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## STATISTICAL EVALUATION OF COMMUNICATION SKILLS OF CUSTOMER CARE EMPLOYEES IN BANKS

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**Abstract.** The effectiveness of the sale of financial products in banks is largely influenced not only by the products themselves, but also by the level of communication skills of customer care assistants. The subject of our research was to find out the level of communication skills of customer care assistants in banks. The level of communication skills of customer care assistants considerably influences a suitable selection of employees for a position of a customer care assistant in the companies providing the bank products. They are also some supporting activities that the company itself uses to invest into the development of the assistant by the means of additional education, trainings and supporting activities. The research was realized in the banks operating in Slovakia and the collected data were analysed by the means of statistical methods that enabled us to identify the differences among individual banks. The results of our research prove that the communication skills of customer care assistants are at a sufficient level. Banks started to focus more on the increase of the level of provided services, too, in relation to the high competitiveness and the need to bring something more to a client.

**Keywords:** bank, client, customer care assistant, communication, skill, assertiveness, active listening.

**JEL Classification:** O15, M12, J24.

### 1. Introduction

Communication as a skill means: “To communicate well in a written and oral form. Effectively communicate information and ideas to others. Actively listen and understand various expressions. To present the ideas clearly and accurately” (see Kormancová 2010). Nowadays, the fact is that 68% of customers stop to communicate with companies only because they experience their indifference. And each customer talks about their bad experience three times more often than about their good experience. Therefore it can happen that a company quickly loses everything it has laboriously

worked for – in case its people will consider a customer to be a necessary evil and they show it to them (Zákaznícky servis... 2014). Everybody communicates and promotes their opinions based on their experience, beliefs, intentions and own life philosophy (see Wernerová 2010).

The quality of provided services is a basic tool for the preservation and improvement of competitiveness for each organisation and each sector. (see Korenko 2012). In the actual hard competitive environment it is not enough if banks only orientate on a product or price. A decisive factor is the way of communication a bank uses in order to attract, keep, but often lose clients, too (see Kusá, Bellová 2012). In order to satisfy clients as much as possible it is necessary for a company to actively approach the development of employees and provide them a detailed familiarization with the products of the company (see Ftorek 2012). It is not enough. A bigger customer satisfaction can be reached by a correct (pleasant) behaviour of a customer care assistant, the correct administration of a sales interview, adequate acceptance of complaints and so on.

A customer care assistant should provide professional consultancy, service and especially the sales of the company's products. The following authors inform about the bank financial products (see Urbaníková 2013; Špírková, Urbaníková 2012; Urbaníková, Maroš 2014).

Clients themselves can evaluate the behaviour and expressions of a customer care assistants to a great extent and especially, whether the meeting with them fulfilled its function – the need for which they visited the marketplace and whether the meeting itself happened in a positive atmosphere or they had a bad experience from the meeting and they will prefer other companies (see Hammond 2012). Emphasis should be placed on the individual approach and understanding of the client, because building a quality relation with them means a certain barrier against their escape to competitors (see Kusá, Bellová 2012). Our goal was to find out what level of communication skills bank clerks have.

## **2. Previous research regarding communications skills**

Banking houses widely use the system for the customer relations management. Due to this fact, they are able to keep their client base, but expand it, too (see Kusá, Bellová 2012).

If a customer care assistant has well-developed communication skills, they can clearly and comprehensibly formulate information so that the clients understand them properly. However, it is even more important to correctly interpret others (see Vetráková, Klincková 2013). It does not include only being able to listen well but also to decipher other signals such as mimics or gestures and be able to react in a corresponding way (see Pöhm 2013). The sufficient knowledge and mastering of communication skills can improve the service and sales of products a lot. The insufficient knowledge of professional communication and skills brings the risks related to the effect of distrust or a

negative experience of a client and in the worst case the failure and loss of a client and his passage to competitors (see Plamínek 2012). So the basic conditions for the communication of a customer care assistant with a client are clearness, briefness, completeness and politeness. A customer care assistant should be aware of what they say but also of how they say it. Therefore a customer care assistant should be able to put themselves into others' shoes place (clients) and to build the trust.

Assertive behaviour, active listening and feedback, non-verbal communication and the course of interview are considered to be the basic communication skills of customer care assistants.

