

## **ABSTRACT**

This bachelor thesis deals with the topic of banks with focus on electronic banking. The thesis has two part – theoretical and practical one. The theoretical part of this thesis characterizes the banking system in the Czech Republic, defines the term bank, characterizes its functions and selected banking products and also briefly describes the history of banks and money. Attention is being paid especially to the means of electronic communication between banks and their clients. The thesis then defines the term electronic banking, characterizes different means of electronic banking (cards, phone banking, homebanking, internetbanking and smartbanking), shortly describes their history, their advantages, the risks resulting from this type of communication and possible solutions for preventing these risks. In the theoretical part, I used mainly the descriptive method and the method of analysis. The practical part of this thesis compares the electronic means of communication (namely internetbanking and smartbanking) used by three prominent Czech banks – Česká spořitelna, Československá národní banka (ČSOB) and Fio banka. The internetbanking and smartbanking are being described and compared based on its appearance, safety measures and functions. In the practical part, I used primarily the method of analysis and comparison.

## **KEYWORDS**

Bank, banking products, banking system, electronic communication, functions of banks, internet banking, mobile banking