

BMSW4003

DIGITAL SKILLS AND RESEARCH METHODS





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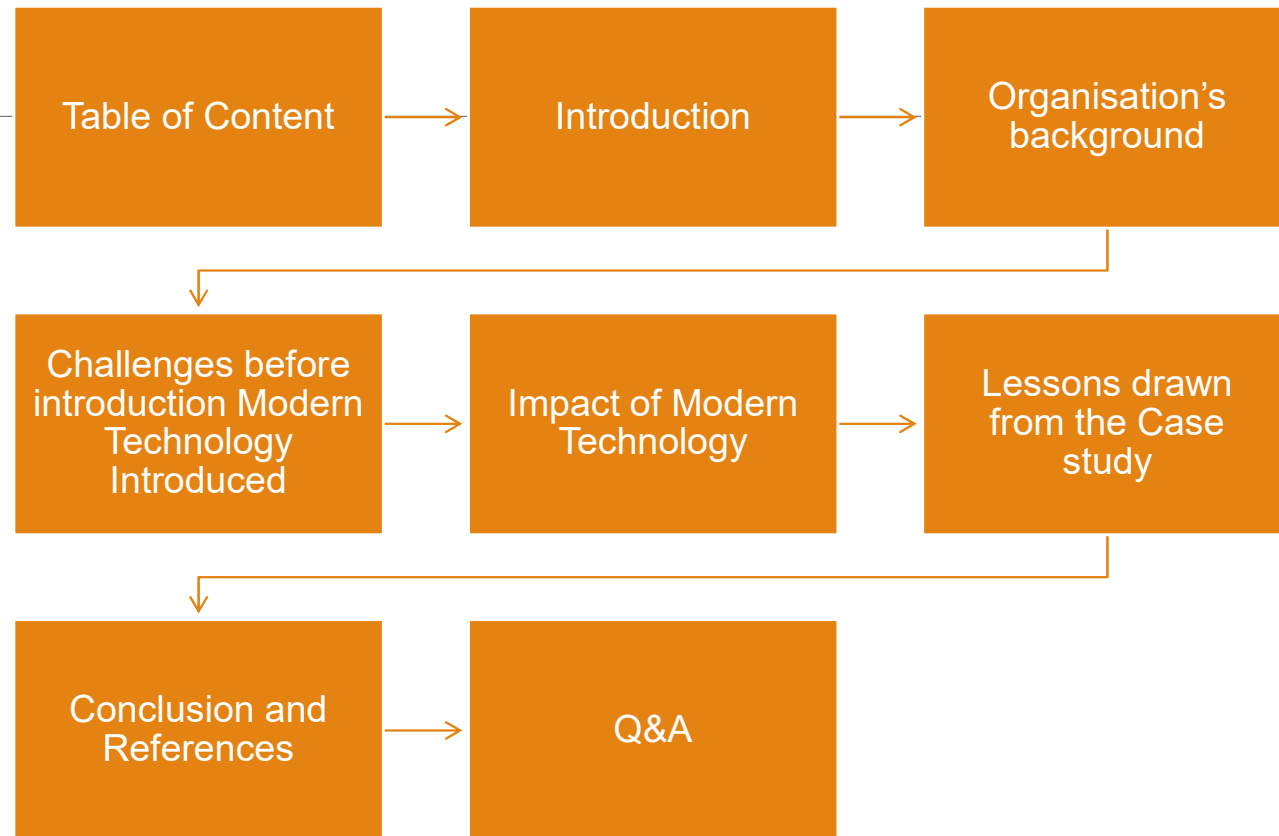
Student Name	Student ID	Topic
Bubu Marius Calin Mucioniu	2008111	Background of the Barclays
Cosmina Talida Bengus Technology	2008112	Challenges before introducing Modern
Polina Boyanova Introduced	2014047	Insights of Modern Technology
Alexandra Plumb	2007923	Impacts of Modern Technology
Mihaela Daniela Pana	2008107	Lessons drawn from the case study

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Modern Technology in Barclays Bank





[\(\(investopedia.com \)](http://investopedia.com)

Introduction

- ❑ First of all , we will talking about Barclays history, from its foundation all the way to modern days.
- ❑ We will continue discussing the introduction of modern technology, the challenges the bank has faced prior to that, as well as the impact and the insights that this brought.
- ❑ We will wrap things up by drawing conclusions regarding what this case study taught us, followed by the Q&A session.