Each customer care assistant should be able to communicate in an assertive way. It means that they should be able to succeed but also to respect the opinions and needs of others (see Wernerová 2010). Every person has the elements of assertive, aggressive and passive behaviour and a certain way of communication. If all three types are in balance and an individual is able to react adequately, everything is all right. An unwanted situation happens when the aggressive or passive behaviour is dominant (Nagyová *et al.* 2012). When a person behaves aggressively, he recognizes only his needs and requirements and he is able to do everything in order to fulfil them. This way of behaviour is apparently expressed by anger, hostility, discouragement and it can lead to conflicts, the loss of self-control and so on (see Scharlau 2010). The contrast to the aggressive behaviour is the passive behaviour that has a typical body language (e.g. lowered eyes and so on), apologising phrases, the acceptance of guilt or the use of submissive expressions. Such behaviour follows from the conviction that the needs of others go always first (see Lahnerová 2009).

The assertive behaviour teaches people to be themselves and reveal their strong sides step by step. Therefore it wants people to learn to make decisions themselves and to be responsible for them. Assertiveness is considered to be true, open and non-deploring communication (see Tinková 2010). It means a sincere expression of one's opinion or idea in a positive as well as negative way without interrupting the basic rights of the communication partners or their own (see Nagyová 2011). Assertiveness is the system of thought and behaviour, rules and techniques that enable a man to rationally make decisions, be able to succeed and respect the rights of other people, too (see Medzihorský 2013).

If a person is communicatively proficient, they often use feedback during meetings, behave positively to others and can assertively express their feelings. The important skills in verbal communications also include: ability to present oneself, an excellent mastering of language and rich vocabulary (see Kormancová 2010).

It should be recognized that effective communication is not only about the ability to express oneself well, clearly and comprehensibly. It is also about the ability to listen to the other party (see Furindová 2010). When another person talks we usually "listen" to him at one of four levels. We ignore him and we do not listen at all to what he says.

We pretend that we listen to him. “Yes, oh. You are right”. We listen only selectively, so we listen only to something that he says. Or we carefully listen to him; we pay attention and concentrate on the words he is saying. However, only few people listen emphatically (listening focused on understanding) – at the fifth level that is the highest form of listening (see Covey 2010). Active listening belongs to the basic communication techniques and it depends on the way of how we handle and accept the information from our communication partner. A correct mastering of the technique helps us to correctly react on provided information and also to pay respect to our partner while communicating (see Carnegie 2010).

A positive effect of communication with a client depends on the skills and perceptual ability of a customer care assistant. The basic attributes of the perceptual principle of verbal communication includes attention and the ability to listen to a client (see Bencová 2013). Listening seems to be a very simple tool, but it is not. A crucial rule is not to start officiating or criticising but only listen (see Manažér, volume 74, No. 3, 2014). Active listening is a specific process that includes several skills. Following non-verbal signals, the art of asking questions and the art of speaking (see Fülöpová 2011). To master the art of listening is a catapult that will rapidly move a customer care assistant forward. It can be hidden behind a common “eye-contact”. It can create a great connection between them and a potential client (see Reháková 2014).

It is necessary for customer care assistants to be able to listen actively. Such a skill helps them to listen to the client’s problems, verify the condition of situations and clarify potential misunderstanding. It helps them to obtain new information, be able to analyse the needs of client better and react on their requirements better, too. Active listening is considered to be the core of successful sales interview (see Basu 2011). It is necessary to be able to listen actively at a high level in order to perform an effective and professional communication. It is not possible to avoid listening to a client or ignore their expression when working with clients (see Hurst 1994).

Active listening means to be aware of a speaking person, keep an eye contact with him, pay him full attention, try to understand what he says and select obtained information, concentrate not only on spoken words but also perceive the feelings hidden behind the words, reflect on what was said and react. We talk about active listening and real understanding when we react on the obtained information in any way (see Palenčárová 2014).

An essential skill of each customer care assistant is the ability to clearly and comprehensibly present suggestions, ideas, opinions and standpoints, so to present them in an effective way (see Thiele 2010). It requires from a customer care assistant the ability and willingness to communicate. It is also important for a customer care assistant to be able to carefully listen to what and how a client says (see Miklovič 2013).

