

**Czech University of Life Sciences Prague**

**Faculty of Economics and Management**

**Department of Economics**



**Bachelor Thesis**

**E - business - Case study of the Russian banking.**

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## BACHELOR THESIS ASSIGNMENT

Timur Davletov

Economics and Management

Thesis title

**E – business – Case study of the Russian banking**

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### Objectives of thesis

The aim of this thesis is to study the effect of Internet on modern business. The goal is to assess the impact of the Internet on modern business.

### Methodology

The theoretical part will deal with the explanation of terms that are important to clarify the issue of e-business. At the beginning there is definition of electronic business, its types, area where it could be applied. To develop theoretical part there will be used professional publications, textbooks, books and websites dealing with e-commerce and e-business.

Another part is practical part which deal with “Sberbank online” (Russian banking and financial services company). The practical part consists of tables and graphs, which is made in MS Word and MS Excel. In the thesis will be used such methods as analysis, induction and comparison.

## **The proposed extent of the thesis**

40 – 60 pages

## **Keywords**

E-business, internet, trade, doing business

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## **Recommended information sources**

ANDERSON, Ch. *The Long Tail: Why the Future of Business is Selling Less of More*. 2016. ISBN-10: 1401302378

CHAFFEY, D. *Digital business and e-commerce management : strategy, implementation and practice*. Harlow: Prentice Hall, 2015. ISBN 978-0-273-78654-2.

CHAFFEY, D. *Digital Marketing*. 2012. ISBN-13: 978-0273746102

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## **Declaration**

I declare that I have worked on my bachelor thesis titled " E - business - Case study of the Russian banking." by myself and I have used only the sources mentioned at the end of the thesis. As the author of the bachelor thesis, I declare that the thesis does not break copyrights of any third person.

In Prague on 14.03.2016

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Timur Davletov

### **Acknowledgement**

I would like to thank doc. Ing. Mansoor Maitah, Ph.D. et Ph.D. and all other persons, for their advice and support during my work on this thesis.

## E–byznys – Případová studie na příkladu ruského bankingu.

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### E - business - Case study of the Russian banking.

#### **Souhrn**

V současné době internet hraje velmi důležitou roli v lidském životě a rozvoji, automaticky vzniká otázka, co to je internet? Internet je globálním systémem serverů sloužících k propojení bilionů zařízení. Internet banking má obrovský vliv na různé sféry byznysu, jako například hudební byznys, bankovníctví, trh elektronického zařízení. Lidstvo může přeměnit internet do nástroje poskytujícího zisk, proto je nutné definovat e-byznys.

V teoretické části jsem se zaměřil na definici e-byznysu, historii vzniku tohoto pojmu a sféry, v nichž ho lze použít. V praktické části jsem prozkoumal jeden z nejmodernějších bankovních servisů v Rusku – Sberbank online, jako jeden z druhů bankovního e-byznysu, a také jeho funkce a význam.

Zjistil jsem, že e-byznys hodně ovlivnil bankovníctví. Více a více bank nabízí své služby přes internet. Online banking je velmi praktický a dovoluje klientovi se vyhnout nutnosti navštěvovat pobočku banky. V současné době všechny základní operace, které dříve vyžadovaly přítomnost klienta na pobočce Sberbanku, jsou dostupné přes internet banking. Podíl internet bankingu na celkovém internet trafiku je 44%. Počet uživatelů servisu Sberbank online pořád roste a převýšil 6 milionů lidí.

**Klíčová slova:** e-business, internet, banka, internetové bankovníctví, Sberbank, dálkové bankovní služby.

## **Summary**

In modern life, Internet plays a very important role in human life and development, and the question immediately arises, what is the “Internet”? Internet - the global system of interconnected mainframe to link billions of devices. Internet marketing has had an enormous impact on business areas, such as: music industry, banking, the market of electronic devices. Humanity could turn internet into a tool for profit, and so over time such definition as “e-business” appeared.

In the theoretical part, I focused on the definition of “e-business”, the history of origin of “e-business”, and the area of applying. In practical part, I researched one of the most popular modern system of the remote banking service in Russia – “Sberbank online” as one of the types of the banking e-business, its functions and significance.

As a result, I have found out that, e-business influenced on a banking industry. More and more banks offer their services through internet. Online banking is more convenient for the customers, as eliminate the need to visit each time the bank or its branches. Nowadays, all basic capabilities previously requiring a visit branch “Sberbank” are available in the internet banking. The share of internet banking from total internet traffic is 44%. The number of users “Sberbank Online” service is continuously growing and has exceeded 6 million.

**Key words:** e-business, internet, bank, internet banking, Sberbank, remote banking service.

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## 1. Introduction

Internet for “the general public”, available for everyone, appeared not long ago, in 1995 and at once gained enormous popularity among the representatives of business structures not to mention the computer and scientific organizations, for them Internet had appeared much earlier.

From the technical point of view, Internet is the world of computer network association, which can connect computers inside the company (intranet) or to unite the local nets of different companies for example of banks (extranet). As for the Internet “content”, today the most popular resources are electronic mails, teleconferences, World Wide Web (WWW, Web). The World Wide Web enables not only to exchange the text information but to deliver the graphics, animation, sound, video and all other modern multimedia facilities to a consumer. First e-shops began to emerge in the 1990s, and the most famous of them was Amazon.com, becoming the legend of the Internet business and reaching the fabulous trading volumes. Thus, Internet gradually becomes an efficient sales site for venturesome businessmen. Since the electronic business is largely connected with Internet usage, the answer to the question: "What is the electronic business like?" can be received from the search engines of Internet. Here is the reply of the search engine Yandex (as referred to "the materials of EDI-Press"). The electronic business is a business founded on the information technologies usage in order to provide the optimal interaction of business partners and to create the integrated chain of the added value. The electronic business includes sales, marketing, financial analysis, payments, recruitment, user support and partnership relations support.

