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PROSPECTS FOR THE DEVELOPMENT OF REMOTE BANKING SERVICES IN THE CONTEXT OF BANKING TRANSFORMATION



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Abstract. In this article, the scientific and theoretical views on the importance of remote banking services in banking activities, the channels for providing them, and the possibilities for their further expansion were studied. The state of development of remote banking services in the practice of commercial banks of Uzbekistan was analyzed based on collected statistical data.

Key words: remote banking services, internet banking, mobile banking, Bank–Client, online banking.

Annotatsiya. Ushbu maqolada masofaviy bank xizmatlarining bank faoliyatidagi ahamiyati, ularni ko'rsatish kanallari va bu xizmatlarni yanada kengaytirish imkoniyatlariga oid ilmiy-nazariy qarashlar o'rganib chiqildi. O'zbekiston tijorat banklari amaliyotida masofaviy bank xizmatlarining rivojlanish holati to'plangan statistik ma'lumotlar asosida tahlil qilindi.

Kalit so'zlar: masofaviy bank xizmatlari, internet-banking, mobil-banking, Bank–mijoz, onlayn-banking.

Аннотация. В статье исследуются научные взгляды на важность дистанционного банковского обслуживания в банковской сфере, способы их предоставления и возможности для дальнейшего расширения. Практика дистанционного банковского обслуживания в Узбекистане проанализирована на основе собранных статистических данных.

Ключевые слова: удаленное банковское обслуживание, интернет-банкинг, мобильный банкинг, банк-клиент, онлайн-банкинг.

INTRODUCTION

The most effective way to ensure the competitiveness of commercial banks is, first and foremost, to strengthen customers' trust in the banking system, create all necessary conveniences for them, and continuously improve the range, quality, and efficiency of banking services. Today, the intensification of competition in the financial market and the growing demands and expectations of customers require banks not to limit themselves to traditional service delivery models, but to introduce modern banking products and digital solutions. Therefore, commercial banks are increasingly feeling the need to utilize innovative technologies and widely implement remote and digital banking services in order to maintain and enhance their competitiveness.

This issue has also been receiving constant attention from the country's leadership. In particular, in his speeches and Addresses to the Oliy Majlis in recent years, the President of the Republic of Uzbekistan, Sh. M. Mirziyoyev, has repeatedly emphasized the necessity of deep reforms in the banking and financial system and its transformation in line with modern requirements. Specifically, the Head of State has noted that developing the banking system, strengthening banks' capital and resource base, increasing their profitability, and elevating the quality of customer service to a new level through the wide adoption of digital technologies constitute priority tasks. In this regard, the implementation of comprehensive transformation programs in each commercial bank, as well as the introduction of modern management mechanisms and digital solutions, is being supported at the level of state policy [1].



In order to achieve the above-mentioned objectives, a number of regulatory and legal acts aimed at liberalizing the banking system, creating a healthy competitive environment, and increasing the accessibility of banking services have been adopted in recent years. In particular, the Resolution of the President of the Republic of Uzbekistan No. PQ-3620 dated March 23, 2018, "On Additional Measures to Increase the Accessibility of Banking Services," identified existing problems in the provision of banking services and defined specific tasks to be carried out by banks [2].

This resolution sets out important tasks for the development of cashless payments through the introduction of innovative banking products, including contactless payments, and the wide use of mobile and digital technologies; the active implementation of these technologies, especially in social and household services, transport, trade, and public catering sectors, as well as in regional areas; and the expansion of cooperation with international payment systems. All of this contributes to enhancing the competitiveness of commercial banks, ensuring convenient and efficient customer service, and strengthening the position of the national banking system in the international financial market.

REVIEW OF LITERATURE ON THE SUBJECT

A number of scholarly studies related to the topic were closely examined. These works analyzed researchers' views on remote banking services. In particular, according to the Russian economist V. K. Spilnichenko, "remote servicing of a bank account represents a set of information services and the execution of operations on a client's account based on instructions given without visiting the bank. The remote bank account servicing system is based on the client's access to the bank's database through a telecommunications system" [3].

N. I. Likhodeeva, in turn, defines the remote bank account servicing system as a technology for providing banking services based on orders submitted remotely by the client, using computer technologies, without visiting the bank [4].

K. A. Zabrodskaya and A. O. Zakharova describe remote banking services as "the activity of a bank aimed at creating optimal conditions for its clients through remote servicing of bank accounts" [5].

Summarizing the above viewpoints, remote bank account servicing systems can be defined as technologies for providing banking services based on instructions submitted by clients remotely, that is, without visiting the bank.

RESEARCH METHODOLOGY

In conducting the research, interviews were held with scholars and industry practitioners involved in the development of remote services in commercial banks. Their written and oral opinions were analyzed, expert evaluation methods were applied, processes were observed, and a systemic approach to economic phenomena and processes was employed. In addition, comparative analysis based on the author's own practical experience was carried out, which enabled the formulation of relevant conclusions, proposals, and recommendations in the studied areas.

ANALYSIS AND RESULTS

In recent years, banks have been offering various innovative banking services in order to improve the quality of customer service and enhance the range and standard of services provided. Remote banking services represent a complex of services that enable the execution of various banking operations remotely. For this purpose, it is sufficient to use a computer or a mobile phone without visiting a banking institution.

Remote technologies provide customers with maximum convenience in accessing banking services and allow them to minimize time and financial costs in the process of interacting with the bank.

