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ANALYSIS OF DYNAMICS AND DEVELOPMENT PROSPECTS FOR REMOTE BANKING IN THE RUSSIAN FEDERATION

8

20

50%

Competition in the banking sector, even in the face of tighter control by the Central Bank of the Russian Federation is very high. To attract new customers, banks need to find new, modern ways to attract the population. One of the possible channels should be remote services, due to the growth of Internet penetration into society.

The article analyzes the development of Internet trade in the Russian Federation, the analysis associated with the development of Internet coverage of new banking services that have emerged in recent years. On the basis of the conducted interviewing, the most frequently used channels for providing banking services, in particular in the framework of remote service, were identified.

The analysis revealed that over the past 8 years the market of online trading has grown more than 20 times. In the banking sector, the dynamics of growth of non-cash payments and remote service technologies has exceeded the dynamics of growth of the total volume of services. Today, almost 50% of banking services in the Russian Federation are carried out remotely. The survey conducted by the authors revealed the most frequently used remote banking technologies.

The authors have formed a clear idea of the current state of the banking industry, in the context of the frequency of remote service. The analysis made it possible to conclude about the sharply increased relevance of the development of remote channels of banking services in order to attract new and retain old customers.

Keywords: banking system, online banking, online trading, mobile banking, Internet banking.

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(211 16.03.2013 .),

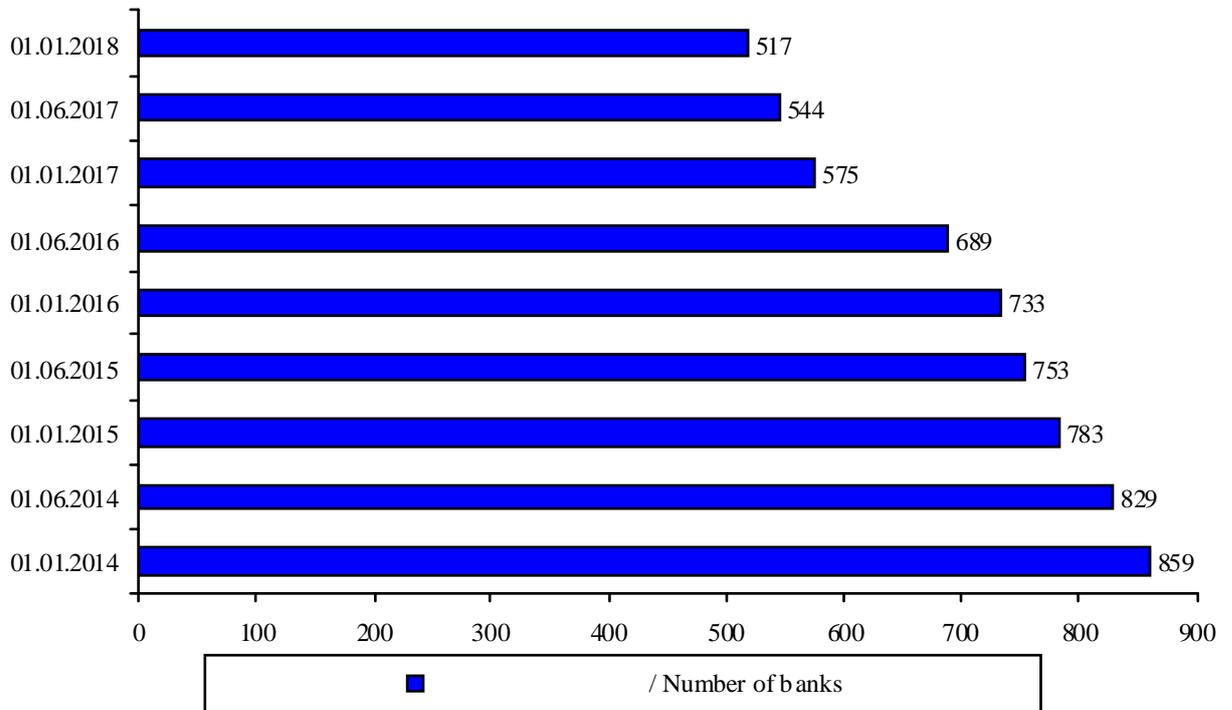
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76 , 2015 — 102 , 106
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. 1.