If we follow the above given definition of the e-business, it could be noted that, from the point of view information security, the processes of payments, sales, financial analysis and partnership relations support are most vulnerable.

The timeliness of the topic. The epoch of the mass production known by the works of Karl Marx finished at the end of 70-s – beginning of 80s with the triumph of Japanese giants which evidenced that only the manufacturers who would be able to provide the economy-priced and quality products and services with the productivity had the chance to win. When the market was full of similar large-scale goods, the epoch of quality was born: the high

productivity and quality have become the essential concern of almost every manufacturer all over the world. As a result, the market again faced a problem: if all the participants of the market reach the basic quality indicators, so what is the difference between two equal successful companies assuring the leadership to one of them? Now the consumers are not at the complete loss: they desire not merely cheap (the result of the mass production epoch) and quality (the result of the quality epoch) goods and services but the goods, which meet their individual, needs varying constantly with the time. Moreover, the key factor of the competition at the consumer age has become the ability of manufacturers to combine the individual shopping preferences with the productivity and planning system.

That was where Internet came out on top in all business-plans. At the beginning it was just a tool for the interaction with the information space but exactly Internet brought the business to a new step of development, on one hand, having allowed companies to achieve maximum consumers, and, on the other hand, having given to consumers the possibility to inform the manufacturers about their individual preferences.

The aim of this thesis is to study the electronic business or to show how Internet influences the modern business. The objectives of this study:

1. To examine the notion of the electronic business, its formation history;
2. To study the types of electronic business and its field of application;
3. To examine the classification of the electronic business models;
4. To study “Sberbank online” as a type of remote banking service. To examine “Sberbank online” as a complex of databases of software and language tools;
5. To analyze the functions and significance of “Sberbank online” in the promotion of banking services;
6. To study significance and role of the remote banking service in the development of the banking business;

The object of the research - is the electronic business.

The subject of the research - is the remote banking service system of “Sberbank online”.

The level of the knowledge of the issue - Theoretic and methodological backgrounds of the e-business formation were examined in the scientific works by E.F. Avdokushyn, E.A.

Azroyants, I.V. Antonov, P. Lindert, Z.-P. Muquielli, J. Nay, M. Pebro, M. Porter, D. Redor, Y. Tillotson, H. Timmerman, G. Trotignon, R. Feenstra, Z. Haberler, A.-F. Henner and other scientists- economists.

The work consists of two chapters, the introduction, the conclusion and the bibliography. The first part examines the theoretical foundations of e-business: kinds, types of models, the field of application in the modern business. The second part analyzes one of the most popular modern system of the remote banking service – “Sberbank online” as one of the types of the banking e-business, its functions and significance.

## **2. Objectives and Methodology**

### **2.1 Objectives**

Objectives of the thesis could be classified as:

1. To examine the notion of the electronic business, its formation history;
2. To study the types of electronic business and its field of application;
3. To examine the classification of the electronic business models;
4. To study “Sberbank online” as a type of remote banking service. To examine “Sberbank online” as a complex of databases of software and language tools;
5. To analyze the functions and significance of “Sberbank online” in the promotion of banking services;
6. To study significance and role of the remote banking service in the development of the banking business;

### **2.2 Methodology**

The theoretical part will deal with the explanation of terms that are important to clarify the issue of e-business. At the beginning, there is definition of electronic business, its types, area where it could be applied. To develop theoretical part there will be used professional publications, textbooks, books and websites dealing with e-commerce and e-business.

Another part is practical part, which deal with “Sberbank online” (Russian banking and financial services company). The practical part consists of tables, graphs and figures, which are made in MS Word and MS Excel. In the thesis will be used such methods as analysis, induction and comparison.

## **3. Theoretical Part**

### **3.1. E-business and its specific**

In this chapter, e-business is described as a field of the set of classes of information systems, automatizing the commercial activity of an enterprise.

#### **3.1.1. The notion of e-business, its foundation history**

Electronic Business (e-Business) is a business model where the business processes, the exchange of the business information and commercial transactions are automatized through information systems. Mostly Internet technologies are used for the data transmission and provision of Web-services.<sup>1</sup>

For the first time, the term was heard in the speech of the former general director of IBM, Luis Gerstner.

Electronic Business is a comprehensive notion for the variety of information systems, automatizing the commercial activity of an enterprise. Besides the electronic trading oriented towards the interaction with a consumer in the sphere of sales, there is a support of the whole chain of the company added value generation. This total automatization has got some undeniable advantages, such as:

- Reduction of labour expenses;
- Absence of risks connected with the human factor (mistakes, information leakage, theft, sick pays, etc.);
- Increase of processing speed and, as a consequence, increase of the speed of the business itself (the earning of money);
- Reduction of tangible assets (all business is distributed in the cyberspace — there is no office, no employees, no tangible product);
- High speed of business scaling. The electronic information can be copied in stated algorithm at a rate of knots;
- Disappearance of distances between a buyer and a seller. Flying in the plane over Australia one can easily sell the ski to a buyer from Canada;

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<sup>1</sup> Wyckoff, A. The Economic and social impact of electronic commerce. 1999 [book]

- Possibility for small companies to compete with the giants of the branch.
- And there are many other advantages both direct and indirect. <sup>2</sup>

Electronic Business is a sphere of active origination and usage of innovations, as well as of exploratory cross-disciplinary researches. It is confirmed by the number of scientific conferences devoted to this topic, as well as by the activity of the number of research centers which carry out the search of new decisions for e-business. The technological decisions or integrated systems for e-business are offered by almost all large companies-manufacturers of computers, network equipment and software: IBM, Hewlett-Packard, Compaq, Intel, Sun Microsystems, Cisco Systems, Microsoft, Computer Associates International, Navision, etc.<sup>3</sup>

The development of electronic trade and electronic interaction facilities is noted as one of the priority area of the program «Electronic Russia».