The presentation skills also closely relate to the ability to persuade others (see Korda 2011). Each customer care assistant should be able “to sell themselves”. This

ability closely relates to empathy, credibility, self-confidence and generally to emotional intelligence. The aim of self-presentation is to make a good impression and also present oneself and their skills practicably, but also appealingly and with confidence and so arouse interest in their personality among other people (see Lojda 2011). Each customer care assistant can increase their rate of persuasiveness and acceptance – even in case than their talent is only at average level (see Manažér, volume 68, No. 1, 2013).

### 3. Methods

In the article we present the partial results of the research focused on the determination of the level of communication skills of customer care assistants. In this article we will deal with the answers to the following problems in communication:

- The level of the ability of customer care assistants to analyse the customers' needs.
- The attitude of bank customer care assistants to clients.
- Whether customer care assistants are capable of active listening.
- Whether customer care assistants are capable of assertive communication.
- Whether customer care assistants are capable of clear communication.
- Method of customer care assistants' communication when dealing with complaints.

The customer care assistants of 7 biggest banks operating in Slovakia participated in our research. The selection of banks was realized based on the amount of assets (year 2012) as stated in the following figure.

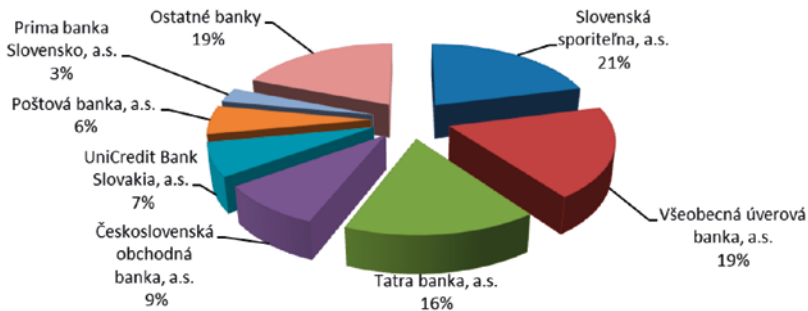


Fig. 1. Distribution of banks in Slovakia according to the amount of assets  
(Source: own processing based on the data from the article published in Trend magazine  
14 March 2013 (Trend 2013))

285 respondents evaluated the communication skills of the customer care assistants in the banks. The respondents' data were collected by the means of an electronic questionnaire. The collected data were analysed by the means of individual statistical methods. They helped to identify the weaknesses of customer care assistants and the differences among individual banks. The points were allocated according to the rule of the best and the worst chosen option for the given issue.

We applied a following statement while evaluating all tests: The probability value “p” reports the size of error in case of the rejection of null hypothesis. We can normally reject the null hypothesis only in case of the probability value “p” smaller than 0.05 (see Markechová *et al.* 2011).

## 4. Results

### 4.1. Analysis of the client’s needs

It was already above mentioned that our aim was to determine the extent to which customer care clients are able to analyse the client’s needs. A customer care assistant should be able to actively listen and assertively communicate when analysing the client’s needs. It means that is necessary for them to remember or make notes about important client’s requirements. The client should have a feeling of an adequate opportunity to express. It is appropriate to summarize and revise all requirements to the client in order to verify their correctness. Based on the client’s requirements it is possible to present a concrete product or the alternative of more products that fulfill the criteria defined by the client. A professional customer care assistant dedicates enough time to the presentation of a product and its parameters. They should watch non-verbal communication of the client while presenting the product. It is also appropriate to survey whether they like the product or not by asking open questions.

We tested the null hypothesis by the means of the Kruskal-Wallis test while detecting the answer for the question about the extent of the ability of customer care assistants to analyse the client’s needs. “The achieved level of communication skills during the analysis of the client’s needs is identical or the differences among the banks are not statistically significant”. We confirm the null hypothesis based on the probability value  $p = 0.9146$  ( $p > 0.05$ ). It means that the differences within the measured values among individual banks are not statistically significant. The best rating in the area (the analysis of client’s needs) based on the average rating (maximum value was 5 points) was achieved by the employees of Poštová banka. See the following Table 1.