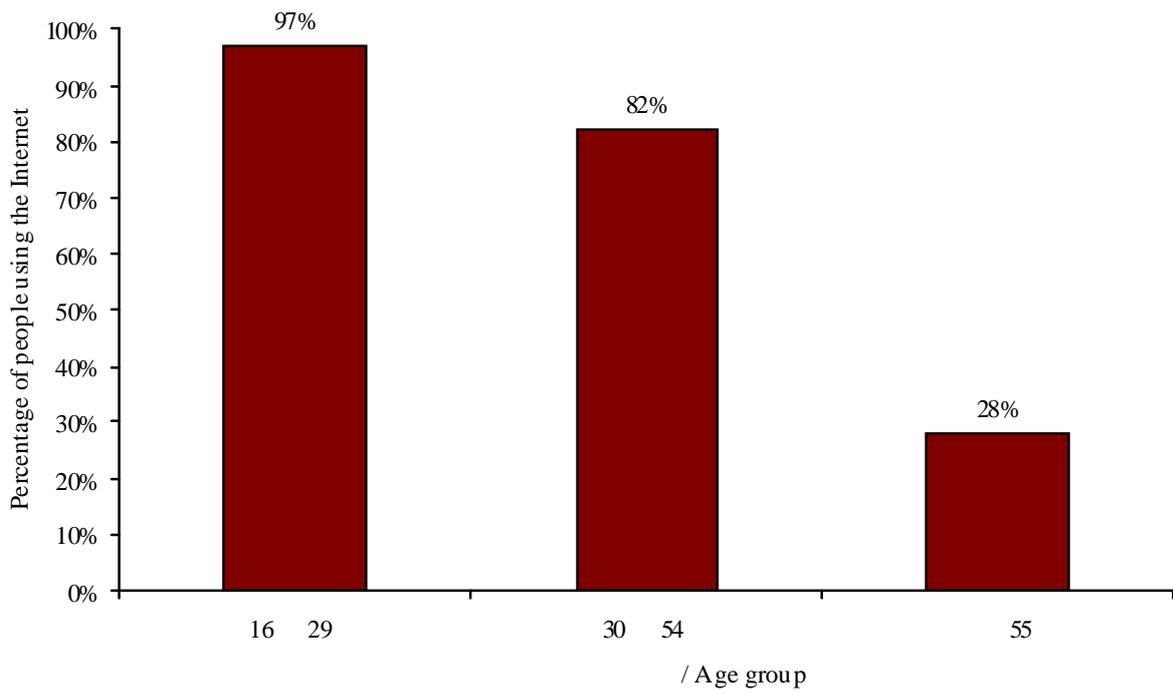
([5])

[2, 3, 11, 12].

28 2017 84
70,4%.

