

**ANALYSIS OF THE PRACTICE OF IMPROVING BANK SERVICES IN COMMERCIAL BANKS.**

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**Annotation:** This article scientifically and theoretically examines the importance of remote banking services in commercial banks and the possibilities for expanding their service channels. In particular, the advantages of mobile banking applications and their role in creating convenience for customers and increasing the level of use of banking services are analyzed. Furthermore, the impact of the development of remote banking services on the profitability of bank assets is evaluated based on statistical data from commercial banks of Uzbekistan.

**Keywords:** *remote banking services, internet banking, mobile banking, Bank-Client, online banking*

**Introduction**

In the context of globalization and inter-sectoral integration, new modern innovative forms of services and digital platforms are expanding. Representatives of the service sector have the opportunity to bring their services to the global level and increase the number of users infinitely with their help. In particular, the role of innovative digital platforms in socio-economic processes and relationships is constantly increasing.

In order to protect the rights and interests of bank clients who are consumers of remote banking services and to improve related relationships, thereby increasing the level of openness, Resolution No. PQ-3620 of the President of the Republic of Uzbekistan dated March 23, 2018, "On additional measures to increase the accessibility of banking services"[1] was adopted, which specifically noted "ensuring the increase in the accessibility of banking services and the protection of the rights of banking service consumers" issues have been specifically noted.

This resolution outlines important priority tasks aimed at consistently developing the non-cash settlement system and strengthening its institutional and technological foundations. In particular, special attention is paid to the formation of a modern payment infrastructure by introducing innovative banking products, including contactless payments, and widely implementing mobile and digital technologies. At the same time, the goal is to create a convenient payment environment for the population and business entities by widely implementing these technologies in the social services, transport, trade, and catering sectors, especially by ensuring their widespread adoption in the regions.

In addition, tasks such as expanding cooperation with international payment systems, integrating the national payment infrastructure into the global financial space, and simplifying cross-border financial operations have been identified as priority areas. These measures will serve to increase the competitiveness of commercial banks, expand opportunities for providing fast, secure, and convenient financial services to customers, as well as strengthen the position and prestige of the national banking system in the international financial market..

**Analysis of literature on the topic**

A number of research works by scientists on the topic were closely reviewed. There are many empirical studies in international literature that examine the relationship between digital technologies and bank profitability. An analysis conducted by J.P. Morgan Chase in 2017 found that an increase in the share of mobile banking users in US banks significantly boosted the bank's deposit base and commission income. A study conducted using European banks as an example showed that the ROA level of digitally mature banks is on average 3-5% higher than that of traditional banks[2].

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Studies in emerging markets confirm similar conclusions. Research based on data from Indian banks found that banks that introduced internet banking services had an average ROA 0.8 percentage points higher than those that did not[3]. It was also noted in this study that the effectiveness of IT investments is manifested with a delay of 1-2 years.

Summarizing the above points, Remote banking account service systems are defined as technologies for providing bank services based on customer's remote instructions(without visiting the bank).

**Research methodology**

In carrying out the scientific work, commercial banks' remote services were analyzed through interviews with scientists and industry representatives regarding their development, their written and oral feedback, expertevaluation, process observation, a systematic approach to economic phenomena and processes,and a comparative analysis with the author's experiences was conducted to provide relevantconclusions, proposals, and recommendations in the respective areas.

**Analysis and results**

The broad provision of services by a bank that works for the customer is a requirement of the present day. Therefore, I believe it is expedient to establish bank departments that focus on explaining the fundamental nature, advantages, and disadvantages of each financial service to customers, creating programs that generate income for the bank and organizing events that benefit customers. Offering financial services broadly expands revenue sources for banks and elevates them to the level of modern banking.

As can be seen from the table data, bank services can be divided into unique and non-unique types. Three operations performed by the bank can be included in the scope of unique services.[4]:

- 1) deposit operations;
- 2) credit operations;
- 3) settlement operations.

Deposit operations mean customers' funds being transferred to bank (deposits.) transfer is understood..

Customers receive interest payments for the funds they deposit in the bank. Credit operations are considered the main operations of the bank. This is because banks derive the main part of their interest income from the process of providing loans. However, in some countries (mainly those with economic crises and high inflation rates), to avoid high risk levels, commercial banks prefer to engage not so much in lending, but in banking operations with lower risk levels (e.g., currency operations, etc.).

**Classification of banking services**

Classification criteria	Types of banking services
According to the nature of banking activity	Specific services Non-specific services
According to the subjects served	Legal entities Individuals

According to the method of attracting and placing bank resources	Active operations Passive operations
According to the payment for services rendered	Paid services Free services

Settlement operations banks by cash and non-cash forms are carried out.

