

The Main Directions of Remote Banking Services

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Abstract

Currently, commercial banks, using constantly improving information technologies, are trying to provide the highest possible level of customer service not by expanding the branch network, but through a remote banking system. This article discusses the main types of remote banking services used in modern practice.

Keywords: Remote banking, online banking, telephone banking, mobile banking, SMS banking, bank card, ATM.

Remote banking systems are a relatively new direction for banks to work with clients, allowing bank customers to use banking services remotely, i.e. without visiting a bank branch. This method of providing services gives the bank the opportunity to save its resources, and customers - to save their own strength and time, receiving banking services in any place convenient for them.

Having studied the concept of remote banking, formulated by various authors, we can conclude that remote banking is a technology for providing banking customers through the use of remote channels in the process of transmitting information (mobile phones, smartphones, personal computers online or offline).

It should be noted that in recent years, real-time systems have become the most popular among bank customers, contributing to a significant reduction in time spent in banking operations.

Summarizing the results of the analysis of scientific and educational literature on the research topic, it is possible to compile a generalized classification of types of remote banking services.

Let us consider in more detail the main types of remote banking services on the market.

The period of formation of the system of remote banking services "bank-client" is the end of the 1980s.

This system was intended for remote servicing of legal entities by commercial banks based on the use of special software systems installed both at the client and at the bank. At the same time, communication between them could be provided via the Internet, or on the basis of a direct modem connection.

The "client-bank" system has two varieties:

- a system that provides for the mandatory installation of a special software package on the client's computer (called a system with a "thick" client) and ensures the implementation of operations related to the exchange of information (filling in and sending payment orders, obtaining various financial information and consultations);

- a system that provides for the use of an Internet browser in the process of interaction between a credit institution and a client (called
- a system with a "thin" client or online banking) and provides for the implementation of almost all banking operations, with the exception of cash transactions. In this case, all the necessary software and databases are installed on a remote web server of the bank, and the client gets access to them through an Internet browser.

It should be noted that due to the extensive functionality, in recent years, online banking is gaining more and more popularity, both among private and corporate clients of banks.

Mobile banking consists in the exchange of information between the bank and the client, as well as the conduct of payment transactions through the use of mobile communication capabilities.

Thus, in order to manage their bank account, the client needs to open a bank account, purchase a mobile phone and have a standard cellular connection in his location.

The mobile banking system provides for the use of one of four technologies. Due to the ubiquity of mobile devices among the population, mobile banking is most popular among private clients.

Telephone banking is the use of telephone communication in the process of remote banking services.

This direction appeared as a result of the development of call centers (call centers) that process quite large amounts of information (status of customer accounts, interest rates, exchange rates, etc.).

The telephone banking system can be implemented based on one of two technologies:

- direct communication of a bank employee (operator) with a client;
- the use of specialized automatic systems in the process of interaction with the client.

It should be noted that due to the development of IVR (automatic voice service system), the latter direction is currently the most widely used.

Use of ATMs and self-service kiosks in the process of customer service. Unlike the types of remote banking services listed above, the use of ATMs and self-service kiosks allows you to carry out not only non-cash banking operations, but also cash transactions.

An ATM is a specially designed electronic software and hardware complex that provides operations for receiving, dispensing cash, as well as transferring funds and compiling documents confirming these operations based on the use of payment cards and without the participation of bank employees.

In modern banking practice, two main types of ATMs are used:

- cash-Out, which allows you to carry out operations to withdraw cash from the account, transfer funds and draw up documents confirming these operations;
- cash-In, which allows, unlike cash-out ATMs, to carry out operations for receiving cash.

It should be noted that the ATM network of each of the largest domestic banks included in the TOP-5 is more than 3,000 devices, while the leader of the domestic banking sector PJSC

Having considered the main technologies for remote interaction between commercial banks and clients, we can conclude that at present and in the near future, this area is one of the highest

priorities in the banking sector, since, on the one hand, it allows to reduce banking costs, and on the other hand, to reduce customer's time spent on banking operations.

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