the data subject	Low	Low
4	Right to rectification	Incorrect data has to be rectified without undue delay upon request from the data subject	Low	Low
5	Right to erasure	New requirement to delete data if it is no longer used for the purpose it was originally collected or if consent for the storage of data is revoked	Low	Low
6	Right to data portability	Individuals have the right to request copies of personal data in a structured, commonly used and machine-readable format	Low	Low
7	GDPR by design and by default	Data protection by design and by default have to be ensured via developing default privacy protection mechanisms and by implementing monitoring processes	Low	Low
8	Notification requirements	Data breaches must be reported to the supervisory authority and communicated to the respective data subject(s), posing potentially severe reputational risks	Low	Low
9	Data protection officers	A data protection officer has to be nominated as dedicated role to closely monitor internal compliance with the GDPR	Low	Low
Sanctions	Non-compliance can result in serious fines of up to EUR 20 m or 4% of the total worldwide annual turnover—private enforcement is expected to further increase that impact	High	High	

● Low impact on banks   
● Medium impact on banks   
● High impact on banks

Figure 2: Overview of selected GDPR requirements  
Source: General Data Protection Regulation by BankingHub (2017)

## Marketing and GDPR

According to Tapp et al. direct marketing is a method of marketing based on individual customer records held on a database. These records are the basis for marketing analysis, planning, implementation of programmes and control of all this activity. So where direct marketing is concerned, GDPR completely changes the way businesses think about handling data. Direct marketers will need to demonstrate how their organization meets the lawful conditions and principles of GDPR. If an organization cannot prove how they have obtained consent the likelihood is that they will be fined. The collection of data needs to be relevant for the purpose. This means if company runs a campaign or competition, they can only use the information for that purpose. Creating another purpose to use that information will need further consent from the data subject. This represents complication for marketing as a common practice has been to grow databases using these methods.

A marketing database can best be pictured as an electronic version of an office filing cabinet, holding records of customers. Imagine each customer's record held on a card, detailing the customer's personal details, transactions (sales) and communication history with the particular company. The cards are held in various files according to, say, which products the customer has bought. The entire set of records is cross-referenced against the other files so that customer can be selected according the different characteristics. So that means that database is a collection of data records in a list that can be manipulated by software. A data record is the entire set of information that is associated with one customer. A data field is one term of data within record: for example, a name, one line of an address, the number of a type of product bought and so on (Tapp et al. 2014). In these terms they will need to be cleansed and reviewed to ensure organization can identify if consent has been granted lawfully and fairly, whether it is being used for explicit and legitimate purposes, what data has been collected, and the accuracy of that information.

Experts from Smartinsights (2017) say that consent plays a very big part in digital and direct marketing as the Data Controller and processor has to adhere to a clear set of boundaries. The rule of thumb is that consent must be given and not assumed. Corporations need to update their websites and change the language they use to clarify the purpose of collecting the data and what it is going to be used for. Then there is a physical action such as having an opt-in box so they can record how the data subject gave consent. In the past, the purposes of using personal data would have been written in lengthy legal and corporate jargon. However, in GDPR the purpose has to be unambiguous, clear and simple. If it is not then it will not be accepted. For clarification Personal Data is name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person. If we are focusing on online identifiers, IP addresses, cookies, mobile IPs and even search engines

will fall into scope of GDPR.

According to SmartInsights (2017) a lot of companies are terming GDPR as the biggest shake up in data protection in 20 years. The very nature of digital marketing is monitoring behaviour by tracking individuals online to create profiles, in particular to analyse or predict aspects concerning the natural person's personal preferences, interests, reliability, behaviour, location or movements. Territorial scope (Article 3 of Regulation) specifically applies to the monitoring of behaviour. For a lot of marketers there is a significant possibility that they will need to reassess all of their databases and best practices to ensure they meet with the regulation.

End of Part I.

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## Kľúčové slová/Key Words

GDPR, ochrana údajov, priamy marketing, banky, financial sector

GDPR, data protection, direct marketing, banks, financial sector

## JEL klasifikácia/ JEL Classification

M31, K10

## Résumé

### Dopad GDPR na banky na Slovensku - marketingový prístup. Časť I.

Príspevok prostredníctvom rozboru Nariadenia Európskeho parlamentu a Rady Európy (EÚ) č. 2016/679 z 27. apríla 2016 o ochrane fyzických osôb pri spracovaní osobných údajov a voľnom pohybe takýchto údajov a o zrušení Smernice 95/46/EC (GDPR) má za cieľ demonštrovať svoj význam vo finančnom sektore spolu s dopadom na komplexné riadenie marketingových aktivít v rámci špecifických finančných inštitúcií. V teoretickej časti tohto príspevku bude vysvetlená stručná história ochrany údajov a vývoj koncepcie GDPR. Hlavné princípy a inovácie, ktoré majú kľúčový význam pre budúci pozitívny vývoj v danej oblasti, budú diskutované s dôrazom na vzťahy medzi bankami a priamym marketingom. Okrem toho budú prezentované vybrané výsledky primárneho výskumu zameraného na ochranu osobných údajov z pohľadu spotrebiteľov na Slovensku (online dotazník bol vyplnený 355 respondentmi). Ďalej sa budeme snažiť identifikovať výzvy, ktoré musí banka splniť pri dodržiavaní novej smernice.

