

Бочарова Елена Сергеевна

студентка

ФГБОУ ВО «Санкт-Петербургский государственный

экономический университет»

г. Санкт-Петербург

OVERVIEW OF THE INTERNET BANKING IN RUSSIA

Аннотация: в статье проанализированы системы интернет-банкинга, выделены основные свойства, присущие им с точки зрения кредитных организаций и их клиентов. Рассмотрены тенденции развития интернет-банкинга на базе коммерческих банков, а также преимущества и недостатки обслуживания в них. Выделены сферы, использующие эту банковскую услугу в Российской Федерации. Раскрыта и определена структура услуг интернет-банкинга для клиентуры банка. Изучены перспективы развития интернет-банкинга с использованием возможностей глобальной сети. Предложены пути усовершенствования работы банка с клиентами.

Ключевые слова: интернет-банкинг, инновации в банковской системе, анализ, динамика, платежи.

Abstract: the article analyzes the essence, advantages and problems of using the Internet banking system from the point of view of credit organizations and their clients. The trends of development of Internet banking in the system of commercial banks are investigated. The advantages and disadvantages of servicing in commercial banks are considered. The directions of using this service in the banking system of the Russian Federation are given. The systems of banks on the application of this service system in banks Sberbank, VTB 24, Alfa-Bank and Bank24.ru etc. were analyzed. The structure of Internet banking services for the bank's customers is disclosed and defined. The potential for the development of Internet banking using the capabilities of the global network has been determined. Ways to improve of the bank's work with clients are proposed.

Keywords: *internet banking, analysis, innovations in the banking system, dynamics, pavement, bank.*

Progressive, dynamically developing bank strives to get into smartphones, tablets, computers – to be with us everywhere.

Well-established, understandable and convenient Internet banking is a sure sign of the success and reliability of the bank, which is optimistic about the future, because the development of online services requires serious investments in business and constant improvement of the service. It is no coincidence that the first online bank in Russia, Tinkoff Credit Systems, entered the IPO: the world's largest investors saw a good potential in this business model. Hence, it is worthwhile to take a closer look at this sector of the market.

The desire of bankers to transfer a client to online services is natural, because it is much cheaper than keeping offices. Who is the customer? While not everyone can imagine that you can manage your personal account anywhere and anytime. Not everyone is an active participant in the system of non-cash payments, besides, fears prevent which it is time to dispel. To do this, it is sufficient to draw an analogy. Remember, that a decade ago, a mobile phone for the majority was still a mystery. Today it has become an understandable and handy multifunctional device, which helps us to make a thousand of useful and interesting tasks. The same can be said with confidence about the Internet banking: managing your own money with the help of Internet technologies is a convenient service that is constantly being improved and gives the client more and more opportunities.

Who is first? Who is better?

Today in Russia there is a whole generation of young and advanced Internet users, for whom any modern gadget is an assistant in all matters. Therefore, Russian banks are rushing to introduce modern services that will provide their customers a quick and easy access to their personal accounts. Among the leaders there are Sberbank, Alfa-Bank, VTB 24 and «Russian Standard», standalone TKS («Tinkoff credit systems»), which exists only in the Internet. Having set a goal to compare the quality, convenience and functionality of Internet banking from leading Russian players, I was surprised to

find out that today not only market leaders boast advanced services for advanced users. Moreover, some developers of the Internet banking applications usually rely on banks whose interest in the development of this service guarantees, its rapid implementation and technological support [4, 35].

So, there was a unique for Russia application «Instabank» from the Military Industrial Bank, more about which will be discussed below.