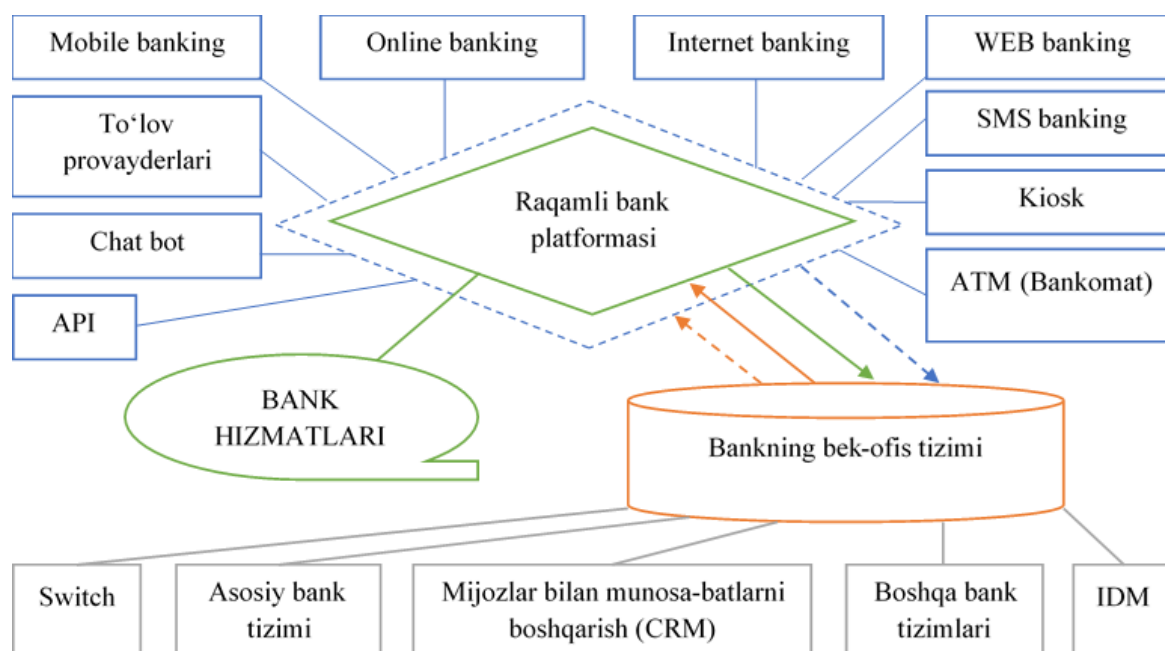
All of these are modern information technology (IT) and their software support in the field of scientific-technical progress achievements through are achieved.

At the current stage of development, the role of digital banking services in the online interactions of the population is also increasing. This is because the population directly uses digital banking services to meet their daily needs. (Fig. 1).

The integration of electronic payments, bank cards, credit cards, electronic money transfers, online loans, online deposits, internet banking services, electronic payment providers, and other related tools in providing services through bank digital platforms is shown, and the mechanism of this process is expressed as follows:

When using bank digital platforms, the most popular and successfully used system to date is the “Mobile Banking” application.

The main reason for this is that to use “Mobile Banking” applications it is enough to have just a mobile phone (tablet)'s own device. A mobile phone (tablet) is today the most widely spread IT device and connecting it to the internet network is convenient and cheap.



1- Figure. Digital banking service provision mechanism[5]

Mobile banking operates around the clock, realizing the concept of “Bank in your pocket,” providing fast and full functionality for customers to use the spectrum of electronic banking services.

We can observe the development of this service type worldwide, especially in recent years, as all people directly use mobile phones in their daily lives. It would be advisable to consider the

following for the perfect development of "Mobile Banking" applications and improving the quality of banking services provided through them:

- Further improving and simplifying the design of "Mobile Banking" applications, eliminating malfunctions during use (disruptions with the server), and preparing clear promotional materials and videos on how to use "Mobile Banking" applications, disseminating them widely to the public through the bank's official website and social networks;
- Further improving the reliable identification system for users of mobile banking services and implementing it remotely, utilizing artificial intelligence and digital technologies extensively in analyzing information received through applications to organize fast and high-quality service provision via "mobile banking" applications;
- Developing guidelines that define the procedures for remote micro-loans, microcredits, and overdrafts through "Mobile Banking" applications;
- Ensuring information security when providing remote banking services and applying new innovative forms of information security by studying international best practices in this area.

### Conclusion and Proposals

In conclusion, it is important to emphasize that increasing the attractiveness of banking services and shaping a competitive environment among banks are key priority areas.

Furthermore, the popularization of banking services, improvement of their quality, and acceleration of digitalization include the following:

1. Introducing new digital products to increase the quality and speed of banking services:
  - Attracting leading IT companies offering products tested based on international standards to the domestic market;
  - Improving the system for enhancing staff qualifications in information technology.
2. Automating lending processes by implementing modern borrower identification systems:
  - Granting commercial banks the right to use the biometric database of the State Personalization Center under the Cabinet of Ministers for customer identification;
  - Eliminating technical malfunctions in inter-database integration processes.

### List of Used Literature

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