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DIGITAL BANKING SERVICES AND ITS BENEFITS

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Abstract. Digital bank is one of the innovative banking technologies used without banking services remote issuing bank or his structural division . This article activities of "ANOR BANK" JSC in the example of " Digital to the concept of " bank " . definition giving let's go and digital bank of services the same at rest status and of the bank activity analysis done Also in our country activity walking traditional banks and digital of banks activities comparison as a result in our country bank services development regarding conclusions formed .

Keywords : Digital banking, digital banking , digital innovations , mobile application , traditional banking, communication centers , online credit , online deposit

Enter. Banking services modernization and simplification system country financial services in development important importance occupation is enough Today's in the day information technologies , all in the fields that it was as well as the banking system current done In the banking system digital banking development economic grow up main from issues one the fact that , especially whole the world across judgment driving coronavirus pandemic It is also evident during the period surface came out President to the banking system stops " Unfortunately , the banking system digital from technologies use , new banking products and software supply current reach according to modern from requirements behind remains " emphasized . In this, we provide digital banking services work output need our recognition as a matter of fact necessary Important issues one this to the users' banking system confidence which increases and comfortable services offer until digital banking system development is considered

Literature analysis and methodology . Studies that's it shows that from innovative banking technologies used without (checkout services without showing) from a distance standing banking services the issuing bank or his subsidiary enterprise is a digital bank . This is to the entire bank or bank branch given is a definition . Digital banking from banking services banking products to users online way present reach for software supply collection as seeing output it is necessary A. A. Gontar's stated , " Digital banking is a bank and his customers between mutually of relationships new form , that's it including digital , information and technology strategies in the field consumers and commerce customers for financial services in the field innovations ". Researcher from scientists Suchat Tungjitnob , Kitsuchart Pasupa , Boontawee Suntisrivaraporn own research on "Mobile banking" in their works the following thoughts said those who passed "Bank clients of banks mobile using applications (mobile banking). desired in the place and desired bank transactions at the time immediately done increase can From this except mobile banking application addition branches increase expenses reduces Bank also from the application customers information from getting benefit will get ". " Developed countries take went studies that's it showed that electronic banking is operational expenses reduces and therefore for banks for big benefit brings …. Digital banking income get for more opportunities because it creates they are addition without interest from sources income brings Comfortable was electronic banking services and of products current to be done to banks future customers attraction to do enable gave and this their in the market share increase enable gave ". Uzbekistan for the first time in the legislation the concept of digital banking from 2018 included " Banks to the list get and they are activities licensing order on ” of the Regulation the first in clause digital to the bank as follows definition given : " Digital bank is one of the innovative banking technologies used without (checkout service without specifying) banking services remote the issuing bank or his structural division . Digital banks banking services by remote to show of the bank internal order to the rules basically the law documents requirements in consideration received without done will be increased ." September 2020 "ANOR BANK" JSC for the first time in Uzbekistan from month as a digital bank the first online services to work dropped and present in the day one row modern banking services showing is coming

Analysis and results . Boston Consulting Group analysts to calculations according to , digital economy according to another developing countries from the leaders on average for 8-10 years behind the rest But if never how measures if not seen , 3-5 years after behind stay can reach 15-20 years can " Industry 4.0" concept within this pointer national of the economy investment competitiveness rating pointer in determining from the main ones one is considered Current banking industry per day the world across digital arming to the race entered . The world in 2018 banks digital banking options 9.7 billion for USD amount investment input planned The majority commerce in banks online and mobile banking applications create and development typical bank branches and ATMs from multiplication according to is considered more important . Around the world banks already digital to technologies investments how to be possible and customers attraction to do and satisfaction harvest to do about understand is enough An example for Bank of America to traditional bank branches than more online deposits acceptance did Chief executive of the bank Director Brian Moynihan to his opinion according to digital banking services investment input of customers the need to satisfy help gives In fact , the concept of " Digital Bank" is 2015-2020 during Europe in the states momentum with developed Digital banks own to customers more convenience and useful services present reach in order to modern digital from innovation wide uses Sorry with note reach must be the world economic forum information according to our country this pointer according to last from places in one stands Financial in the sector just like that that's it because of happened giving negative consequences overcame transition for national in economics digital the economy wide in scope to apply reach main from issues one being is considered Digital banking methods application , economic security provide and mobile systems development separately importance to give financial markets and banks development for important importance occupation is enough Uzbekistan Republic " Uzbekistan Republic Central of the bank activities fundamentally improvement measures to the banking system after signing the Decree No. PF52961 to retail banking services specialized " digital " banks and bank branches organize reach and from innovative banking technologies used without to customers service show quality more expand task loaded . Accordingly , in Uzbekistan in 2020 , " Anorbank " and "TBC bank" as a digital bank to the list received Today's in the day digital bank called " Anorbank " itself to customers mobile applications or stationary computers through complete digital the service present is doing That 's it means that the digital bank client has 24/7 access to banking services use can That is , in the digital banking system to the customer mobile application, mobile to the program basically while high technological IT infrastructure with of repaired banking operations high flexibility present will be done .

Summary and offers. Therefore, the digital transformation of financial services to create broad opportunities for bank customers and increase financial activity the economic opportunities of customers are considered an important stage will help you expand. That is, one of the prospects for digital banking is the cost of services is up to 40-6% due to the digitalization of financial sectors reduction has been achieved. Customer visits to the bank, for document processing.

It allows you to save time and money. In short, the transformation process of commercial banks and digital changing to working in the banking system is the development of new information technologies and is a global response to the rapid spread of digital technologies. Not only improves the quality of products and services, but also reduces unnecessary costs. In other words, the development of digital financial services is a country it serves as an important direction for the development of the banking and financial system.

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