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Marketing jurnali O'zbekiston Respublikasi Oliy ta'lim, fan va innovatsiyalar vazirligi huzuridagi Oliy attestatsiya komissiyasi rayosatining **2024-yil 04-oktabrdagi 332/5 sonli qarori** bilan milliy ilmiy nashrlar ro'yxatiga kiritilgan

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## FOREIGN EXPERIENCE IN ORGANIZING REMOTE BANKING SERVICE

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### Abstract

This article discusses one of the important areas of development of the banking sector in modern conditions – the foreign experience of the system of remote customer service for banks is considered. A set of specific services was also analyzed, with the help of which bank customers can carry out various banking operations remotely, and remote banking services in the United States, European countries, and Russia, which are leaders in this direction, were studied.

**Keywords:** banking sector, remote banking, customer banking, Internet banking, SMS banking, mobile banking.

### Annotatsiya

Ushbu maqolada bank sohasining hozirgi sharoitdagi rivojlanish yoʻnalishlaridan biri – mijozlarga masofaviy xizmat koʻrsatish tizimining xorijiy tajribasi muhokama qilingan. Bank mijozlariga turli moliyaviy operatsiyalarni masofadan turib amalga oshirish imkonini beruvchi ayrim xizmatlar tahlil qilingan. Shuningdek, ushbu yoʻnalishda yetakchi hisoblangan AQSh, Yevropa mamlakatlari va Rossiyadagi masofaviy bank xizmatlari oʻrganilgan.

**Kalit soʻzlar:** bank sohasi, masofaviy bank xizmatlari, mijozlarga xizmat koʻrsatish, internet-banking, SMS-banking, mobil banking.

### Аннотация

В статье рассматривается одно из актуальных направлений развития банковского сектора в современных условиях — зарубежный опыт систем дистанционного обслуживания клиентов. Проведен анализ отдельных видов услуг, с помощью которых клиенты банков могут выполнять различные банковские операции удаленно. Также изучены дистанционные банковские сервисы в США, странах Европы и России, которые являются лидерами в данной сфере.

**Ключевые слова:** банковский сектор, дистанционное банковское обслуживание, обслуживание клиентов, интернет-банкинг, SMS-банкинг, мобильный банкинг.

## INTRODUCTION

As a result of technological development in the modern digital economy, major positive changes are taking place in the business environment, banking, and financial systems. Using the Internet and mobile technologies in the service market, as well as their implementation, the bank is unprecedented in the history of banking services changes and the development of remote banking services provides additional convenience to customers.

Also, many financial institutions in the banking system of developed countries are increasing the number of services which has emphasized the importance of remote banking, as a result of the banking services of the largest banks around the world various options are available online [1].

In recent years, several measures have been taken in our republic aimed at developing the banking system, especially the widespread introduction of modern IT technologies, accelerating digitalization processes. This is not in vain, because every bank can be a competitor capable not only in the domestic market but also in the external one if it works based on modern technologies.

In the context of today's pandemic, the quality and speed of remote banking services on a global scale, as well as in our country, is becoming more important than ever. After all, their increase in service processes is directly related to the quality of remote service. This, in turn, means improving the existing infrastructure, identifying problems in this regard, removing special attention to the quality of training, setting the task of studying foreign experience, and introducing the necessary into the banking sector of our country.

## LITERATURE REVIEW

Several economists have given their definitions of the digital transformation of commercial banks. In particular, according to Ablyazov T., and Asaul V. [2], the process of digital transformation means the use of digital technologies for improving existing business models, and to improve operational efficiency. This process involves the constant introduction of innovative technologies, which will lead to a complete digital transformation of the entire economy.

Russian economist Vadim Arkadyevich Koshcheev [3] financial sector digital transformation in terms of developing a new working environment and improving the practices of conducting regulatory business is considered to be under study.

Well-known Uzbek economist, Professor N. Kh. Dzhumaev, "In the digital economy, cost reduction is achieved with the help of IT, resulting in optimization and efficiency increase. Modern scientific approaches and innovations will be important and a priority in the digital economy. It emphasizes that industries with high scientific potential will prosper [4]."