Today e-business is a wide sphere of activity where different specialists work. There are a lot of professional associations of e-business in the world. The state of e-business, its scientific and practical problems are discussed at main conferences devoted to this topic. Many educational institutions of the world have got educational programs in the field of e-business: bachelor-level programs, master degree program, the program of additional education in this sphere, MBA programs, postgraduate study. The education in the field of e-business is oriented to the preparation of the highly trained professionals for the work at the big online and offline companies. The masters are prepared as top managers (in the long term - CEO, CTO, Economics and informatics Director).

The history of e-business is rooted in the beginning of the revolution in the sphere of the information technologies of 1960—1970s. The rampant development of information computer technologies — the collective name of the fields of microelectronics, computer equipment and telecommunication — made it possible to simplify and make cheaper the data exchange between the companies and inside them. The large corporations began to implement paperless technologies of the electronic data exchange (EDI) in order to reduce the load end expenses of the documentary work and in order to increase the exchange speed.<sup>4</sup>

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<sup>2</sup> Wyckoff, A. The Economic and social impact of electronic commerce. 1999 [book]

<sup>3</sup> Chaffey, D. Digital Marketing. 2012.[book]

<sup>4</sup> Ammosov Y., Shpagina M. From revolution to evolution // Expert. — 2015. — № 14. — p. 88. [article]

Classes of industrial systems of e-business:

- There are several classes of the information systems used by enterprises for the business automatization:
- ERP (Enterprise Resource Planning) — the resources management information system of the enterprise.
- CRM (Customer Relationship Management) — information management system of customer relationship.
- BI (Business Intelligence) — information system of capture, analysis and delivery of business information.
- ECM (Enterprise Content Management) — information and documentation management system.
- HRM (Human Resource Management) — information management system of staff.
- SCM (Supply Chain Management) — information management system of supply chains.

According to the IDC forecast, the total market of e-business by 2003 will have achieved 1,6 trn. \$, at that 1,4 trn. \$ of this sum will cover B2B-offers.<sup>5</sup>

According to the eMarketer forecast, the income of e-business in 2001 in the world was 336 mlrd \$, in 2002 — 686,3 mlrd \$, and in 2003 year — 1,26 trn. \$.<sup>6</sup>

### **3.1.2. Types of e-business, the field of application**

E-business represents any transaction made by the net resulting in the transfer of ownership of goods or services. Transaction is a bank operation of money transfer for a certain purpose.<sup>7</sup>

The application field of e-business:

1. Online financial operations. These are the operations involving bank products, insurance products, online investments, and speculative operations of currencies and security papers.

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<sup>5</sup> The magazine "In-numbers" number 1/9 January-February of 2015.[online]

<sup>6</sup> The magazine "In-numbers" number 4/12 October-November of 2015. [online]

<sup>7</sup> Chaffey, D. Digital Marketing. 2012. [book]



2. E-trade markets. These markets include trades by means of visual shops, trades of information and travelling products.
3. Mobile trade markets. It is a trade through vending machines and markets of trade services.

In the context of business, Internet is used as inexpensive communication promoting a reduction of the internal technological expenses and as a convenient device to elaborate company's information systems. The information exchange is an interaction between banks, trade partners, suppliers whose product is information. Internet trade is a part of e-business where the connection and exchange are performed electronically. <sup>8</sup>

Types of e-business:

- 1) Electronic auctions;
- 2) Electronic banks;
- 3) Electronic commerce;
- 4) Electronic research and development works;
- 5) Electronic indicators;
- 6) Electronic training;
- 7) Electronic mail;
- 8) Electronic marketing.

Electronic banks permit clients to gain access to their accounts and to perform different financial operations by means of a simple web-site. To determine the readiness of the State for e-business, we need to look at such elements as inventory level, development of communication, quality of specialists, preparedness of financial institutions for e-business and government's attention to this branch. In this structure the state acts as a customer, as a regulator of this order, and as a participant.

E-business is derived from the word "electronic mail" meaning a conduct of business by means of Internet, provided that it is not only a buy/sell process, but it is also a customer service and an interaction with business partners. Electronic commerce is only a buy/sell

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<sup>8</sup> Anderson, Ch. The Long Tail: Why the Future of Business is Selling Less of More. 2006. [book]

transaction. E-business is the transformation of the main business processes with the help of Internet-technologies.

E-business is any business activity based on Internet which transforms internal and external relations to create a new cost and to use market possibilities given by new rules of the bounded economics. Electronic commerce is the usage of communication technologies in order to transfer business information and the conduct of business. E-business is any process performed by the organization by the connected computers. Electronic commerce is any transaction made through the computer network.<sup>9</sup>

The advantage of e-business consists in the fact that it is a new form of enterprise organization, a new form of business dealing. The structure of the e-business organization in the system supplier-manufacturer-customer:

1. A company performs a search for raw material and components using Internet and manages the manufacturing by Internet.
2. A company meets financial obligations by means of the organization of supplier's financial services.
3. A company works with potential customers.