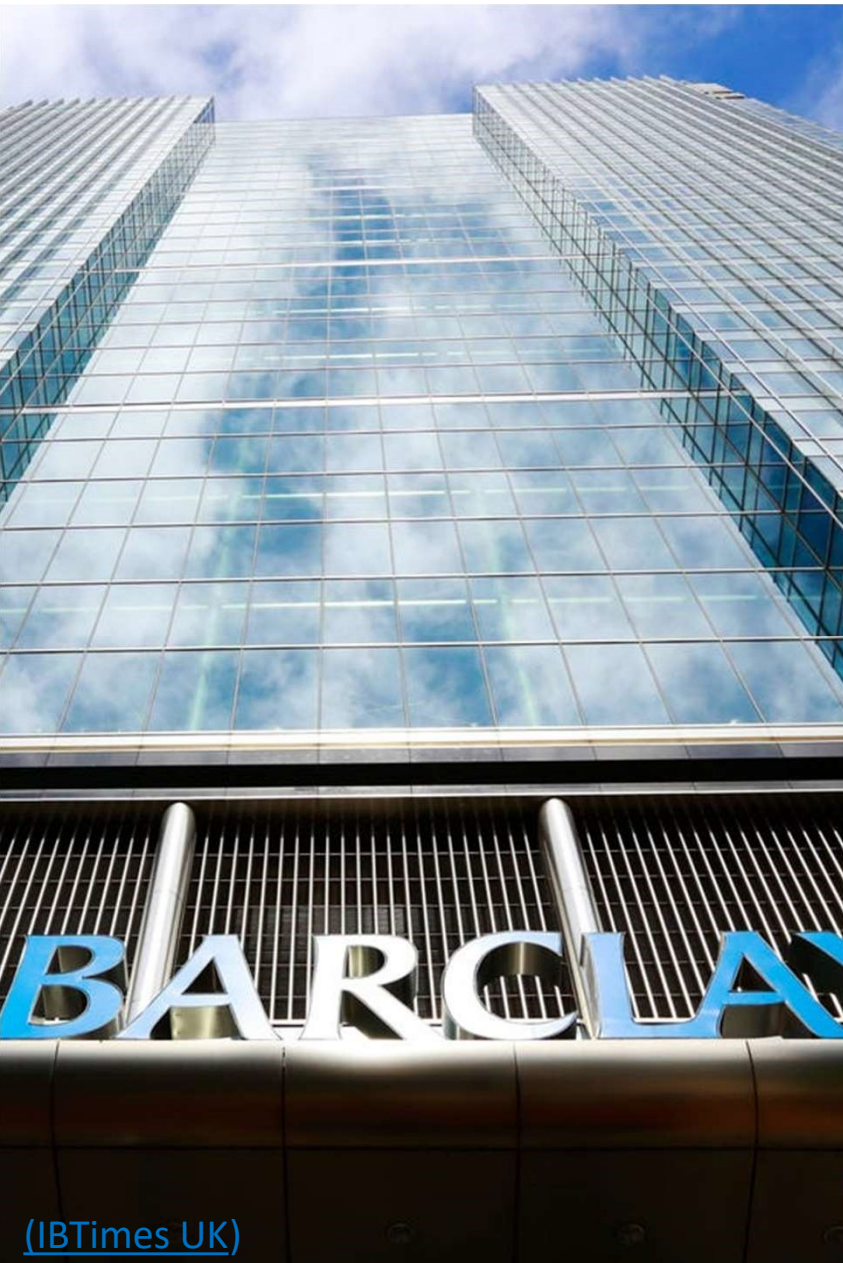
Background of the organization

- ☐ Where did Barclays bank originate?
- ☐ What was Barclays Bank called before ?
- ☐ Who founded Barclays Bank?
- ☐ How Barclays evolved to what it is today?