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## **Recenzované/Reviewed**

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**[Mazurkiewicz-Pizło, Anna and Pizło, Wojciech, 2017. Marketing. Wiedza ekonomiczna i aktywność na rynku. Warszawa: Wydawnictwo Naukowe PWN SA, 2017. 268 pp. ISBN 978-83-01-19624-0.](#)**

**Mazurkiewicz-Pizło, Anna and Pizło, Wojciech, 2017. Marketing. Wiedza ekonomiczna i aktywność na rynku. Warszawa: Wydawnictwo Naukowe PWN SA, 2017. 268 pp. ISBN 978-83-01-19624-0.**

### **Autor**

**Peter Štarchoň**

The book written by Anna Mazurkiewicz-Pizło and Wojciech Pizło is focusing on a current marketing theory with some practical consequences and with the stress on relations to economy. At present days, there is no offer on the market within the frame of a highly competitive environment that can be successfully applied without a systematic, continuous, planned and objectives-oriented approach within the marketing management process. Although marketing issues are presented by a wide range of publications of domestic - Polish or foreign origins, each new publication, especially if it respects current trends in marketing and is written in a professional style with a high quality approach, can certainly find its place on the market. These are the reasons why the topic of the reviewed book can be considered as innovative and up-to-date. As it is written in the introduction of the book, every one of us meets with the marketing activities of companies, political parties, non-profit companies, governments or other organisations and in this way the publication can be very helpful as it is important to decode the core marketing concept influencing our everyday life. Concerning the methodological approach, the authors are oriented by the current marketing theoretical basis and paradigms relying on the huge amount of resources cited within the core text of the publication and in the list of sources (see Bibliografia) at the end of the work. I appreciate the consistent, logical and relevant approach to setting the structure of the book that is divided into nine

main chapters. In the context of the logically connected chapters, selected marketing topics and areas are explicitly presented and pragmatically defined through their names.

The first part of the book is oriented on the current state, the core concept and the importance of marketing followed by the description of its place within the macro, micro environment and the frame of competitive pressure and by explanation of the selected analyses. The importance of information for marketing decision processes and marketing research itself is explained in the next part of the text. Then consumer behaviour is analysed and explained additionally through selected motivation theories and macroeconomic issues of consumption and followed by the consumer typologies. Strategic marketing analyses and their explanations in a separate chapter of the book are representing the starting point for identification and presentation of particular marketing strategies within the frame of marketing mix - 4Ps. Authors are deeply considering and describing importance of product, price, distribution and marketing communications policies.

In general, I appreciate holistic marketing approach visible in the book itself (not only being mentioned as a marketing orientation) and the subtitle focusing on scientific background of marketing and practical applications too. The authors are offering also their own attitudes towards current marketing theory and practice and they are enriching existing state of art (for instance in the case of tools of 7Ps and 7Cs, model and forces of organisational environment or types of societies, family life cycles, then I personally welcome incorporation of the B. Malinowski theory into this publication replacing Herzberg approach used in marketing theory sources etc.).

In spite of the overall highly positive evaluation of the content of the reviewed publication, several remarks and minor comments can also be identified. Typology of research (exploratory, descriptive and causal or predictive) could enlarge the text concerning research functions or neuromarketing could be mentioned when speaking about neurofeedback. Understanding consumer behaviour is one of the crucial aspects of marketing management and the authors realised that importance indeed. Additionally organisational behaviour could be more and explicitly explained. The typology of consumers is well presented, but this part of the book is missing current specific segment of consumers called generation C (or additionally diversity of generations X, Y, Z and Alpha). BCG matrix is explained in a separate part of the book as one of the most important but also simple analysis used in marketing. The matrix presented in this book contains also one element not used in general way - brand new products (infants - niemowlęta) with a low market share and low market growth rates, but it was explained by the authors. Chapter concerning product policy (Produkt w koncepcji marketingu) covers all important product attributes, but when speaking about brand management there is just one short subchapter Marka produktu. I personally think that this issue could be given greater scope (of course the topic is mentioned in the core text but in narrow range). Particular tools of marketing mix and their explanations are extended by online tools and internet specifics. In the way the authors dealt with the topic, social media marketing and mobile marketing could enlarge and enrich the text.

From the reader's point of view, the publication is written in an understandable way, which, along with the theoretical bases, is supplemented with selected current and practical examples (reflecting several aspects of Polish environment and market itself). The authors demonstrated and proved not only their erudition, but also their professional skills, knowledge, competences and capabilities of scientific work. The authors' personal interest is evident and it is obvious that they deal with the marketing issues in a long, systematic and conceptual way. The book has a strong application potential as it can satisfy the marketing knowledge needs not only of marketing professionals, but also students of management, marketing and/or economics and their teachers as well and finally wider public interested in the core nature and spirit of marketing.