### **3.1.3. Classification of e-business models**

E-business is more than commerce. These two notions are confused very often. Electronic commerce embraces external processes connected with customers, suppliers, and partners and includes the sales, marketing, customer service, raw material purchase and its supply for the manufacturing, as well as indirect operating costs. E-business involves electronic commerce but also embraces internal processes such as manufacturing, packaging, stock management, product development, risk-management, knowledge, finances and human resources management. E-business represents a business activity which uses Internet technologies. E-business is used in two main spheres – finances and electronic commerce. Recently, more and more companies choose this electronic form of activity because it is

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<sup>9</sup> Wikipedia. E-business. [online] Available at: [https://en.wikipedia.org/wiki/Electronic\\_business](https://en.wikipedia.org/wiki/Electronic_business)

convenient and less expensive.<sup>10</sup> Moreover, continuous improvement of new Internet technologies facilitates the emergence of new unexpected possibilities. Today the most viable types of e-business are:

**Table No. 1: Pure models of e-business.**

	Business	Customer	Government
Business	<b>B2B</b>	<b>C2B</b>	<b>G2B</b>
Customer	<b>B2C</b>	<b>C2C</b>	<b>G2C</b>
Government	<b>B2G</b>	<b>C2G</b>	<b>G2G</b>

www.ecbilla.com

Source: Ecbilla.com, (2015). *Business Models in E-Commerce*. [image] Available at: <http://www.ecbilla.com/uploads/articles/business-models-in-e-commerce233.jpg> [Accessed 8 Mar. 2016].

B2B system is exchange of global information and trade interaction among companies by means of electronic communications (Internet, intranet, mobile and other connection means). The principal difference of the B2B system is an automatized data exchange between two interacted systems that means the presence of global automatized management systems (Human Resource Management system of the enterprise). In B2B system, any contractor has a possibility to look through the current needs of the company, to react immediately, to plan the supply schedule, to determine the delivery methods, to draw invoices. First of all, B2B systems are designed to solve problems of sales, material and technical supply. Besides, this system allows to reduce transaction costs and to eliminate inefficient elements from supply chains.<sup>11</sup>

<sup>10</sup> CHAFFEY, D. *Digital business and e-commerce management: strategy, implementation and practice*. 2015.

<sup>11</sup> PRINCELY, I. *E-business - applications and global acceptance*. 2012.

## Model B2B:

1. Aggregation model (electronic trading site) is a universal place to buy the material support for the company. On one site and in one form you can find the suppliers catalogues about groups and categories of the products reflected in the real time.
2. Trading concentrator model creates the commercial community of buyers and sellers on the site. The seller has the special site for advertising his goods and the buyer has a possibility to get the information containing the specification and product description. This model can be horizontal, i.e. to support all buyers and sellers from different branches. The diagonal trading model supports certain categories of buyers and sellers and certain categories of goods. The particularity of this model is the presence of auctions of the sales of large consignments of rare commodities or the auctions of the balanced supply of modest companies.
3. The message board represents a structure where buyers and sellers can offer something that can spark the interest of buyers and sellers. The parties finding each other interact outside the structure. The purpose of this kind of e-business is to prompt the industry to more standardized contacts.
4. Auction model – buyers and sellers display competing orders for the conclusion of contracts. It is the ideal model for the excesses liquidation at the best price.
5. Broker's site works as an intermediate party between buyers and sellers existing with the aim to receive the order through the Internet from one enterprise and to place it to another enterprise.
6. Company's corporate site is destined for the communication of this company with other partners, existing and potential investors. The site contains the information about the company, its direction, as well as the product catalogues and service description.
7. Online shops– this model can be embedding into the general corporate site or can exist separately.
8. Purchasing service allows the enterprise to execute the material and technical supply directly through its Internet-site. In order to do it the company must place its needs of material and technical resources with the aim to find the supplier and to get his commercial offers.

Advantages and disadvantages of B2B system:

1. The system broadens the market coverage;
2. Internet platforms ensures the reduction of prices;
3. The activity of online intermediate parties decreases the operating costs of buying companies;
4. Web-systems permit to detect the best methods of doing business.

There are two risk groups of B2B customers:

1. Technological risk – the bad connection of provider, protection breaking, the internal attach of database with the subsequent security leakage, the possibility to refuse the service;
2. Business risk is the risk of inadequacy in quality of supplied products, the risk to lose prepaid money, the risk of non-payment or delay in payment, the risk of earnings dilutions for suppliers and buyers.

The common fault of B2B sites is the absence of calculation services, resulting to the splitting bargain into two parts: electronic (the buyer and the seller discuss the terms) and traditional (document signing, payment).

The movement of business in Internet. According to the analysis of specialists in the process of Internet learning the companies have the following stages:

1. Internet connection with the possibility to use it actively – this stage is passive but it can't be omitted;
2. The web-site creation, but it is created as interactive information channel of marketing for the company's favorable image formation, the interaction with external environment and the promotion of products and services;
3. Purchasing and sales using the electronic connection systems;
4. Using Internet for the integration with internal management systems of the company.