Table 1. Order of banks according to the average rating in the area of the analysis of client’s needs (Source: created by the author)

Order	Bank	Average rating
1	Poštová banka	4.125
2	Tatra banka	3.725
3	Slovenská sporiteľňa	3.659
4	UniCredit Bank	3.636
5	VUB	3.530
6	ČSOB	3.150
7	Prima banka	2.285

We found out that women (customer care assistants) have achieved in average slightly better rating than men (customer care assistants) as indicated in the following Table 2.

Table 2. The average rating of a customer care assistant considering the sex of respondents (Source: created by the author)

		Customer Care Assistant	
		Male	Female
Client	Male	17.125	17.608
	Female	17.117	19.085
Average		17.122	18.5287

We were also interested in fact whether the sex of respondents has the impact on the rating of the communication skills of a customer care assistant. We were detecting that by the means of Wilcoxon signed-rank test while applying the null hypothesis: “The sex of a respondent does not have a significant impact on the evaluation of the communication skills of a customer care assistant”. It means that the sex of a respondent is statistically significant within the evaluation of communication skills of customer care assistants.

#### 4.2. Course of interview

The ideal situation is when a customer care assistant expresses themselves agreeably, patiently and kindly. It is also expected that the interview will progress without any interruptions on the part of the customer care assistant. It also follows from the research that all banks emphasize professional and kind behaviour of their employees. However, there are some differences. See the following Table 3.

Table 3. The course of interview with a customer care assistant (Source: created by the author)

Bank	The course of interview with a customer care assistant		
	I could not express myself	He was interrupting me	Smooth conversation
UniCredit Bank	9.09%	9.09%	81.82%
Tatra banka	5.88%	13.73%	80.39%
ČSOB	5.00%	17.50%	77.50%
Slovenská sporiteľňa	3.19%	20.21%	76.60%
Prima banka	14.29%	14.29%	71.43%
VUB	9.09%	19.70%	71.21%
Poštová banka	0.00%	43.75%	56.25%

The best rating in this area was achieved by the customer care assistants of UniCredit Bank. 81.82% of the respondents said that the interview with a customer care assistant had a smooth course with no interruptions. Therefore the client could express himself. The worst rating was achieved by the customer care assistants of Poštová banka. The clients of this bank said that only in 56.25% of the cases the interview with a customer

care assistant was smooth with no interruptions by the customer care assistant. 43.75% of the respondents said that the customer care assistant of the above mentioned bank interrupted them at some point. It can be considered a negative. However, the fact that 14.29% of the respondents of Prima banka were not satisfied with the interview with a customer care assistant because they could not express themselves can be considered a big negative.

The behaviour of the customer care assistant was also subject to our research. The area of the customer care assistant's attitude to clients is positively evaluated. The customer care assistants try to communicate with clients in a helpful and willing way in most of the cases in all banks. The best situation within this research area is in UniCredit Bank as presented in the following Table 4.

Table 4. Behaviour of a customer care assistant (Source: created by the author)

Bank	Arrogant and rude	Reluctant	Irritated	Helpful and willing
UniCredit Bank	0.00%	0.00%	0.00%	100.00%
Tatra banka	1.96%	5.88%	3.92%	88.24%
Slovenská sporiteľňa	7.45%	3.19%	2.13%	87.23%
Prima banka	0.00%	14.29%	0.00%	85.71%
ČSOB	2.50%	10.00%	2.50%	85.00%
VUB	1.52%	15.15%	0.00%	83.33%
Poštová banka	0.00%	18.75%	0.00%	81.25%

### 4.3. Active listening

The subject of our research was to find out whether the customer care assistants participating in our research are able and willing to actively listen to clients. The results are presented in the following Table 5.

Table 5. Active listening (Source: created by the author)

Bank	Customer care assistant "actively listened to me"	
	No	Yes
ČSOB	15.00%	85.00%
Poštová banka	18.75%	81.25%
Prima banka	28.57%	71.43%
Slovenská sporiteľňa	8.51%	91.49%
Tatra banka	15.69%	84.31%
UniCredit Bank	9.09%	90.91%
VUB	15.15%	84.85%

This area may be considered positive in the majority of the banks. The best evaluation in this research area was achieved by the customer care assistants of Slovenská sporiteľňa. 91.49% of their customer care assistants achieved a very positive rating. It means that the customer care assistant paid attention and actively perceived their



requests during the whole course of the interview. On the other hand, 28.75% of Prima Banka's clients said that the customer care assistant did not pay them enough attention.