Background of the organisation

- ❑ • Barclays Bank has a history of over 330 years.
- ❑ • 1690-the year Barclays started.
- ❑ • In 1736 – the name of the company has been chosen.
- ❑ • (home.Barclays.co.uk 2020)



Background of the organisation

- ❑ From Lombard Street to Canary Wharf.
- ❑ Barclays and Company Limited – one of the sixth largest bank in England in 19th century.
- ❑ Expansion on foreign markets standing since early 1900's

(cashfloat.co.uk/blog/money-borrowing/history-barclays-bank)

Background of the organisation

- ❑ •The history of the company's logo -The Eagle Emblem
- ❑ •Adding the 3 crowns to the Bank spread Eagle
- ❑ •Easy to recognise.

(cashfloat.co.uk/blog/money-borrowing/history-barclays-bank)



(WordPress.com)

Challenges before introducing Modern Technology

- ❑ Before modern technology was introduced Barclays
- ❑ In the field of communication
- ❑ Pinpoint service launched at Euston Station in 1984
- ❑ 2012 Barclays
- ❑ (archive.barclays.com)





Challenges before introducing Modern Technology

- ❑ Equipped with little more than a punch card and a pen, people first used cash machines in banks across the country.
- ❑ Modern life.
- ❑ Today the hole in the cash machine-known as the ATM

(archive.barclays.com)

(<https://www.telegraph.co.uk/money/consumer-affairs/banks-have-saved-120m-closing-atms-branches-law-change-can/>)

(archive.barclays.com)



Insights of Modern Technology Introduced

**ONLINE
BANKING**

<https://www.barclays.co.uk/ways-to-bank/>

Insights of Modern Technology Introduced

Feature	The Barclays app	Online Banking
View/Download statements	✓	✓
Transfer cash between your accounts.	✓	✓
Pay in cheque.	✓	x
Managing your standing orders.	✓	✓
Spending insights and controls	✓	x
Report your debit card as lost or stolen	✓	✓
Send messages,	x	✓

(<https://www.barclays.co.uk/ways-to-bank/>)

Insights of Modern Technology Introduced

The Barclays App

- ❑ Take control of your spending's, daily limits for cash, used to make payments online, in the apps over the phone.
- ❑ Paying over the phone
- ❑ Making secure payments and transfer money between accounts.
- ❑ Checking up on your account.

(<https://www.barclays.co.uk/business-banking/accounts/>)



Insights of Modern Technology Introduced Online Banking

Check your balance
so you know how
much money in in
your account.

Check transactions
or statement.