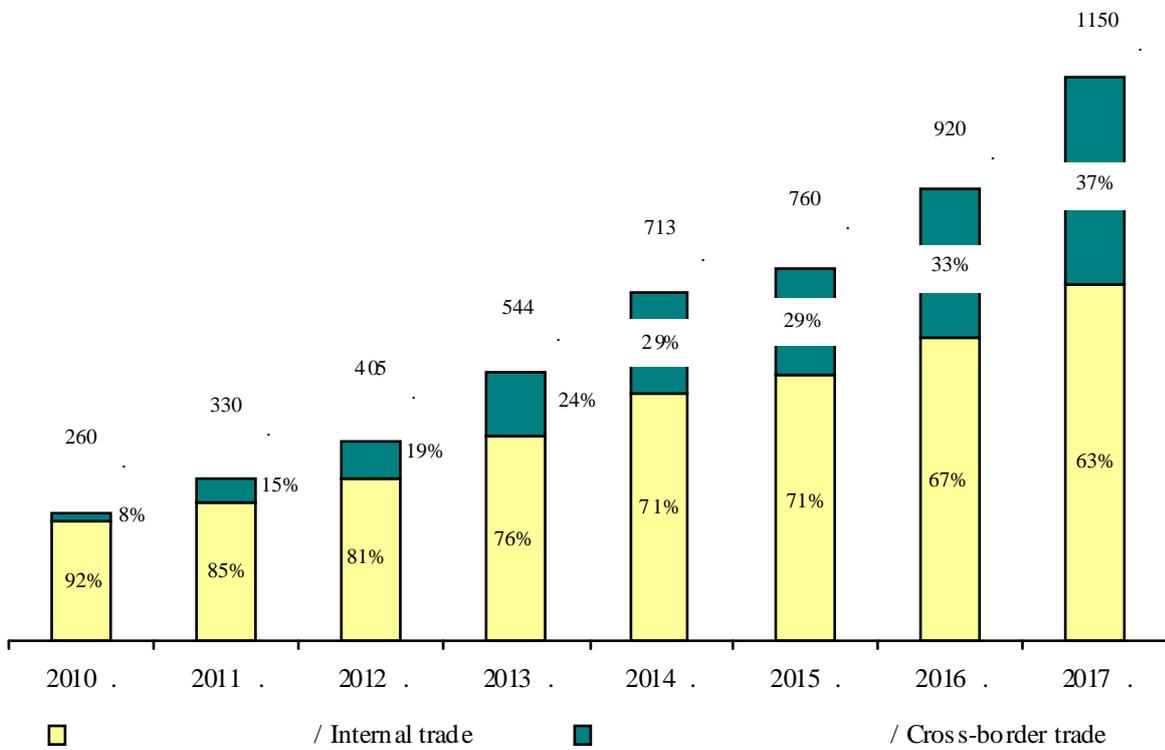
29 — 97%.
28% (. 2).

30 54 — 82%. 55 — 16
55



. 2. ([4, 13, 15, 18])

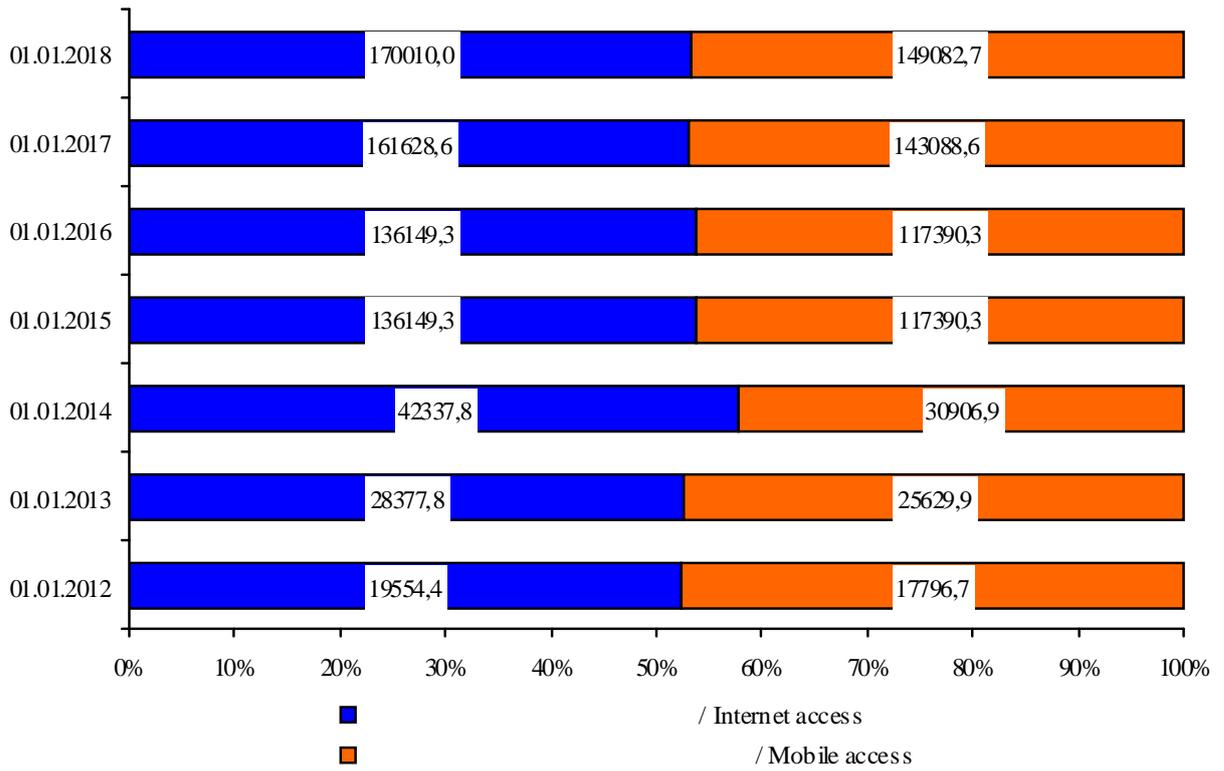
(. 3).