The content of web-site sections is connected with the influence on different target groups in order to create the positive image of the company. The 1<sup>st</sup> target group is the information for the press, it includes ready materials which journalists may use for the themed issues. The 2<sup>nd</sup> is the general information about the company, the information which company tells

about itself to the audience. It means its transparency and readiness to work with the society. The 3<sup>rd</sup> is the information about the products or a catalogue. The following target groups are important for the company: investors and shareholders, customers, representatives of media (both regional and federal level), the local society where the company works, the professional society and other interested persons.

B2B represents the model where the consumers of e-commerce services are the sellers, and the buyers are physical persons. Advantages for a buyer:

- absence of the geographic allegiance to the commerce point;
- the comparison of the information about the goods from different manufacturers and sellers;
- the possibility to save the time.

B2C system takes place in case of the sale by the company its goods or services directly to consumers through the Internet. B2B system is the principle of the contract conclusion and it is based on the mutual profit. B2C system – the goods are sold by the principle of the priority of orders receipt. The example of B2C is an electronic shop, booking systems and tickets sales.<sup>12</sup>

Internet-booth. The development of B2C business is connected with the general development of the economics and the improvement of the well-being of the buyers. Internet trade may develop only upon the condition of high quality of all the components: 1) logistics – this item is not developed in Russia; 2) transport infrastructure; 3) post system; 4) payment systems of Internet shops. Trading companies working in B2C system distinguish the following structures: 1) Web-window display – the placement in the network the products catalogue of the company with minimum funds for the ordering; 2) internet shop contains not only the window display but also all necessary business infrastructure for the management of the e-commerce process; 3) Trading Internet systems (TIS) represent Internet shop and web-office completely integrated with business-companies.

B2C is more simple in organization and methodology than B2B system. For a customer, Internet shop is a window display where the following must be exposed: 1) goods catalogue;

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<sup>12</sup> PRINCELY, I. E-business - applications and global acceptance. 2012.

2) interface elements to enter the registration information and ordering for the purchase; 3) payments through Internet; 4) information about a company-seller; 5) on-line help. The window display of the Internet shop is placed well in the Internet server and represents a web-site with active content. The information service of a buyer is the main aim of Internet shop. Web-server distributes coming orders with the possible access differentiation.

Application server manages all the system and in particular the business-logistics of Internet shop. Database management system performs the storage and data processing.

For the whole integration with the business-processes of the company it is necessary to organize a gateway for the electronic data transmission between buyers and document flow of the company. There are three main properties of B2C system:

1. The seller himself sells manually with the help of his managers and without automatized trading system;
2. Private or legal person acting as a buyer is in advantageous position if the interface of Internet shop does not have the real connection with the enterprise;
3. Properties connected with the business-process, because every business-process is automatized by means of a certain management system which may not be compatible with your business system, thus, depriving your access.

C2C system (buyer for buyer). It is a type of e-commerce between a buyer and a seller. Site acts as an intermediate party between a buyer and a seller. Consumers make their bargain and broaden their activity with the help of the third person – provider (he provides the exchange of services). Web-site creates an Internet community of people united by specific goals and specific interests, their number is in direct proportion to the efforts of the project participants and organization of necessary services. C2C direction allows to make bargains at any convenient time, to reduce burden costs and save funds of the final consumers. C2C sector consists of Internet auctions where there is a sale directly from one person to another within e-business in case when there is one seller and many buyers.<sup>13</sup> In order to participate in the auction, a seller or a buyer have to become a customer of one of the auction servers and display for the sale their goods or to manifest the wish to buy it through Internet. Internet allows to a person-customer of the auction to participate at the same time in several

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<sup>13</sup> PRINCELY, I. E-business - applications and global acceptance. 2012.

electronic trades and to have electronic account in the bank for the registration. Bank structures use the technology of electronic auctions for currency trade. The sale of goods at maximum possible price is called the direct auction. In this structure there is one seller and several buyers. The reverse auction – one buyer and several sellers – all auctions of state purchases work by this scheme. Auctions realize the schemes of natural price formation, that is why it is used for the research of the market possibilities.

Auction selling are held by the following schemes:

1. Standard or English auction. Open offer is used when all buyers know about the offer of each other. The seller sets the initial price and buyers propose the price by 3% more than the offered price.
2. Dutch auction begins with knowingly high price, it also uses the open offer and lasts till the acceptance of price by one of the buyers.
3. Auction of simultaneous offer – all the buyers set the price simultaneously and the buyer with the maximum offered price wins.
4. Double auction – when the offer comes from a seller and a buyer at the same time. As a result, the price is equilibrium – electronic exchange markets work under the principle of the electronic auction.
5. Auction of closed tenders – when a seller and a buyer makes closed (confidential) offers during a fixed time. A winner buys the goods at the price preceding the maximal one.

On-line auction is an information base where the listed goods contain. The rating system of auction participants takes part at auctions. It means that the auction winner and a seller estimates each other, showing their attitude to the counterpart. This assessment is obligatory. PRO XY is the system of automatic rate increase. Internet exchange market allows in the active mode to make operations with financial assets. The exchange market is trading site where the goods price is determined by demand and supply. At the exchange market the goods must be standard because the trade is anonymous and a buyer can't see the goods till its purchase. The income of Internet exchange markets completely consists of commission charges for the bargaining.



