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## INNOVATIVE TECHNOLOGIES AS A FACTOR OF COMPETITION IN THE BANKING MARKET OF RUSSIA

( ).

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2014

Abstract. In the modern economy, it is impossible to identify the management of any system as effective, without the mass use of information and the computer software. Distinctive technological changes of the digital economy create new mechanisms for running a business. To survive in the sphere of digital information technology and at the same time develop in the modern conditions, first of all, banks need to carry out digitalization. The article deals with the specifics of the digitalization processes

in the banking sector and the role of financial technologies in improving the banking system efficiency, evidence from the RNKB Bank (Public Joint Stock Company).

Up to date in Russia the greatest development of financial technologies in banks is observed in following directions: remote identification of the personality, automation of preparation procedures and submission of reports, compliance-control, online payment services, peer transfer services, cloudy cash desks of banks and smart terminals, capital management: robo-advising, financial planning programs and applications and also big data, including their evaluation.

RNKB Bank (Public Joint Stock Company) enters in top-10 functional equipment and security of systems of internet banking for natural person rating. The bank is a participant in the clients' remote identification project, automation of preparation procedures and reports submission. In the bank a new format of paperless office without cash desk is started.

Problems, which will arise at bank upon transition to innovative financial technologies, shouldn't be underestimated. Main of them: risks connected with safety precautions; high expenditures and unprofitability at the initial stage; use of procedures which are beyond the regulatory and supervising requirements; absence of highly qualified specialists and low financial literacy of the population.

RNKB Bank, considering his emergence in the Crimea and in the Sevastopol in 2014, have an opportunity to create a structure for data digital distribution, rather than to supplement the existing system with new levels. Digitalization for the bank is an opportunity to offer the clients new technologies and modern digital products. The result depends, first of all, on the organization: goal setting, availability of necessary resources to their achievement, rapid adaptation, flexibility.

*Keywords:* digitalization, financial technologies, banks.

McKinsey (MGI) « 2017

50 % — 20

18–19 » [1].

2017 : 28 %

30

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66,5 % ; 92,4 %

45,9 % [2]. ; 88,7 %

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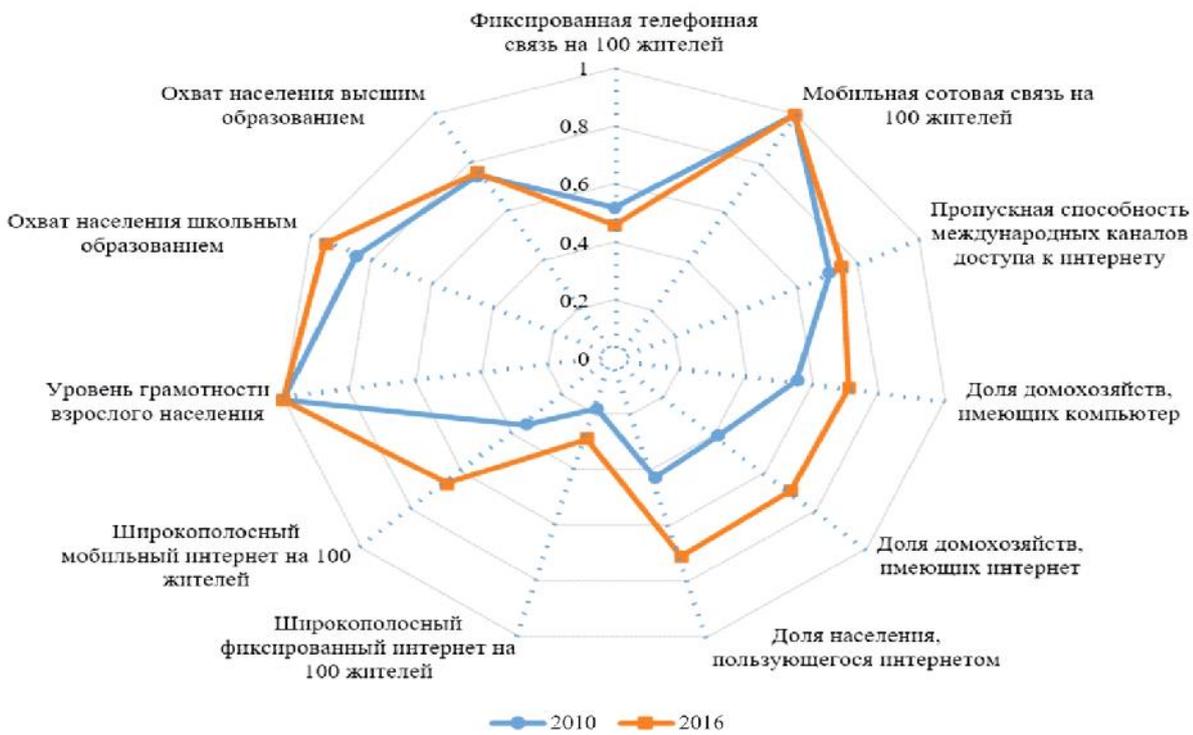
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1,6 ( 180) ( 1500),