According to economist O. Alikoriev, remote banking is based on a banking client and Internet systems, according to traditional banking methods of customer service, a client can use his account and make transactions from anywhere, using the service 24 hours a day, seven days a week.

Transactions have the advantage of immediate execution and confirmation [5]. According to researcher Z. T. Mamadorov, remote banking means that the services offered by banks to their customers are performed remotely using the capabilities of modern banking technologies, and not in person at the bank. Our research shows that the development of remote banking services in the banking system is associated, firstly, with changes in people's lives, the introduction of new information technologies, and secondly, with the automation of banking operations [6].

According to D. Miroshkinov, remote banking is important for saving time and money for bank customers, remote banking is a service system that does not generate direct income, it generates income and acts as an auxiliary source [7].

Also, According to Z.T Mamadiorov, in the process of transformation of banks in the world, due to the increase in the provision of banking services based on the capabilities of remote mobile communication devices, the Internet, and other banking technologies, today's banking technologies and banking of the future, the directions of technology development are analyzed. As a consequence, remote banking, digital technologies, virtual payment, biometric technologies, blockchain technology, and artificial intelligence are of practical importance for the development of remote banking in the banking system of Uzbekistan, technological application processes are based [8].

Financial development of the digital economy A.A. Azlarov's role in the service sector is analyzed from a theoretical point of view. In particular, the legal framework and practical processes for accelerating the transformation of banks in Uzbekistan have been studied [9].

## METHODOLOGY

Although we agree with the above points, the development of digital transformation in the banking sector of foreign countries, that new communication technologies will lead to the convergence of communication and settlement, in particular, the popularization of mobile banking, due to its safe, reliable and easily customizable user interface.

Due to the increase in the number of mobile phones and mobile Internet users, today it is necessary to study practical experience and improve the strategy for the development of mobile technologies and the development of mobile banking.

## ANALYSIS AND RESULTS

Remote banking is sometimes called electronic banking, including Internet banking, mobile banking, WAP banking, SMS, etc. Let's take a closer look at each direction and highlight its features.

Remote Service Channels. Service delivery channels are called the first criterion for differentiating remote banking systems. The technological and functional characteristics of each channel are indicated here. Banks have the following types of channels for the provision of remote services:

- by phone;
- through the Internet;
- special self-service devices.

**Telephone banking.** First of all, telephone communication appeared, and this was a very common channel before the advent of modern technologies for the development of the Internet. Customers could get any information about the account, as well as product recommendations, simply by calling the bank. A similar mechanism has survived today, although it was greatly reduced by the introduction of the Internet communication channel because it was too expensive. Banks maintained a large staff

of call center staff to provide their services over the phone, but they were not charged a commission, which created significant costs for their operations.

**Payment and information terminals and ATMs.** As another channel for the provision of remote banking services, experts single out self-service mechanisms, such as payment terminals, ATMs, etc. In the early stages of development, this type of RBS required high investments from the bank, the production and purchase of appropriate equipment, the creation of a technical base for use, the development of the entire infrastructure, and the development of logistics for the assembly of such devices. Nevertheless, ATMs have appeared everywhere, and today large banks have extensive networks of these machines for the convenience of their customers. The list of services provided is also expanding, the safety of use is being increased, and much more. The most important advantage over remote banking systems is that ATMs allow the client to provide the necessary cash.

**Internet banking.** Today, the Internet is one of the most promising and rapidly developing channels for providing banking services. The development of various information technologies has allowed banks to provide their customers not only with information and consulting services but also with active operations, such as a large number of customer inquiries, payments, and money transfers. They are generated via a client PC or mobile phone with Internet access.

**"Client-Bank".** The possibility of providing remote banking services through a personal computer is called "Client-Bank". Often the bank helps its customers to install and use such systems that the bank has. raises the level of service. Usually, this system is divided into two types:

- *Classic Bank-client*, in which a special program is installed on the personal computer of the bank client. With it, all information about the client is stored on the computer: payment orders, account statements, etc.
- *Internet client* - interaction with the bank directly via the Internet through a browser. In this case, all information about the user's actions is stored on the bank's servers.