Send money to
anyone

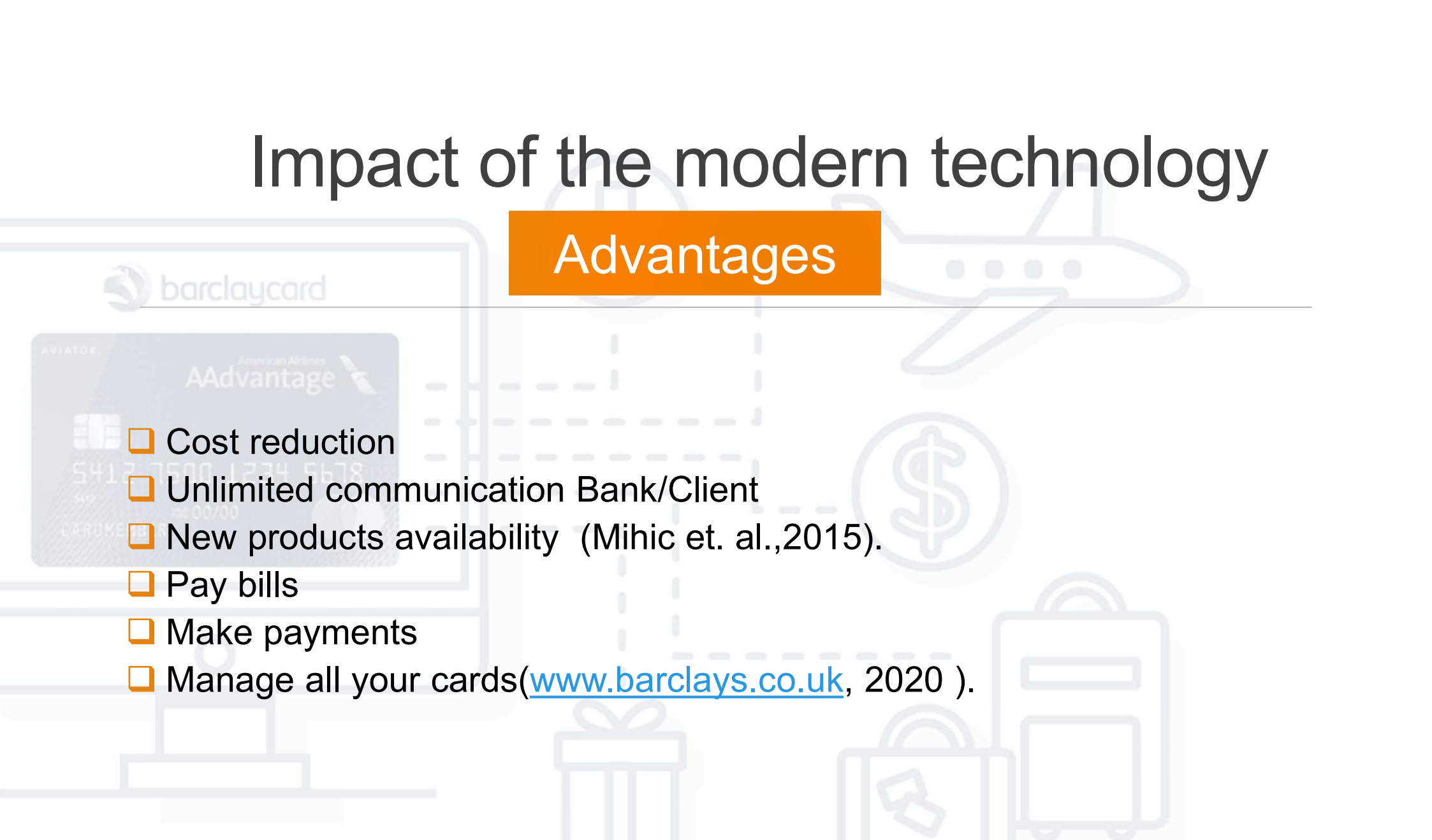
Pay a bill or set up a
direct debit.

Send and receive a
secure messages to
and from your bank

(<https://www.barclays.co.uk/business-banking/accounts/>)

