



## ORGANIZATION OF REMOTE BANKING

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**Annotation.** Remote banking is a method by which banks provide their services to customers via the Internet or mobile devices, without visiting the office and personally contacting them. This article discusses the organization of remote banking, its advantages for banks and customers, the role of technological infrastructure and security issues. Remote services for banks allow them to reduce operating costs, provide services faster and more efficiently. At the same time, customers have the opportunity to manage their accounts at any time and place. Security of remote banking services, technological approaches and an important role in meeting customer needs play an important role. The article analyzes the main aspects related to remote banking and its development.

**Keywords:** remote banking, internet banking, mobile banking, security, banks, technology, customers, operating costs, electronic payments, mobile applications.

Remote banking is the ability of a bank to provide its services to customers via the Internet, without having to visit traditional offices and apply in person. These services are provided through mobile phones, computers and other digital devices. Remote banking services not only create convenience for bank customers, but also allow banks to reduce operating costs and provide services more efficiently. Today, remote banking services are widespread in the world, and these services are operating effectively in many countries of the world. The development of remote banking services was mainly influenced by the rapid development of technology, the widespread use of the Internet and mobile technologies. Several large banks have developed innovative solutions to provide remote services to customers conveniently and securely. One of the most important advantages of remote banking services is the elimination of time and place restrictions for customers. Customers have the opportunity to manage their accounts from anywhere and at any time. To do this, they only need a device with Internet access.

The organization of remote banking services is important for banks not only to create convenience for customers, but also to optimize the bank's operational processes. Remote services for banks allow them to reduce costs and provide services faster and more efficiently. Through remote banking, banks increase their competitiveness by providing their customers with the latest technologies. At the same time, when organizing remote banking services, it is necessary to pay serious attention to the bank's security systems, since transactions carried out via the Internet can pose risks. Therefore, it is important to introduce special security measures, including encryption technologies and authentication systems, when organizing remote banking services. When organizing remote banking services, the first priority is to ensure the bank's technological infrastructure and its security. Banks are obliged to use advanced technologies to provide their customers with high-quality and secure services. The most important thing in the process of organizing remote banking services is to create a convenient and secure system for customers. Internet banking and

mobile banking systems have become the main components of the bank's electronic system, through which customers can perform various operations, including money transfers, loans, payments, deposits and many other banking services.

Remote banking services are becoming a necessary service for all banks, but there are also some problems in providing these services. First, banks must protect the personal data of their customers. The security of remote banking services is one of the biggest problems, since there are risks in protecting any technological system. To ensure security, banks must encrypt each operation performed on the Internet, authenticate access to customer accounts and take other security measures. Secondly, customers must have sufficient Internet connectivity and technological devices to perform remote banking services. In some regions, Internet connectivity is poor or technological devices are lacking, which makes it difficult to use remote services.

When organizing remote banking services, banks try to create user-friendly interfaces, simple and understandable mobile applications for customers. The success of banks' mobile applications depends on their ability to provide customers with convenient and secure systems. Through mobile banking, customers have the opportunity to manage their accounts online, make payments, block bank cards, and obtain information on loans and deposits. At the same time, banks need to regularly update their mobile applications, as technologies are constantly developing and new risks may arise. Remote banking services have become part of the global financial system. They create convenience not only for individual customers, but also for corporate customers. Corporate customers can conduct their operations remotely, receive reports, and monitor operations. All this saves corporate customers time and makes their interaction with the bank more efficient. In addition, remote banking services create the opportunity to connect to national and international payment systems, which facilitates international trade and investment.

In the process of organizing remote banking services, banks need to be in constant contact with customers. It is important to quickly answer customers' questions, inform them about new services and opportunities. Providing constant support to customers and quickly resolving problems contributes to the successful operation of remote banking services. At the same time, banks need to use innovative approaches in developing new services and technologies. Banks, taking into account the needs of their customers, provide them with the latest technologies, which increases their competitiveness. Remote banking is being successfully implemented in many countries around the world. For example, in the Scandinavian countries, remote banking services are not only widespread, but also high technological standards are followed in their development. Also, due to the widespread use of remote banking services in countries such as Japan, Korea and the USA, their banking sector has increased its competitiveness at the global level.

Remote banking also plays an important role in ensuring the social responsibility of banks. Providing convenient and secure services for customers helps strengthen the social image of the bank. To do this, banks must comply with international legal and ethical standards in their activities, protect the personal data of customers and strive to gain their trust. Thus, the establishment of remote banking is a process that helps banks become more efficient and competitive. Banks need to improve the quality of remote banking services by creating convenience for customers, providing services quickly and efficiently, and ensuring security. This process will increase economic efficiency for banks and create more freedom and convenience for customers.

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