

## **WAYS TO IMPROVE THE SYSTEM OF PUBLIC SERVICE BY COMMERCIAL BANKS**

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In particular, the importance of remote banking services is not fully communicated to customers, factors such as insufficient development of infrastructure in remote areas, lack of knowledge of the population in the field of remote banking services have a negative impact on the development of remote banking services. Thus, in the provision of remote banking services, it is important to develop proposals and recommendations on the division of powers and responsibilities of the governing bodies of the banking system, as well as the ability to make management decisions.

Research has shown that for the development of remote banking services in Uzbekistan in accordance with modern innovative trends, the bank offers a wide range of services, the customer has access to the bank, regardless of its geographical location and time of day. We can also see that the recent trend of using remote services in commercial banks is positive. In our opinion, the provision of remote banking services is a set of services that allows you to perform various banking operations remotely. It is enough to use a computer or mobile phone without visiting the customer's bank. Remote technologies allow the client to have maximum convenience in using banking services and minimize time and financial costs in working with the bank [9]. We can see such a positive change in the following figures: the number of customers using remote services in banks has increased sharply in recent years, for example, in 2016-2017 increased by 1.9 times compared to previous years, as of January 1, 2019 compared to the same period in 2016. , Increased 6-fold.

The main part of the bank's customers using remote services in the country is the clients of "Xalq bank", "Agrobank" and "Milliy bank".

Modern trends are possible by attracting a new customer base, expanding the range of banking services and operations, further improving modern banking Internet products aimed at electronic document management in the bank-client system, closing services (deposits, accounts, deposits), as well as expanding the format of banking services.

According to research, the following can now be included in modern remote banking products of remote customer service:

- mobile banking applications (payment for mobile phone, transfers, payments by mobile phone number, activation of automatic payment service and much more);
- Internet banking services (financial transfers between cards, accounts, deposits, credit payments, money transfers to electronic payment methods, etc.);
- Business online services with a set of banking products to perform various financial transactions over the Internet;
- bank-client systems. For example, in the product line of "Trastbank" this system allows customers to receive and send financial documents on payments, receive timely information about the status of funds and their movement in the banking market and contact the bank staff with messages.

In addition, an important area of innovative activity of financial institutions in the country is the use of software that allows customers to implement various types of Internet banking services.

At the same time, modern commercial banks, realizing the importance of the impact of the digital economy on the banking sector, are constantly increasing the volume of offers in their areas of activity,

trying to provide maximum customer service remotely, usually via telephone or computer networks. In this case, banks provide banking services that include smart computer software technologies.

According to the Central Bank, the number of users of remote banking systems will exceed 10.1 million by 2020 (Figure 1). This growth has accelerated in recent years, indicating that remote services in banking are becoming a way of life for customers. This is especially evident as the weight of individuals increases.

The positive dynamics of the number of users of remote banking services is assessed by the volume of use of banking services by bank customers.

The main and most important condition for the modern development of the mobile banking market in foreign countries is the confidence of citizens in the banking system, including the very high level of services and products of remote banking services offered in the market. One of the reasons for the increase in trust among the population is the high level of "penetration" of technology in the daily lives of citizens, their knowledge in this area and the desire of the population to reduce the time and financial costs of obtaining banking services. The main driving force in the development of this market segment in the banking market is competition, which forces credit institutions to constantly work to improve the quality of customers of remote banking services and the introduction of new types of remote banking services.



Figure 1. Number of users of remote banking services

According to independent analyst firm Forrester Research, the number of users of remote banking systems in Europe is 58 million, or 17.0 percent of the adult population. About 60.0 percent of banks provide remote banking services to their customers, and the number of e-banks in Western Europe (Germany, Spain, France, the Netherlands) is twice as high as in the United States. The most active development of remote banking services is in the Nordic countries: Finland, Norway, Sweden, where 90.0% of banks and 20.0% of customers use customers. According to the Swedish Banking Association, more than 4 million people in this country use a variety of remote banking services, making Sweden one of the world leaders in the development of remote banking services.

Activities related to the provision of banking services outside the country can be promising areas for improving the innovative activities of commercial banks. In this case, the customer is given the opportunity to perform all necessary operations through remote access.

In our opinion, the increase in the process of long-distance services in our country in line with modern requirements is an important tool for commercial banks to expand new banking products and services and ensure competitiveness. Therefore, research to develop this area remains one of the most pressing issues today.

In conclusion, the following can be distinguished as the main processes that determine the current trends in the development of the market of remote banking services:

- The use of modern information technologies, the intensive development of which will allow banks to expand the range of banking products and services provided to customers, as well as reduce the time, transaction and financial costs of customers and banks;
- introduction of new segments of the online banking market and online banking tools in the banking sector;
- Enhancing competition between banks in the online banking market and improving the quality of banking services for customers in the field of online banking.

It is also necessary to pay special attention to the introduction of new innovative services in banks. According to the study, the fact that banks are lagging behind in offering remote banking services to their customers, on the one hand, leads to the fact that bank customers do not have access to such services, on the other hand, limits the scope of work in the bank itself.

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