Remote banking service. Electronic banking or on-line banking is the representation of bank products outside the bank office without the direct contact with bank employees. Glossary: bank account management by phone (telebanking), by PC and Internet –Internet-banking, using the mobile devices, mobile banking.<sup>14</sup> All these systems use the bank-customer systems destined for the cash management services of customers and information exchange between them and a bank. Among these systems we should also mention home banks – it is an independent form of banking services giving the possibility to make many bank operations using the modern remote electronic technologies. In this case the remote work place can be an office, a company, a shop, etc. For the performance of banking operations within this structure it is necessary to sign the special contract with the bank. A consumer acquires all necessary equipment on his own account. Also it is necessary to get a relevant software from the bank. The bank guarantees the technical and methodological support, the software renovation and the possibility of consults and recommendations. To perform the transactions the owner uses his private key in order to be connected to the bank computer as well as the key of necessary operation.

Telebanking enables the customer to get different reference information by audio or fax and to make active transactions with his accounts. In this system the bank operations are performed by means of interactive dialogue of the system and a customer. The voice mail and fax mail can be connected to this system. The advantage of this system is: automated payment processing, the disadvantage is: the information about payments is transferred by an operator – account manager.<sup>15</sup>

Internet-banking represents bank services by means of social network with the help of the special software. Internet-banking represents the set of data bases of software and language tools destined for the data accumulation in the banking structure. <sup>16</sup>Such a form does not differ from the classical one. There are 3 categories of Internet-banking: 1) designed for the supplying the information about the customer's account, for example, Internet-bank express, 2) they permit to make remote account management– interbank transfers, payment for utility

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<sup>14</sup> Zverev, O. Innovative technologies of banking retail. 2015. [article]

<sup>15</sup> Gorbunov, K. Banks and telecommunication companies: new products, new possibilities. [book]

<sup>16</sup> Yudenkov, Y. Internet-technologies in banking business: perspectives and risks. 2014. [book]

services and purchase-sale of cashless currency, 3) the systems which allow to a customer to get on-line all Internet services.

Mobile banking is banking account management by means of mobile phone or laptop computer using technologies of wireless access. This structure allows to control 24 hours a day the cash flow with the help of phone messages.<sup>17</sup>

The following conclusions about the chapter:

The recent rampant development of modern communication means results in the appearance of the world information highway and lays the foundation for the creation of the fundamentally new form of human activity called now the «digital culture». Under the influence of these processes, many traditional methods of the work with the information undergo radical changes. The beginning of the third millennium becomes the period of apprehension of enormous possibilities of the world computer network for the mankind and its usage in different spheres of the economics and international business. In a word, «we stand on the verge of the new economics called Internet-economics or the economics of the digital world, the epoch of electronic business». E-business is a composite notion for numerous classes of information systems, automatizing the commercial work of the enterprise. Besides electronic commerce oriented to the interaction with the manufacturer in the sphere of selling, all chain of the added cost formation is supported. Total automation of processes offers a number of undeniable advantages such as reduction of labor remuneration expenses, the absence of risks connected with the human factor (mistakes, information leakage, theft, sick-leave certificates, etc.); increase of operation speed, and as a result – the business itself speed (earning money), etc.

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<sup>17</sup> CHAFFEY, D. Digital business and e-commerce management: strategy, implementation and practice. 2015.

## 4. Practical Part

### 4.1. “Sberbank online” as a type of remote banking service

“Sberbank” is a banking and financial services company headquartered in Moscow, Russia. Sberbank has operations in several European and post-Soviet countries. As of 2014 it was the largest bank in Russia and Eastern Europe, and the third largest in Europe, ranked 33rd in the world and first in central and Eastern Europe in “The Banker's Top 1000” World Banks ranking.<sup>18</sup>

#### 4.1.1. “Sberbank online” as a software

The remote banking service (RBS) is the system which provides the opportunity to perform bank operations using different telecommunication means without visiting bank offices.

The term «home banking» is also used very often, meaning the performance of bank transactions at home, the autonomous form of banking service provision based on the electronic technologies use. However the notion «remote banking service» is a little bit wider and includes the service of both physical and legal persons and not only «at home» but at any remote place where there is the correspondent communication channel.<sup>19</sup>

The system of the remote banking service is classified according to the types of information systems (firmware), used for the bank operations:

- PC-banking («client-bank» may refer to that type) it is a type of the remote banking service executed by PC. However not all remote banking service used by the computer refer to this type - only those ones which require the installation of the special software providing the interaction of the customer with a bank;
- Internet-banking it is a type of the remote banking service, which helps to realize different bank transactions through Internet. The relevant advantage of this system is 24 hours a day access from any device having the access to Internet.

“Sberbank Business online” it is a remote banking service system that offers a possibility by means of standard Internet browser to prepare and to send payment documents, to receive the information about the cash flow, to interact with the employees of Sberbank through a

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<sup>18</sup> Wikipedia. [online] Available at: [https://en.wikipedia.org/wiki/Sberbank\\_of\\_Russia](https://en.wikipedia.org/wiki/Sberbank_of_Russia)

<sup>19</sup> Ljamin, L. Internet-banking // Finance and credit. - 2005. - №5. - p. 48-57 .

free format messaging, as well as to send orders about the provision of different services and bank products.<sup>20</sup>

Simplicity of connection:

- Completing an application form is the only requirement to connect to the bank system
- To get a connection, one needs to visit the bank (with all necessary documents)
- No need to install a special software

Operational comfort:

- There is a user friendly comfortable interface
- Document status allows to monitor its processing
- There is a flexible system of filters and sorting which permits to search the documents by different parameters
- There are actual directories of bank details and at this there is an opportunity to create your own directory for example, the directory of counterparts
- The custom patterns allow to automatize the typical documents formation
- Import / export of documents in 1C format
- Availability of special stamp on the printed documents about the account operations provides the possibility not to attend a bank in order to put this stamp.