Remote banking service in the countries of the world. For the first time, remote banking appeared in the United States of America, which is quite right, the banking system of this country was one of the first, and today it is the largest and most reliable in the world.

Another reason for the emergence and development of Internet banking in America is the restriction that existed in the mid-1990s of the last century on opening branches of one's banks. So, in 1995, the first bank was opened that provides its services via the Internet - Security First network bank.

In remote banking, the United States is the leading country in the world today. This is served by the development of all areas of information technology. Today, almost every second family in the US has a computer, not to mention a telephone.

At the moment, almost 90% of US banks serve their customers remotely. They offer a wide range of services, including currency exchange, lending, the ability to open

and insure deposits, control the movement of funds on accounts, and participate in exchange trading.

The main feature of remote banking systems in the United States is that the client receives most of the services provided free of charge, and only for some of them the bank receives a very small commission. American banks also pride themselves on having one of the most secure security systems available when using internet banking.

After America, remote banking services spread to Europe. Most of the types of transactions presented and the remote banking system itself were similar to the American model, however, some innovations introduced by European Internet banking should be noted. Now you can pay utility bills and other obligatory services, as well as plan your financial expenses.

The main trends in the development of remote banking services in Europe to reduce costs and increase the speed of providing services are:

- implementation of multi-channel strategies for servicing individuals; outsourcing of remote customer service systems;
- joint remote service systems by different banks
- Create; improving the quality of services and their safety;
- comprehensive provision of services by increasing the types of services available.

Remote banking in modern Russia. Compared to the US and Europe, the development of remote banking services in Russia lags far behind. There are objective reasons for this, for example, do not forget that these systems appeared in Russia relatively recently and show good growth rates.

Analytical agency Markswobb Rank&Report presented the results of a study conducted among users of remote banking systems in 2021. The study was based on a survey of more than three thousand Russians, which was then attributed to the total population of the country [ 10]:

- 41.6 million Russians make at least one active transaction on the Internet every month;
- 39.4 million active users of mobile and SMS banking;
- Internet banking is used by 35.4 million people, of which 70 percent are Sberbank Online clients;
- 29 million people pay with a bank card on the Internet
- increases;
- 17.5 million owners of electronic wallets.

Not all indicators are shown here, but the trend is clear. People in Russia want to further develop remote banking systems, and they are ready for this. They introduce modern technologies, increase their economic literacy and increase the level of trust in banks, which is very useful for conducting any financial transactions remotely.

## CONCLUSIONS AND SUGGESTIONS

It should be noted that information flows rapidly in the world and effectively use the experience of developed countries and the opinions of foreign and domestic scientists to improve remote banking services.

The Bank of Uzbekistan was the first to develop remote banking services, it is necessary to identify problems in the development of these services in the system and take measures to eliminate them. In the future, the banking system will become more Digital banking innovations for development, automatic informing analysis, and the need to improve remote service systems will be done.

In particular, the Development Strategy of the Republic of Uzbekistan until 2035 in the concept of development of the payment system of Uzbekistan for two periods divided the first period until 2020 and in it, the creation of applications that provide banking services, a single payment for customers connected to the platform, customer support on this payment platform creation of a service, introduction of a card reader and mobile POS-terminals into the payment system tasks such as execution, carrying out R2R calculations are defined. The second period included the period up to 2025 and in it the accounting of goods and sales portal, transaction management system, cryptographic mobile banking identity cards, various services for digital banking platforms integration, implementation of B2B, B2C fast transfers, open programs software interface, remote identification in banking, artificial banking products based on intelligence and automated machine learning and provides for the creation of opportunities for the provision of services.

Traditional banking services are being replaced by digital banking in Uzbekistan mobile in the country's payment system in terms of types of services development of a technological payment system and digital banks are of great importance. As a result, bank customers visit banks reduction, the ability to carry out remote banking services, banking leads to cost reduction, and branch transformation will come.

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