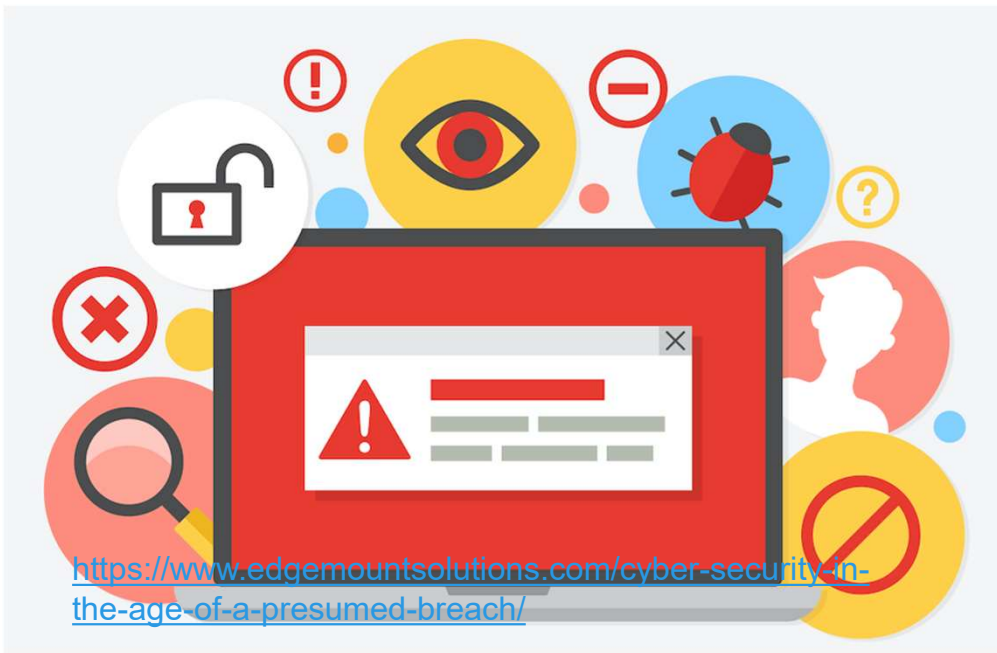
Impact of the modern technology

Advantages

- 
- ☐ Cost reduction
 - ☐ Unlimited communication Bank/Client
 - ☐ New products availability (Mihic et. al.,2015).
 - ☐ Pay bills
 - ☐ Make payments
 - ☐ Manage all your cards(www.barclays.co.uk, 2020).

Impact of the modern technology

Disadvantages

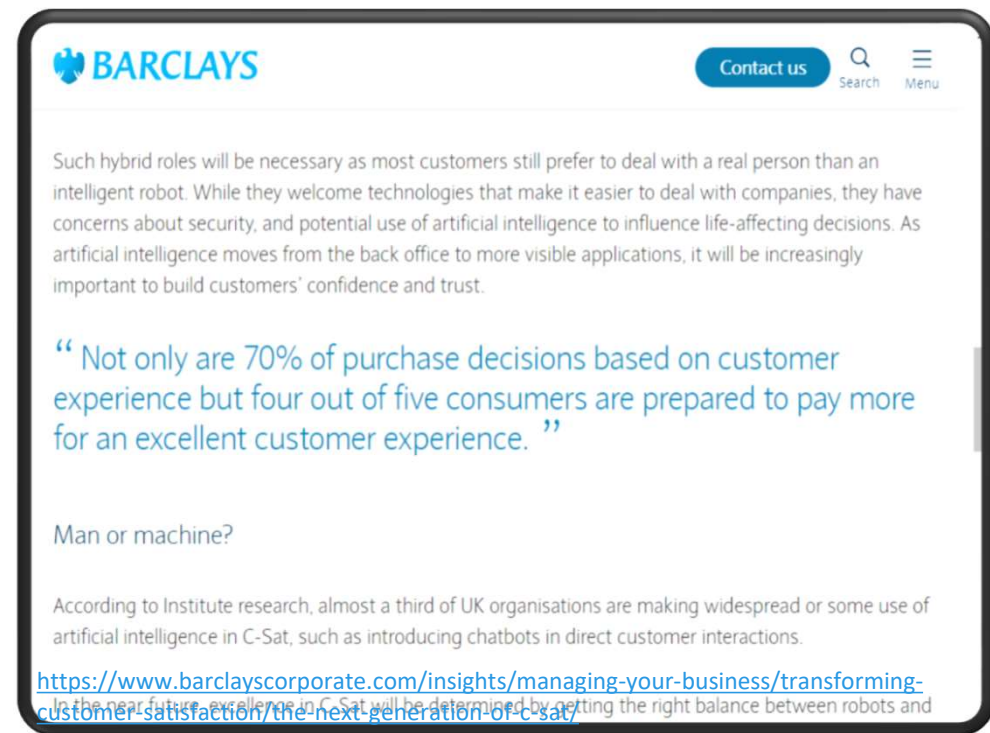


- ☐ Lack of digital skills
- ☐ Not trustworthy
- ☐ Expose to scams
- ☐ Failure to respect privacy and security of the client data
- ☐ Increase of unemployment (Khan and Khan, 2015)

Impact of the modern technology

- ❑ Customers are involving in bigger demanders
- ❑ Great experience

(<https://www.barclayscorporate.com>).



Lessons drawn from the case study

- ☐ Good things that we have gone through
- ☐ Bad things that we have gone through



Conclusion

❑ To conclude, Barclays Bank is one of the oldest banks with financial institution that accepts deposits and allows people to borrow loans for mortgages or businesses. Bank that helps every person to achieve their goals and dreams, opportunities for professional development.

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Questions & Answers
