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THE IMPORTANCE OF REMOTE BANKING SERVICES IN INCREASING FINANCIAL INCLUSION OF THE POPULATION

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Abstract. This article analyzes the role of remote banking services in ensuring and expanding financial inclusion of the population from a scientific, theoretical and practical perspective. The study highlights the development processes of Internet banking, mobile banking, electronic payment systems and other remote services as a result of the introduction of digital technologies into the banking system. It also reveals the importance of these services in expanding access to financial services for various segments of the population, in particular, citizens living in remote areas, young people, entrepreneurs and low-income families. The article analyzes the role of remote banking services in developing cashless settlements, ensuring the speed of banking operations, improving the quality of service provision and accelerating the digital transformation of the economy. At the same time, factors that negatively affect financial inclusion are also considered, including insufficient digital literacy, problems with Internet infrastructure, risks associated with cybersecurity and low trust in digital banking services among certain segments of the population. Based on the results of the study, scientifically based conclusions and practical recommendations were developed to further increase financial inclusion in the banking system of Uzbekistan, expand the scope of digital banking services, introduce modern innovative technologies, develop digital financial literacy of the population, and improve the security and quality of banking services. The article substantiates that the development of remote banking services is one of the important factors serving inclusive economic growth and sustainable development of the digital economy in the country.

Keywords. Remote banking services, financial inclusion, financial inclusion, digital banking, internet banking, mobile banking, electronic payment systems, digital economy, banking innovations, fintech, cybersecurity, cashless payments, banking infrastructure, financial services, banking system, digital transformation, e-commerce, population income, economic development, quality of banking services, innovative technologies, artificial intelligence, blockchain, Open Banking.

Main part

The rapid development of digital technologies in the global economy has also brought about fundamental changes in the financial and banking system. In recent years, the practice of providing banking services remotely has become widespread, and this process has become one of the most important tools for ensuring financial inclusion. Financial inclusion is understood as creating access to high-quality, safe and affordable financial services for all segments of the population. Today, this concept is recognized as one of the important indicators of economic development. Remote banking services are one of the factors that directly affect financial inclusion. Because such services allow

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access to banking services in any area where there is Internet or mobile communication, regardless of the number of bank branches. As a result, restrictions related to geographical location, time and distance are significantly reduced. Especially for citizens living in rural and remote areas, remote banking services are the most convenient means of accessing the financial system. Scientific studies have shown that an increase in the level of financial inclusion has a positive effect on increasing population savings, increasing investment activity and stabilizing economic growth. Citizens who widely use banking services will have the opportunity to safely store their funds, make payments quickly, and use credit and deposit products. This will ensure the transparency of economic relations, as well as reduce the volume of informal financial transactions. As part of the economic reforms being implemented in the Republic of Uzbekistan, special attention is being paid to expanding financial inclusion. The introduction of mobile applications, internet banking systems, QR-code-based payments, electronic wallets, and online credit services by commercial banks has significantly increased the level of use of banking services by the population. Today, many citizens pay for utilities, make money transfers, manage deposits, or make loan payments remotely without visiting a bank branch. One of the important advantages of remote banking services is that they save time and money. In traditional banking services, the client spends a certain amount of time going to a bank branch, waiting in line, and performing an operation. Digital banking services make it possible to complete this process in a matter of minutes.

provides a deposit. As a result, economic efficiency increases for both citizens and banks. Remote banking services are also of great importance for business entities. Small business representatives save time and resources by making electronic payments, payroll projects, tax payments, and bank settlements remotely. This reduces the costs of doing business, simplifies the financial management of enterprises, and increases their competitiveness. Along with digital banking services, the financial and digital literacy of the population is also of great importance in increasing financial accessibility. If users do not have the skills to use mobile applications, electronic payment systems, or Internet banking services, they will not be able to fully use the available opportunities. Therefore, it is advisable for banks and relevant government organizations to regularly organize training programs, seminars, and information campaigns aimed at increasing the financial literacy of the population. However, with the expansion of remote banking services, some risks and problems are also emerging. One of the most pressing issues is ensuring information security. Electronic fraud, phishing attacks, malware, and illegal acquisition of personal data pose a serious threat to users.

Therefore, it is important for banks to implement modern cybersecurity systems, use biometric authentication, two-step verification, and security solutions based on artificial intelligence. International experience shows that innovative technologies are playing an increasingly important role in ensuring financial inclusion. Artificial intelligence, blockchain, Open Banking, Big Data, and cloud technologies are making banking services more convenient, secure, and transparent. The banking system of Uzbekistan is also consistently developing in this direction. In the future, it is possible to further increase the level of financial inclusion by expanding cooperation with fintech companies, developing digital identification systems, and creating new financial products. In general, remote banking services are one of the important factors that expand the population's access to financial services, stimulate economic activity, and accelerate the country's transition to a digital economy. The further development of these services is of great importance in ensuring the stability of the banking system, economic growth rates and financial well-being of citizens. Therefore, improving remote banking services, widespread introduction of modern technologies and increasing the financial literacy of the population remain one of the priority tasks in this area.

Conclusion

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During this study, the role of remote banking services in ensuring and increasing the financial accessibility of the population was analyzed scientifically and practically. The analysis showed that as a result of the development of information and communication technologies, the methods of providing banking services have fundamentally changed and the quality of customer service has risen to a new level. Internet banking, mobile banking, electronic payment systems, payments via QR codes and other digital banking products have made the use of banking services by citizens much more convenient and faster. The results of the study show that remote banking services are one of the most effective means of increasing financial accessibility. Through these services, various segments of the population, including citizens living in rural and remote areas, young people, pensioners, representatives of small businesses and self-employed individuals, have the opportunity to use banking services remotely. This reduces territorial and organizational restrictions on the use of financial services and helps attract citizens to the formal financial system. Also, the development of remote banking services has a positive impact on increasing the share of non-cash payments, accelerating the circulation of funds, making economic relations more transparent and increasing the efficiency of the banking system. The widespread use of electronic payment systems, in addition to simplifying financial transactions, allows banks to reduce their operating costs and improve the quality of service. As a result, cooperation between banks and customers is further strengthened, and trust in modern financial services is increasing.

However, during the study, some factors were also identified that hinder the development of remote banking services. In particular, the uneven development of internet infrastructure in all regions, insufficient digital literacy among some segments of the population, cybersecurity risks, and cases of electronic fraud are factors that contribute to this trend.

are urgent problems of. To eliminate these problems, it is important to introduce modern information security systems by banks, regularly train users in financial and digital literacy, expand Internet coverage and improve digital infrastructure. In the future, the widespread use of innovative solutions such as artificial intelligence, blockchain technology, Open Banking, biometric identification and Big Data in the banking system of Uzbekistan will further increase the quality, speed and security of remote banking services. Also, developing cooperation with fintech companies, creating new digital products aimed at customers, and further popularizing banking services will serve to increase the level of financial inclusion. In conclusion, remote banking services are one of the most important mechanisms for ensuring the financial inclusion of the population today. Their consistent development will expand citizens' access to financial services, increase the efficiency of the banking system, develop a cashless economy and contribute to the sustainable formation of a digital economy in the country. Therefore, the consistent continuation of reforms in this area, the widespread introduction of innovative technologies, and the improvement of the digital financial culture of the population will remain one of the important conditions for ensuring economic development and financial stability in the future.

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