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DIGITAL TRANSFORMATION OF THE RUSSIAN BANKING SYSTEM

The article deals with the current topic of the development of the Russian banking system in the context of the digitalization of the economy. The article analyzes the current state of the banking sector, the development of new digital technologies in it. The article considers the need to develop and implement in-demand digital technologies, products and services of banks that transform their activities towards the new needs of customers and the market.

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The article deals with the current topic of the development of the Russian banking system in the context of the digitalization of the economy. The article analyzes the current state of the banking sector, the development of new digital technologies in it. The article considers the need to develop and implement in-demand digital technologies, products and services of banks that transform their activities towards the new needs of customers and the market.

The digitalization of the economy and the development of financial technologies form the demand of society for the latest, advanced methods of settlements and payments. The emergence of new financial opportunities for citizens and businesses that meet the needs of the digital world increases the competitiveness of the entire economy as a whole. Building a digital bank requires optimizing processes, a new organizational culture, and flexible IT solutions that support the speed of bringing products to market and personalization of the offer. Digital transformation is a transformation of structures, forms and methods of production based on the introduction of digital technologies, a change in the target vector of activity, which provides a significant change in the parameters and properties of the services/products produced, the reproduction of new services/products and, accordingly, the acquisition of new market opportunities. Digitalization will help reduce banks' costs by 10-15%; big data technologies will be able to assess the client as accurately as possible when granting a loan; a significant share of the profit will fall on non-bank services.

Digitalization poses serious challenges to existing business models, including banks, which are currently undergoing a transformation process around the world. The market for mobile and contactless payments, P2P services, digital currencies, etc. is growing rapidly. Banks are exploring the priorities of using blockchain, big data, etc. technologies.

Customer-centricity, offer personalization, and mobility are the key parameters of the digital bank concept. To effectively implement them, it is necessary to explore tasks focused on the customer experience, as well as on the development of innovations that support the loyalty of the customer base. At the same time, the digital bank must develop at the speed of the changes taking place around it. To maintain the innovation rhythm, the bank needs the flexibility that an Agile culture can provide both in the development of solutions and in the architecture of building IT systems. The bank's new digital products are increasingly forming personal digital teams that promote business, IT, and marketing competencies. Many large banks aim to isolate digital expertise internally, historically having large IT departments and focusing on personal solutions.

In recent years, the use of non-cash money has increased. The formation and implementation of the digital ruble can become a new convenient additional means of payment for both buyers and sellers, including remote, sparsely populated and hard-to-reach territories where access to financial infrastructure is limited. Thanks to the digital ruble, the coverage of citizens with financial services will increase, which will become more accessible, which will affect the improvement of the quality of life of Russians.

Keywords: digitalization, digital bank, digital ruble, Central Bank, banking system, economy, commercial bank.

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