More features – more convenience

Time is the most expensive resource. If this is about you, then you probably already use Internet banking on a computer, tablet or mobile phone. In this case, you are aware of how practical it is when all your devices with the ability to access the Internet provide access to a bank account. And you know for sure that Internet banking gives you the opportunity to make the necessary transactions at any time. Online services today are trying to develop the most perspective banks of the country. In the forefront, of course, the largest lending institutions are: Sberbank, VTB24, Alfa-Bank. However, there are fewer progressive banks and far-sighted ones. For example, the VPB (Military Industrial Bank) not only debugged online banking, but went further than the rest in the matter of integrating banking services and cutting-edge gadgets. So «size» in this case is not an indicator. Keep a focus on the range of online options and remember: the more of them, the better [2, 32].

Ideal option, when the service «Internet Bank» can be connected without going to the office and additional calls. In this sense, the online service of Sberbank looks quite friendly: to connect to the service «Sberbank Online» you need to activate the function «Mobile Bank» [1, 12]. This can be done when opening an account or making a plastic card. Login and password can be obtained at any ATM. Equally simple registration in the Internet banking system at Alfa-Bank (Alfa-Click): access is obtained using a one-time (temporary) password, which is requested by telephone hotline.

Banking online services of leading players have similar functionality. They allow you to:

1. Control the account: you can always check the balance and track the movement of funds. Here you should pay attention to the convenience of the interface, in which you receive information about the movement of money [1, 14].

2. To pay utility bills and many other services: taxes, fines, the Internet, digital television, mobile communications. Here you should pay attention to the ability to create templates, so you can easily make the same payments and do not waste time filling in the details. If the bank offers the «Autopayment» service, use it: the system will independently debit the account without your participation, so you will save even more time.

3. Open new accounts (deposits): this possibility provides in particular, «Sberbank Online» service.

4. Transfer money from the account to the account, pay on loans and credit cards, replenish electronic wallets.

5. Transfer funds to the accounts of other customers of the bank and third-party financial institutions. Please note that with this function you can easily transfer money to anyone: parents, children, friends, those who are in Russia or abroad – in short, everyone you want to send money to and who needs your financial support at this moment in life [3, 54].

It is worth noting that most banks do not charge a commission or set a fee for using Internet banking. If you intend to actively operate this service, lack of payment is an additional advantage.

Special Features

Special functions of managing your finances are provided by Tinkoff Credit Systems. In addition to standard features, TCS offers an analysis of your costs and an instrument that can be conditionally called «Postpone money." It helps to accumulate funds in the account. Such a functional distinguishes TKS-Bank from its competitors [4, 47].

A few the unique opportunities, which are not found in any other bank, is provided by the Military Industrial Bank. It was in partnership with IT company Ida Mobile for users of «apple» products, issued a special application called Instabank (Instabank).

At the heart of this service is a simple and very intuitive interface designed especially for those who like to communicate and share interesting news from their life with friends. From the unique functions inherent in the application, it is worth noting the tape of events. It's not just a record of the amounts spent, it's an «illustrated life in miniature», when you make any purchase or lunch with friends an event, tell about it and save it as a pleasant memory in the memory of your mobile phone. For example, today you bought excellent sneakers or new perfumes. Take a photo, use Foursquare to attach the purchase to the place where you made it, formulate your first impressions and send the news to your friends [2, 27].

Instabank is an application for Apple mobile phones and tablets. In it, of course, the account management functions and auto payment are available, but Instabank from the Military Industrial Bank is unique in another: it is integrated into the social network Facebook, so you and your friends have a lot of additional opportunities. Entering the application via Facebook, you can easily «throw off» on a gift to a friend, to remind that one of your friends needs you for a dinner together, or, on the contrary, you are ready right now to someone to borrow money for a taxi. In JSCB «Military Industrial Bank» assure that this application, which developers are constantly improving, is a great future. The service is designed for those who are ready and want to share pleasant impressions, news and money – with the help of «Instabank» all this is as simple as sending SMS [1; 8].

The test drive of most of the services and applications for working with the Internet bank has proved: Internet banking is a way to save time, control money and spend it with even greater benefit and pleasure. When choosing a bank, pay attention to how much the Internet banking is developed in it, because this service will become your active assistant in all matters.

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