52 [4].

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[3]

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3 .2018 NFC (Near Field Communication)

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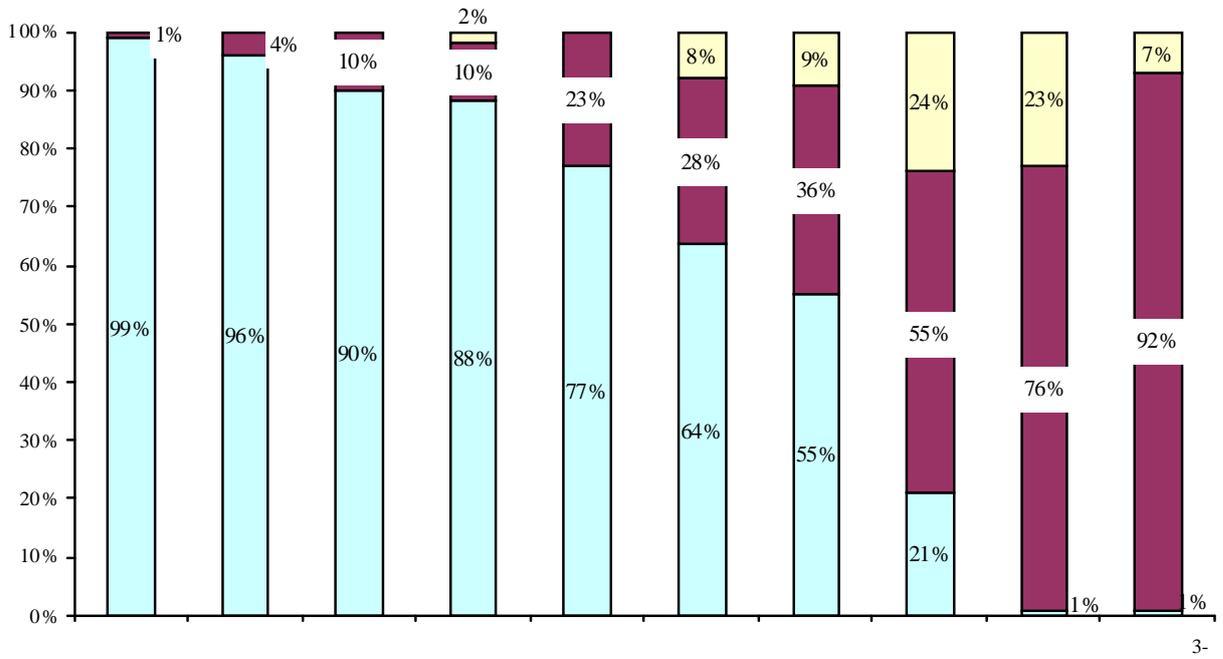
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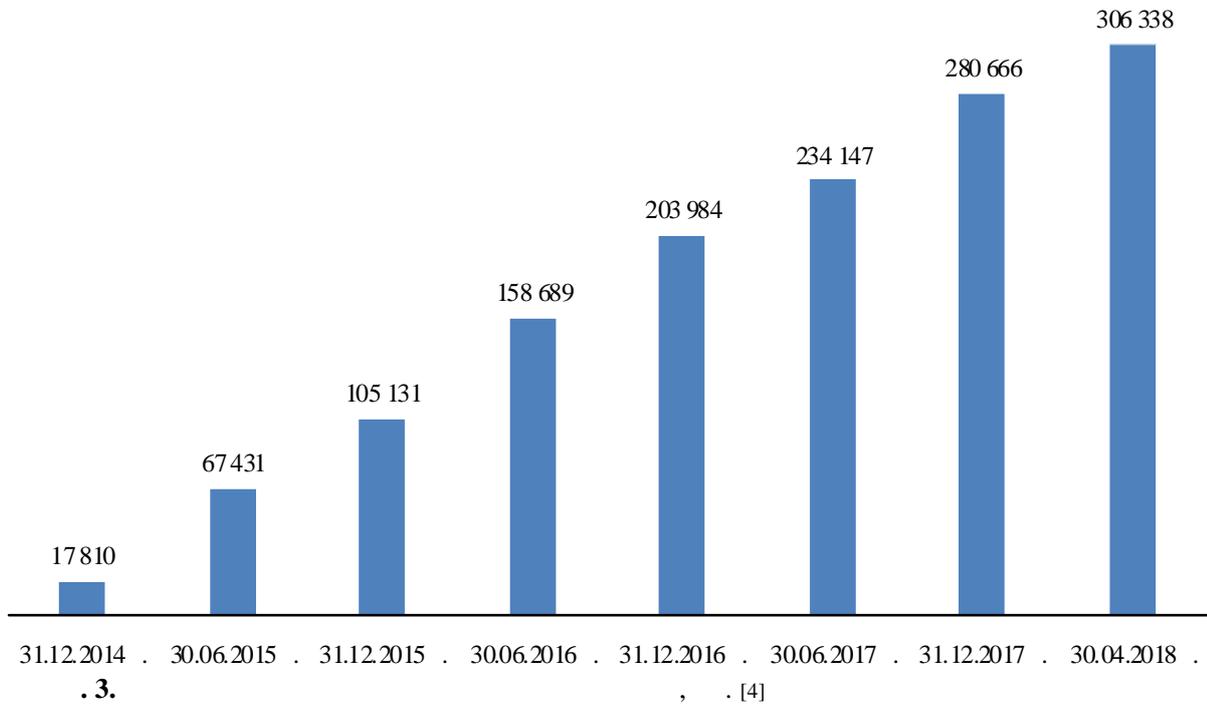
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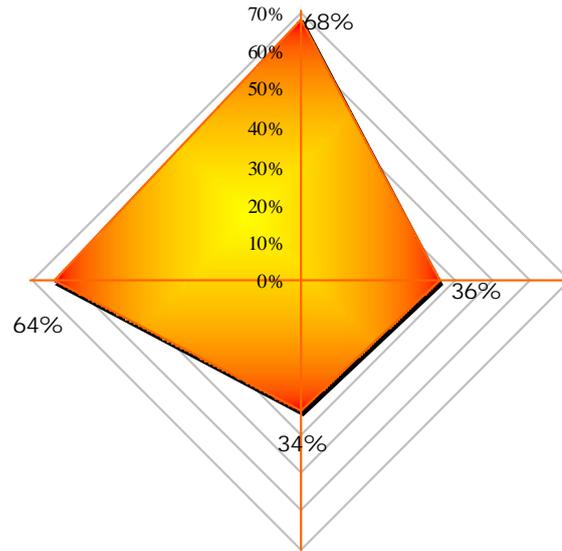
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Net Promoter Score

15-60 . . [8].

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  2. . 2018: . [ ]// — : [www.gks.ru/wps/wcm/connect/rosstat\\_main/rosstat/ru/statistics/publications/catalog/doc\\_1135075100641f/](http://www.gks.ru/wps/wcm/connect/rosstat_main/rosstat/ru/statistics/publications/catalog/doc_1135075100641f/) ( : 04–06.06.2018).
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