

WAYS TO IMPROVE THE QUALITY OF THE ORGANIZATION'S REMOTE BANKING SERVICES

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Annotation: This article provides the necessary information on improving the quality of the provision of remote banking services of all organizations. Currently, organizations are also creating innovations in remote banking services as all services on Earth become electronic. The main reason for this is to improve competition with other organizations and remain in position.

Keywords: banking services, remote banking services, banking system, corporate internet banking, mobile banking, SMS banking.

Introduction. In the decree of the president of the Republic of Uzbekistan "on the strategy for reforming the banking system of the Republic of Uzbekistan for 2020-2025", the creation of an effective information exchange system of commercial banks with the provision of remote banking services, which allows for the further development of the payment system, including the rapid management of accounts in real time and conducting This provides ample opportunities for improving the quality content of remote services provided by commercial banks and for the introduction of new modern services [1].

Remote banking services can be described according to the legal status of customers who use them, to remote banking services aimed at legal entities and individuals. Modern services such as "corporate internet banking", "mobile banking" and "SMS banking" are currently provided to legal entities [2].

Using the "corporate internet banking" service, customers can have the following opportunities:

- to make payments remotely, from home or from the office, without arriving at a banking institution;
- issue and print daily, monthly and annual reports (htms, xls) necessary to the client in a convenient form;

- multi-use data-Date, exchange rate and bank practice day and online tracking of system data;

- fast execution of payments using saved ready-made templates of payment assignments.

With the provision of services such as "Internet banking", "mobile banking" and "SMS banking", which provide facilities for customers to save their time and quickly dispose of funds, it is possible for banks to increase the number of customers, increase economic efficiency and save labor resources.

When selecting banks by customers, the main factors are considered: the variety of banking services, the cost of services (definitions, tool fees) and interest rates for credit resources. In order to reduce the risk of a sudden decrease in income in the amount of commissions and interest rates for the services provided, banks must constantly analyze the situation in the financial market and take measures to change the rates of definition of the services provided. Factors that represent the client's attitude towards the bank, its purpose in interacting with the bank, include [3].

Customer need (interest). One of the important factors is the fact that the client evaluates the reliability of which banking institution. Bank image. It is very important in this regard the appearance of the bank, the possession of modern organizational techniques and equipment, the appearance of its employees, the attractiveness of information materials (booklets, prospectuses) in the bank, the convenience and modernity of the way in which the goods are presented. The image of the Bank has a positive effect on the opinion of customers. As a result of studying a number of scientific works on the development of remote banking services, the "client opinion" mechanism of the development of remote banking services from our side-Miz was developed. When developing the "customer opinion" mechanism for the development of remote banking services, we found that attention should be paid first of all, dividing this process into stages. In this, we will be able to see that the mechanism works on the basis of three steps. The "customer opinion" mechanism of the development of remote banking services one of the important factors in achieving high efficiency in banking practice is considered to attract new potential customers more. It is also important to strengthen their trust by providing quality banking services to customers. Despite the existing differences, remote banking service based on client-bank and internet banking systems has similar advantages in the face of traditional banking methods of customer service, namely:

- from any place where there is a computer and there is access to the internet global network, the client can use his accounts and make transactions;
- the service can be used 7 days a week, 24 hours per day;
- transactions are executed and confirmed immediately-the data processing time is the same as the data processing time at the ATM;

- the range of transactions to be carried out is quite wide: it is possible to carry out transactions from controlling the movement of funds on accounts to ordering a mortgage loan.

Also important for each commercial bank is the level of financial literacy of the client at first. Because in the case of remote services provided by banks, the number of applications directly to the bank will increase if there are not enough skills available to customers. This in turn corresponds to the fact that bank employees spend their time working with these appeals. Each commercial bank will definitely fight for the client. That is, trying to increase the number of customers. In this regard, commercial banks use different marketing directions. Commercial banks act in parallel not only to increase the number of customers, but also to increase the scale and quality of their services provided. At this point, it is worth noting that in commercial banks developed by us, it is important to establish “financial literacy centers” that serve to improve the quality of remote banking services and ensure timely repayment of online loans [4].

We can observe the progress of remote banking services, especially in recent years, around the world, since all people use handsets directly in their daily life. To improve the excellent development of “Mobilbanking” applications and the quality of banking services provided through them, it would be advisable to take into account the following [5]:

To further improve and simplify the appearance of “mobile banking” applications (design) and eliminate failures in the process of use (interruptions with the server), and to prepare propaganda tools, videos and communicate it to the general public through the official website of the bank and social networks in an understandable way to use “mobile banking” applications;

The use of artificial intelligence and digital technologies in the analysis of information received through applications in order to further improve the system of reliable identification of users of mobile banking services and to do this remotely, to organize fast and high-quality service through mobile banking applications;

Development of instructions that determine the procedures for the implementation of such as microcarz, microcredit and overdraft, which can be obtained remotely through the “mobile banking” applications;

In the provision of remote banking services, new innovative forms of information security should be applied by ensuring information security and studying international experiences in this regard. At the same time, the targeted use of modern marketing principles is required to further increase the efficiency of the activities of the services provided by banks to customers, to gain an advantage in competition. Special attention should be paid to the process of attracting new customers and strengthening the trust of existing ones in banking activities, which is considered one of the important links of

the service sector [6]. In general, the following 4 important tasks apply in the customer business:

1. Customer engagement
2. Strengthening trust
3. Development
4. Giving up unnecessary (unprofitable) customers.

It is not for nothing that customer engagement comes first in this system.

Conclusion. In conclusion, in recent years, certain positive changes have been taking place in the banking system of our country. In particular, the system of remote services to bank customers is improving, and the connection between the bank and the client is strengthening.

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