Functionality:

- Internet banking
- Reception and processing of electronic payment documents;
- Provision of the information about the operations on the accounts and balance;
- Reception of electronic documents according to the terms of certain contracts, for example, registers for replenishment of physical people's accounts;
- Exchange of free format messages as electronic documents with the possibility to attach files;
- SMS-informing;

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<sup>20</sup> SBERBANK. [online] Available at: [http://www.sberbank.ru/en/about/about\\_sberbank](http://www.sberbank.ru/en/about/about_sberbank)

- Sending of SMS-messages about the reception, performance or rejection to perform electronic payment documents.

#### Mobility:

- To work in the system one can use any computer connected to Internet which provides enough level of security (at the work, at home, on holidays);
- using SMS-messages one can check the document performance without monitoring the document status in the system;
- the possibility to work in the system 24 hours a day 365 days a year.

#### Security:

- the system provides the mechanism of the customers authentication and document confirmation by onetime passwords transferred by SMS-messages that ensures the enough level of the protection at minimum cost

#### Flexibility:

- it is contemplated a separate role for customer's representatives invested with powers to prepare documents
- one can be connected to the system without the current account opening
- the system functionality is being broadened constantly

Sberbank Business is the system of the remote banking service based on the application (addendum) installed at the customer's place and it allows:

- to receive the account information and the information about transactions at the account 24 hours a day 365 days a year
- to transfer to the Bank ruble and international bank transfers, the documents of currency control, to receive replies about its execution.
- the exchange of free format messages in the form of e-documents with the possibility of files attachment and definition of the message type
- to authorize the Bank to transfer money to the accounts and deposits of physical persons within payroll card programs
- to archive payment documents and messages

- to import payment documents from the accounting program of the company and to export to this program the data from extracts and payment documents
- to assign different rights to different categories of the employees of the company in order to receive the Bank information and to make banking transactions at the account (for example, it is contemplated a separate role for customer's representatives invested with powers to prepare documents)

Simplicity of connection:

- it is necessary to fill only one application form

Operational comfort:

- User friendly ergonomic interface
- Actual document status allow to monitor its processing
- There is a flexible system of filters and sorting of data search
- The availability of actual reference information
- The verification of document filling automatically
- The possibility to create the patterns of typical documents
- Import / export of documents in 1C, XML, DBF, XLS format

Security:

- The mechanism of the customers authentication and document confirmation by means of cryptographic security of the information;
- The usage of electronic keys increases data protection;
- The setting of access restriction of customers to the accounts and documents.

Flexibility

- Adjustment of users roles;
- The possibility of the record of several users to one key;
- Constantly expanding functionality.

The mobile application "Sberbank Business online" for juridical persons and businessmen is one-touch planning, control and finance management of your company.

#### **4.1.2. Functions and significance of “Sberbank online”**

Automatized system «Sberbank Business online» was launched a year ago for the facility of customers –juridical persons and, first of all, businessmen. The appearance of the service is connected with the active work of “Sberbank” in this segment. «Sberbank Business online» is the system of electronic document flow between corporate customers and “Sberbank” which gives the possibility to manage remotely their bank accounts and toutilize bank services by Internet.

We would like to note that «Sberbank Business online» is an alternative to already available “Sberbank” services, such as «InternetBank» and «Client-Bank». But unlike «Client-Bank», one can have access to «Sberbank Business online» from any computer – you must only be connected to Internet. There is no need to install some software and that allows to the customer to save money and time.

Working with «Sberbank Business online» the customer have the opportunity to carry out the following operations:

- to work with e-documents (including payment documents) monitoring the status of their processing;
- to receive the detailed information about their operations at the accounts and the actual balance;
- to apply for the service provision of Sberbank;
- to exchange with other bank customers e-messages (free format) in the form of the documents with files attached;
- to import and to export the documents in the 1C format;
- to look for the documents by means of flexible system of filters and sorting; etc.

We should point out the availability of a special stamp on printed documents containing information about an account operation. This feature gives customers a flexibility not to visit the bank in order to obtain this stamp.

As all other bank online services, «Sberbank Business online» has a user-friendly interface with a design that completely corresponds to the visual concept of the brand of «Sberbank».

That is why the customer do not have to get used to a new appearance that facilitates the understanding of the interface and creates a psychological comfort.

**Table No. 2: Functions of “Sberbank online” and a number of customers**

Function	Number of customers (%)
Review of information on the cards of Sberbank	32
Reception of reports and information about ten last transactions	15
Payment of services of juridical persons	14,5
Transferences between the cards of Sberbank including the third parties	10,5
Payment of own credits	10
Urgent lock of the bank card	8
Printing of standard payment document forms for the payment by “Sberbank” of Russia.	10

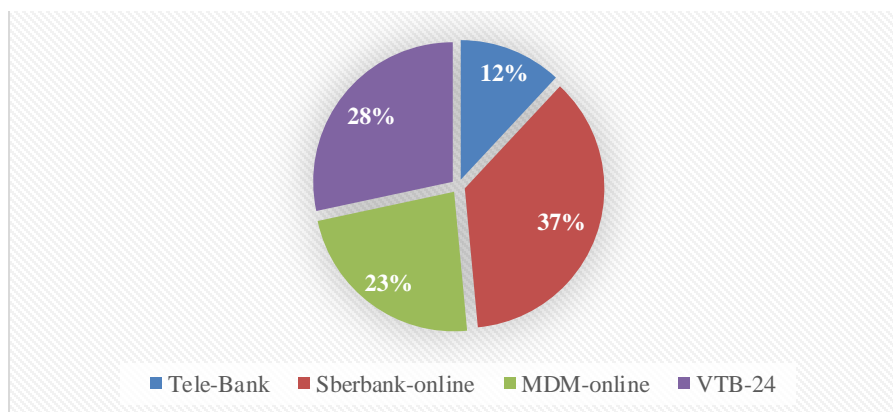
Source: <http://www.sberbank-am.ru>, (n.d.). Функции Сбербанк-онлайн и количество пользователей. [data] Available at: <http://www.sberbank-am.ru/rus/statistics/table.wbp> [Accessed 27 Dec. 2015].