. 3. ([6, 16])

[8],

4.

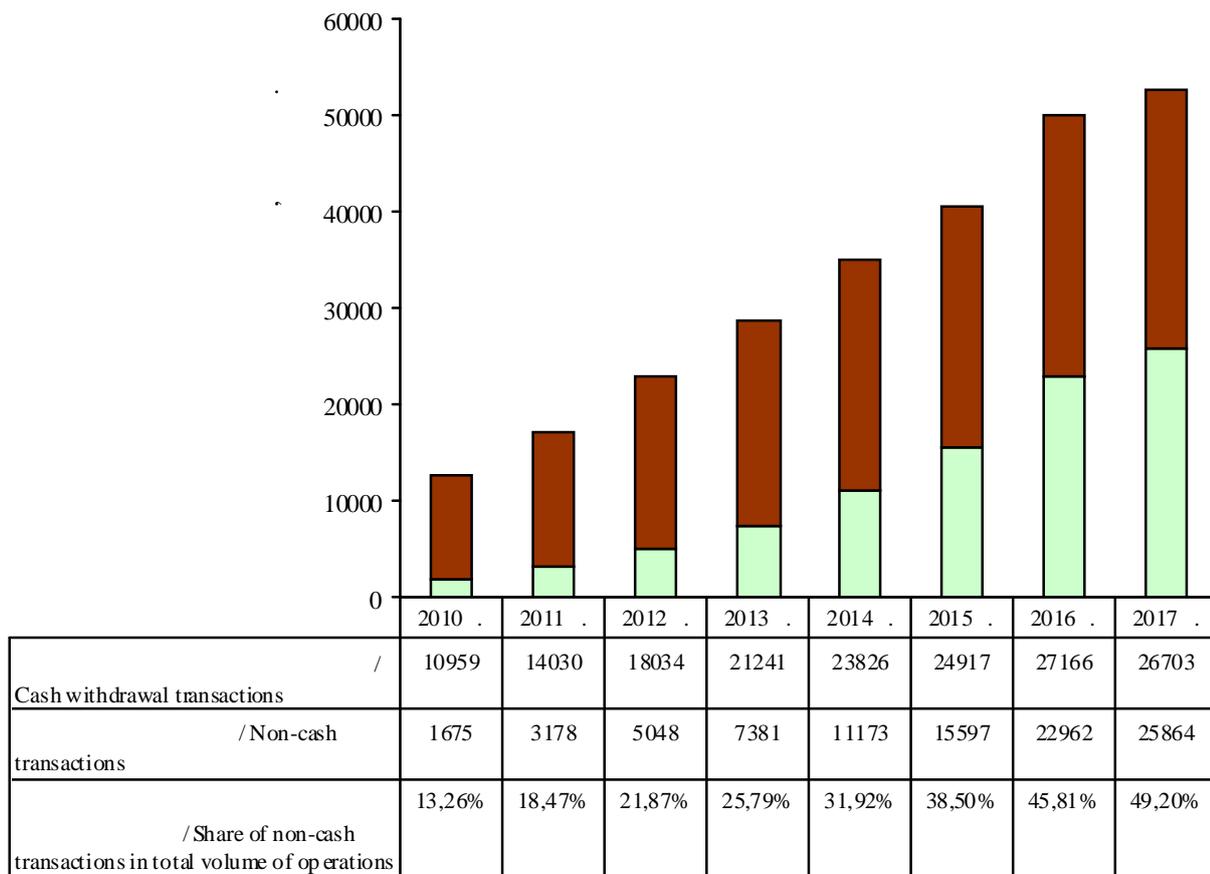


. 4.