Depending on the nature of the services provided to customers, remote service systems are divided into two types:

- informational;
- transactional.

Informational banking is aimed at providing customers with financial information, whereas transactional banking enables the execution of financial operations.

The main principle of remote banking services is the remote exchange of various types of information between the customer and the bank. In this process, the bank ensures the security of the relevant operations.

The types of remote bank account servicing systems include the following.

Bank–Client is a computer-based system in which special software is installed on the customer's computer. This software stores all customer data on the computer, primarily payment documents and account statements. Direct communication between the bank and the customer's computer is carried out via a modem.



Internet banking is a system that allows customers to manage their deposit accounts, including accounts opened for bank cards, via the internet. This type of service is designed to enable customers to make payments in real time while being remotely connected to the bank. Users access the system through a web browser. The internet banking system is hosted on the bank's web server. Through the bank's website, users can view all their data, including payment documents and account statements.

Through internet banking services, customers, at their workplace or in any other convenient location, can at any time:

- make payments;
- monitor the stages of payment execution;
- obtain all relevant reports.

Using internet banking, customers can connect to the bank's website via the internet from their workplace, monitor funds credited to their accounts, and prepare and submit money transfers to the bank.

The mobile banking system is developed on the basis of internet banking technology.

SMS banking is a system that enables bank customers to receive information in the form of SMS messages about transactions on their deposit accounts and accounts opened for bank cards. To obtain account information, the customer must send a designated SMS request to the bank's special phone number.

For customers, the SMS banking service provides the ability to obtain prompt information on the following:

- funds credited to the account;
- expenditures made from the account;
- account balance;
- banking operations carried out during the day (figure 1).



Figure 1. Number of users of remote banking service systems as of January 1 [6]

As can be seen from the data presented in the above figure, the number of users of this system has increased significantly over the past decade.

With regard to the evolution of this system, the Unified National Processing Center and the CLICK company can be identified as the initiators of remote banking services [7].

Starting from September 1, 2013, the joint UZCARD–CLICK project implemented between the Unified National Processing Center and the CLICK company became one of the key milestones in the digitalization of payment systems in Uzbekistan. Within the framework of this project, users of all UZCARD online plastic cards issued by any commercial bank operating in the country were given the opportunity to connect the UZCARD SMS notification service to their mobile phones via any bank branch or infokiosk. Subsequently, the possibility was introduced to link a plastic card to the system by sending a free USSD request from the connected mobile phone. As a result, users were provided with the ability to make payments via their mobile phones.

The main distinguishing feature of this project was that all payment transactions were carried out without intermediary fees, that is, without additional commissions. This significantly increased the accessibility and convenience of financial services for the population and business entities. Overall, the introduction of innovative services for online plastic card users became an important factor in increasing the share of cashless transactions, enhancing transparency in monetary circulation, and strengthening trust in the banking system in the country.



As of 2025, the reforms initiated in this area have been further deepened, and mobile banking services offered by commercial banks have evolved into a comprehensive ecosystem that fully covers the daily financial needs of the population. Today, individuals can use commercial banks' mobile applications to carry out real-time card-to-card (P2P) transfers, make tax and budget payments, pay for utilities, communication services, education, and other mandatory and voluntary payments. In addition, the practice of obtaining microloans and consumer loans online, repaying loans remotely, opening online deposits, and opening deposit and loan (credit) accounts without visiting a bank has become widespread.

Furthermore, opportunities to make payments using international bank cards, perform online currency conversion, manage foreign currency accounts, and use payment services integrated with e-commerce platforms have expanded significantly. This contributes to improving digital financial literacy among the population, saving time and financial resources, and eliminating regional limitations in access to banking services.

At the same time, the digitalization of banking services for enterprises and organizations has also entered a new stage. As of 2025, through remote bank account management systems, legal entities are able to manage account funds in real time, conduct settlements with counterparties, and prepare electronic payment documents. In addition, the practice of remotely submitting electronic applications to servicing banks for the purchase and conversion of foreign currency, as well as electronic payroll and equivalent payment statements, has been widely implemented.

Overall, the processes of introducing digital payment services that began with the UZCARD–CLICK joint project have, by 2025, become a key factor in ensuring the stability, competitiveness, and innovative development of the country's banking system. These processes contribute to the formation of a cashless economy, the reduction of the shadow economy, and the elevation of the quality of banking services provided to the population and business entities to a new level.

CONCLUSIONS AND SUGGESTIONS

As a result of the analysis conducted on the prospects for the development of remote banking services in Uzbekistan, the following proposals and recommendations have been formulated.

1. In order to develop remote banking services and improve remote customer service systems, each commercial bank should develop its own dedicated strategic program. This program should define a clear roadmap for the gradual transition of all banking services to remote and online formats. The roadmap must clearly specify sources of financing, implementation timelines, responsible structural units, and the launch dates of relevant projects.

2. At present, the range of services provided remotely by commercial banks includes utility and other mandatory payments, card-to-card money transfers, online currency conversion, online deposit services, as well as retail lending services offered by certain banks. At the next stage, it is advisable to expand the scope of these services. In particular, this includes creating opportunities for sending and receiving funds abroad through integration with international money transfer systems, as well as introducing virtual issuance services for plastic cards.

The development of remote banking services naturally increases the need for customer identification. Therefore, in cases where remote identification by bank staff is required when providing services through mobile banking platforms, it is advisable to create mechanisms for integration with the databases of the Ministry of Internal Affairs in order to ensure reliable and secure customer identification.

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