We were trying to find out whether there is any dependence between the behaviour of a customer care assistant and the ability to actively listen to a client. We analysed the validity of the null hypothesis: "The clients' answers between the behaviour of a customer care assistant and the ability to actively listen to a client are not statistically dependant." See the following Table 6.

Table 6.  $\chi^2$  test of independence (Source: created by the author)

Pearson Chi-square: 115.258, df = 3, p = 0.0000					
	Helpful and willing	Reluctant and with no interest	Arrogant and rude	Irritated	Row totals
I agree	213.2000	20.80000	8.66667	4.333333	247.0000
I do not agree	32.8000	3.20000	1.33333	0.666667	38.0000
All Grps	246.0000	24.00000	10.00000	5.000000	285.0000

Considering the probability  $p = 0.00$  we can say that there is a statistically significant dependence on the evaluation of the behaviour of a customer care assistant and active listening on the part of the customer care assistant. The number of the respondents who said that they were given enough attention was significantly represented. The behaviour of a customer care assistant was evaluated as helpful and willing, too.

#### 4.4. Assertive approach to a client

Each customer care assistant should use the assertive method of communication while talking to a client. The subject of our research was also the fact whether the customer care assistants participated in our research and use the assertive approach to a client, or not. The results are presented in the following table. They are based on the average rating made by the respondents. Maximum value the banks should have achieved was 3 points. The best rating in this area was achieved by UniCredit Bank, too. The results are presented in the following Table 7.

Table 7. Order of banks according to the average rating in the area of assertive approach to clients (Source: created by the author)

Bank	Average rating
UniCredit Bank	2.4545
Poštová banka	2.3125
Tatra banka	2.1765
Slovenská sporiteľňa	2.1170
ČSOB	2.1
VUB	1.9848
Prima banka	1.7143

We were also trying to find out whether a customer care assistant got feedback from a client regarding a proposed solution. The results are presented in the following table 8.

Table 8. Communication method (assertive behaviour and the request of feedback)  
(Source: created by the author)

Bank	Assertive approach	Aggressive approach	Feedback
Poštová banka	87.50%	18.75%	62.50%
Tatra banka	86.27%	25.49%	56.86%
UniCredit Bank	81.82%	9.09%	72.73%
ČSOB	77.50%	25.00%	57.50%
Slovenská sporiteľňa	74.47%	15.96%	53.19%
VUB	65.15%	18.18%	51.52%
Prima banka	57.14%	14.29%	28.57%

The subject of our research was also the fact whether there is any dependence between the use of assertive approach to a client and receiving the feedback from the client about the proposed solution. The test helped us to prove a significant rate of the dependence between the use of assertive formulations and receiving feedback.

#### 4.5. Clarity of language and feedback

It is important for every bank that the presentation (language) of their customer care assistants be clear and comprehensible. It is also important for a customer care assistant to be able to get feedback in order to understand the information on the part of the client (in order to be able to get the information about the clarity of their language). The results show that customer care assistants try to present information to clients in a comprehensible way. This fact is positively evaluated. A total of 90.53% (258) of the respondents said that the customer care assistant talked to them in a comprehensible way (9.47% – 27 respondents – in incomprehensible way). The best results were achieved by the customer care assistants of Slovenská sporiteľňa and Tatra banka and the worst results were achieved by the employees of UniCredit Bank as presented in the following Table 9.

Table 9. Clarity of language of customer care assistants (Source: created by the author)

Bank	Comprehensibility of speech	
	Incomprehensible	Comprehensible
Slovenská sporiteľňa	4.26%	95.74%
Tatra banka	9.80%	90.20%
VUB	12.12%	87.88%
ČSOB	12.50%	87.50%
Poštová banka	12.50%	87.50%
Prima banka	14.29%	85.71%
UniCredit Bank	18.18%	81.82%

We were trying to find out whether there is the dependence between the clarity of a customer care assistant language and the request of the client's feedback. See the following Table 10.