[8]

5. 2010 52 566,5 : 13,26% 2017 12 633,5 49,20% 2017 [10].

01.01.2008 01.01.2017 1 6 , 294 1 969



. 5.

(

[5, 10])

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01.01.2008

17

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282

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2013 2014

1.

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01.01.2017	253 083	126 711	130 372	1 969 068	17 443
01.01.2016	260 635	130 935	129 700	1 661 594	9 263
01.01.2015	277 565	139 042	138 523	1 468 783	9 564
01.01.2014	281 732	139 951	141 781	1 125 320	14 729
01.01.2013	261 409	131 640	129 769	848 555	26 911
01.01.2012	214 550	112 115	102 435	662 364	32 914
01.01.2011	177 641	97 087	80 554	538 013	33 651
01.01.2010	107 748	84 498	23 250	447 235	57 386
01.01.2009	89 345	70 985	18 360	409 303	51 156
01.01.2008	67 507	54 804	12 703	293 759	40 327

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[14]

«Mobile Banking Rank 2016».
15%

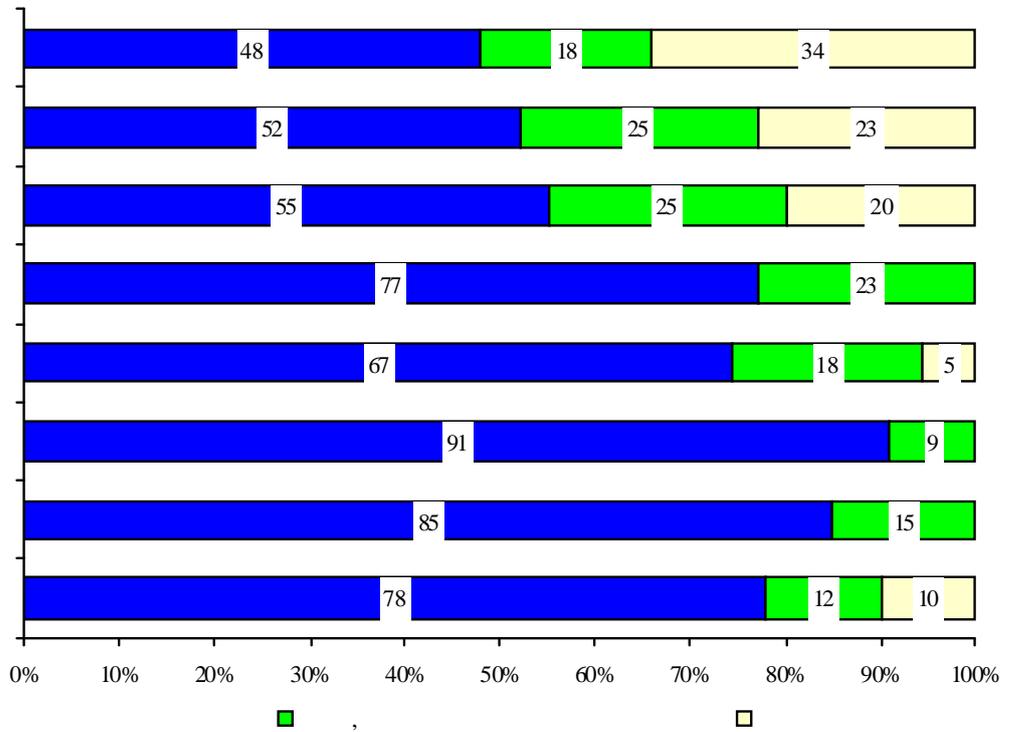
card-2-card
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. 8.

12

- 50%
- 30%
- 91%
- 85%
- 77%
- 50%
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