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ISSUES OF IMPROVING CUSTOMER SERVICE QUALITY THROUGH DIGITAL BANKING SERVICES

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Abstract: this article analyzes the issues of improving the quality of customer service through digital banking services in commercial banks. During the study, the importance of mobile banking, internet banking, electronic payment systems and artificial intelligence-based services in the banking system was studied. Also, the issues of providing fast and convenient customer service through digital services, increasing operational efficiency and improving the quality of banking services were covered. The article develops practical proposals based on modern trends and existing problems in the banking sector of Uzbekistan.

Keywords: digital banking services, mobile banking, internet banking, fintech, artificial intelligence, quality of banking services, customer satisfaction, operational efficiency, remote services, digital transformation

Introduction. Today, the rapid development of digital technologies in the global economy is also causing significant changes in the banking sector. In particular, improving the quality and speed of customer service through the development of digital banking services in commercial banks is one of the pressing issues.

The transition from traditional banking services to digital services is creating opportunities for customers to perform banking operations remotely. Mobile banking, internet banking, QR payments, electronic wallets and chatbot services are becoming modern service mechanisms of the banking system.

Digital transformation processes are also being consistently implemented in the banking sector of Uzbekistan. The Central Bank of the Republic of Uzbekistan is implementing a number of reforms to modernize banking services and expand the scope of digital services. As a result, the number of users of remote services is increasing year by year.

At the same time, in the process of developing digital services, there are also problems related to cybersecurity, Internet infrastructure and digital literacy of customers. Therefore, scientific research on improving the quality of customer service through digital banking services is of great importance.

Literature analysis and methodology. The development of digital banking services and improving the quality of customer service have been widely studied by foreign and domestic economists. International scientific research has highlighted the positive impact of mobile banking, fintech and artificial intelligence technologies on the efficiency of banking services.

According to McKinsey and KPMG studies, the development of digital services helps banks reduce operating costs, expand their customer base and improve the quality of service. Also, the introduction of chatbots and virtual assistants based on artificial intelligence allows for increased efficiency in banking services.

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Local studies have noted the development of mobile banking and remote services in the banking system of Uzbekistan as one of the main trends. According to statistics from the Central Bank of the Republic of Uzbekistan, the number of mobile banking users and the volume of online transactions have increased significantly in recent years.

This study used statistical analysis, comparative analysis, economic observation and a systematic approach. During the research, statistical data from the Central Bank of the Republic of Uzbekistan, reports of international organizations and scientific articles were analyzed.

Discussion and results. The importance of digital banking services in providing customer service. Digital banking services provide customers with fast, convenient and high-quality service. Through mobile banking and internet banking services, customers have the opportunity to manage accounts, make payments and transfer money without visiting a bank branch.

Today, many commercial banks are using chatbots and virtual assistants. These technologies allow customers to serve 24/7, improving the quality of banking services. At the same time, artificial intelligence technologies play an important role in quickly analyzing customer requests and offering individual services.

Problems in the development of digital services. Nevertheless, there are a number of problems in the process of developing digital banking services. In particular, cybersecurity threats are one of the most pressing issues in the banking system. Electronic fraud, phishing, and illegal transactions negatively affect the security of banking services. At the same time, the insufficient development of Internet infrastructure in some regions and the low quality of the Internet limit the opportunities for effective use of digital services.

In addition, the insufficient formation of digital literacy of some customers also negatively affects the development of banking services. In particular, there is a lack of skills in using mobile banking and Internet banking services, especially among the elderly population. Also, the lack of qualified IT specialists in commercial banks is slowing down the process of widespread introduction of modern technologies.

In addition, the development of digital banking services is negatively affected by risks associated with data protection, high costs of modernization of IT infrastructure, and insufficient Internet coverage in some regions. To overcome these problems, banks need to increase investments in cybersecurity, develop digital competencies of employees, and introduce modern information systems.

By overcoming these problems, it will be possible to further improve the quality of digital services in commercial banks, develop a convenient and secure service system for customers, and strengthen the competitiveness of the banking sector.

Conclusions and suggestions. The results of the study showed that the development of digital banking services is one of the most important factors in improving the quality of customer service in commercial banks. The widespread introduction of digital technologies into banking activities ensures the speed, convenience, and popularity of services, thereby taking the relationship between the bank and the client to a new level. In particular, the development of mobile banking, internet banking, electronic payment systems, and artificial intelligence-based services allows customers to carry out financial transactions without visiting bank branches.

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During the study, it was found that the number of users of digital services in the banking sector of Uzbekistan is steadily growing, the volume of online transactions is increasing, and the processes of digitization of banking services are accelerating. The analysis showed that the widespread introduction of digital services allows to reduce operating costs, shorten service times and increase customer satisfaction. At the same time, the use of artificial intelligence and Big Data technologies allows banks to deeply analyze customer needs and provide them with individual services.

Based on the results of the study, it was determined that the development of digital banking services not only increases the operational efficiency of banks, but also increases the level of financial inclusion. In particular, remote services expand the opportunities for the population and small businesses living in rural areas to use banking services and increase the territorial coverage of financial services.

However, a number of problems were also identified in the process of digital transformation. In particular, threats related to cybersecurity, insufficient development of Internet infrastructure in some regions, low digital literacy of the population, and a lack of qualified IT specialists negatively affect the development of digital banking services. Eliminating these problems is of great importance in ensuring the stable and safe development of the banking system.

Based on the results of the study, it is advisable to put forward the following practical proposals:

– expand the scope of use of artificial intelligence and Big Data technologies in commercial banks;

– improve cybersecurity systems and increase investments in information security;

– widely introduce educational programs aimed at increasing the digital financial literacy of the population;

– expand the territorial coverage of remote banking services and develop Internet infrastructure;

– strengthen cooperation with fintech companies and encourage the creation of innovative banking products.

In general, the development of digital banking services is an important factor in increasing the competitiveness of the banking system of Uzbekistan, improving the quality of customer service, and ensuring the availability of financial services. In the future, the wider introduction of digital technologies in the banking sector, innovation

It is advisable to continue scientific research on the development of financial services and the improvement of the digital ecosystem.

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