Table 10.  $\chi^2$  test of independence (Source: created by the author)

Pearson Chi-square: 12.7720, df = 1, p = .000352			
Speech	Yes	No	Row totals
Intelligible	132.1684	125.8316	258.0000
Unintelligible	13.8316	13.1684	27.0000
All Grps	146.0000	139.0000	285.0000

It follows from the achieved results that the clarity of the language of a customer care assistant is highly influenced by the fact whether the customer care assistant was continuously detecting the feedback during the interview (so whether their language is comprehensible and whether their explanation was sufficient for the client).

#### 4.6. Behaviour of a customer care assistant in case of a complaint

The last area of our research was to find out the way the customer care assistants of banks behave in the case of the complaint on the part of the client. We were trying to find out whether the customer care assistant admitted a mistake, apologized, corrected it, whether he was willing or he behaved arrogantly and whether the complaint was resolved so that the client was satisfied. The results are presented in the following Table 11. The maximum value the banks could have achieved in the research was 10 points.

Table 11. Order of banks according to the average rating in the area of complaints resolving (Source: created by the author)

Bank	Average rating
Poštová banka	6.562
Slovenská sporiteľňa	6.382
UniCredit Bank	6.181
Prima banka	6
Tatra banka	5.803
VUB	5.803
ČSOB	5.575

The best rated customer care assistants based on the average rating in the area of resolving complaints were the employees of Poštová banka.

## 5. Conclusions

Every company should place emphasis not only on the convenience of its products but also on the presentation of the company by its employees. The effectiveness of the sale

of financial products in banks is largely influenced by the level of communication skills of customer care assistants. The quality and level of communication skills depends on the selection of employees for the position of a customer care assistant, but also on the investment of a concrete bank into education process and supporting training activities.

Based on the collected data we can state that the communication skills of customer care assistants in all examined banks are at a sufficient level. It can be also said that there are no statistically significant differences in the rating of communication skills of customer care assistants in any banks from the selected sample of the respondents. It is caused by the quality education in all banks, not only in the area of hard skills, such as product trainings, but also in the area of soft skills that include communication or communication skills, too. This quality educational process significantly prepares a customer care assistant for the everyday work with clients.

The research claimed that the banks pay a lot of attention to this issue and they continuously try to educate their employees in this area.

The order of the banks was determined on the basis of the average rating, because the differences in the individual areas of the research were not statistically significant. A statistical impact on the rating of the level of the communication skills of customer care assistants in relation to the sex of the respondents was validated. The women had much better rating than men. The hypothesis about a customer care assistant paying attention and actively perceiving the client's requests and being consequently rated as helpful and willing was statistically validated too. The hypothesis about a customer care assistant communicating assertively and using assertive words and especially getting feedback by asking questions at the same time was also validated. It was also validated that the clarity of the language of a customer care assistant significantly influences the subsequent inquiry of the feedback while verifying the understanding of clients.

Finally we can state that customer care assistants of all examined banks have significantly acquired communication skills that are continuously being improved by supporting training activities.

Based on the collected data we can claim that the customer care assistants of Poštová banka have the best level of communication skills. The customer care assistants of Poštová banka took up the best position in the area of the analysis of client's needs, competence and clarity of the customer care assistant's language and also in the area of the communication of a customer care assistant while resolving a complaint. They had the lowest average rating in the area of the course of interview. There are no big differences among the other banks. There are no differences in the supply of educational activities for customer care assistants in individual banks, either.

The ability of client's needs analysis, conducting discussion without disturbing interruptions, the ability of active listening, assertive attitude and helpful behaviour can be considered the strong sides of bank clerks. The weak side of the majority of bank clerks is inability to discuss complaints and inadequate behaviour in case of complaints.

Recommendations for the improvement of the communication skills of the bank clerks:

- Continue the training processes that proved to be effective. To pay more attention to the area of complaints solving, where the bank clerks have deficits (positive attitude significantly influences number of complaints with the solution of which clients were satisfied).
- Realization of the mystery shopping by the external companies on a regular basis. That allows to obtain the objective feedback on the level of communications skills of bank clerks.
- We also recommend the presence of a mentor at the branch office able to handle demanding situations to be helpful to bank clerks with handling clients' requests.

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