According to the table data, we can conclude that the majority of users utilizes the service of the review of information on the cards of Sberbank. It is stipulated by the fact that the most convenient and simplest way to review such information is to use this service of the remote banking service and the fewest number of users utilizes the service of the lock of the bankcard. This unpopularity can be explained first by the fact that more often, this service is used in case of theft or loss the banking card and it happens rarely.



“Sberbank online” occupies the first place in the rating of all remote banking service systems in Russia. The rating is shown in the figure 1.

**Figure No. 1: National rating of Sberbank online.**



Source: Banki.ru, (01.2016). Nation rating of banks [image] Available at: <http://www.banki.ru/services/responses/?date=01.01.2016&product=remote> [Accessed 15 Jan. 2016].

Mainly, this is because Sberbank online system is the cheapest and surprisingly fast in customer service and of high quality. With the help of the remote banking service, the accounts are opened for physical and juridical persons. The number of opening accounts are shown in the table 3.

**Table No.3: Number of accounts with the remote access opened in Sberbank in Russia.**

Date of opening	Total number of accounts (thous.)	Accounts opened for juridical persons (thous.)	Accounts opened for physical persons (thous.)
Year 2015			
01.01	27 772,6	14 558,7	13 213,9
01.02	24 495,2	15 668,1	8 827,1
01.03	28 914,6	18 599,3	10 315,3
01.04	29 228,4	19 565,2	9 663,2

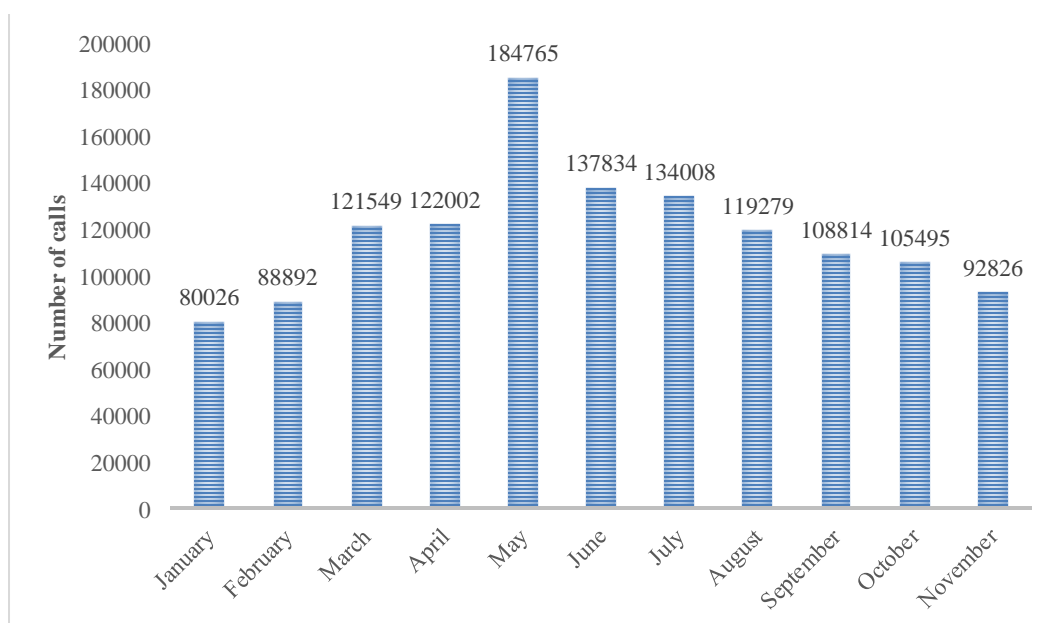
Source: Banki.ru, (01.2016). Number of accounts [data] Available at: <http://www.banki.ru/services/responses/?date=31.12.2015&product=remote> [Accessed 15 Jan. 2016].

According to this table, we can conclude that on 01.04.2015 there were the most number of opened accounts (29228,4 thous.). The biggest number of the accounts for juridical persons

(19 565,2 thous.) was opened also on 01.04.2015 and the least(14 558,7 thous.) was opened on 01.01.2014. For physical persons the biggest number of the accounts (13 213,9 thous.) was opened on 01.01.2015, and the least (8 827,1 thous.) was opened on 01.02.2015. Also according to the table, we can conclude that the service Opening of the account with the remote access was more popular among juridical persons. This is due to the fact that it is more convenient for companies to manage their own bank account by the remote banking service because it is more convenient to make different transactions without personal presence in the bank but with the help of the remote banking service.

The most popular service among the customers of Sberbank Russia is the information service. Its principal task is the service of requests of physical persons. The importance and popularity of this service can be proved by the number of calls; during the months there are more than 117 thousand calls, more than 80 % calls are answered within 15 seconds. This dynamics is given in the figure 2.

**Figure No. 2: Dynamics of the calls to Sberbank Russia. (From January to November)**

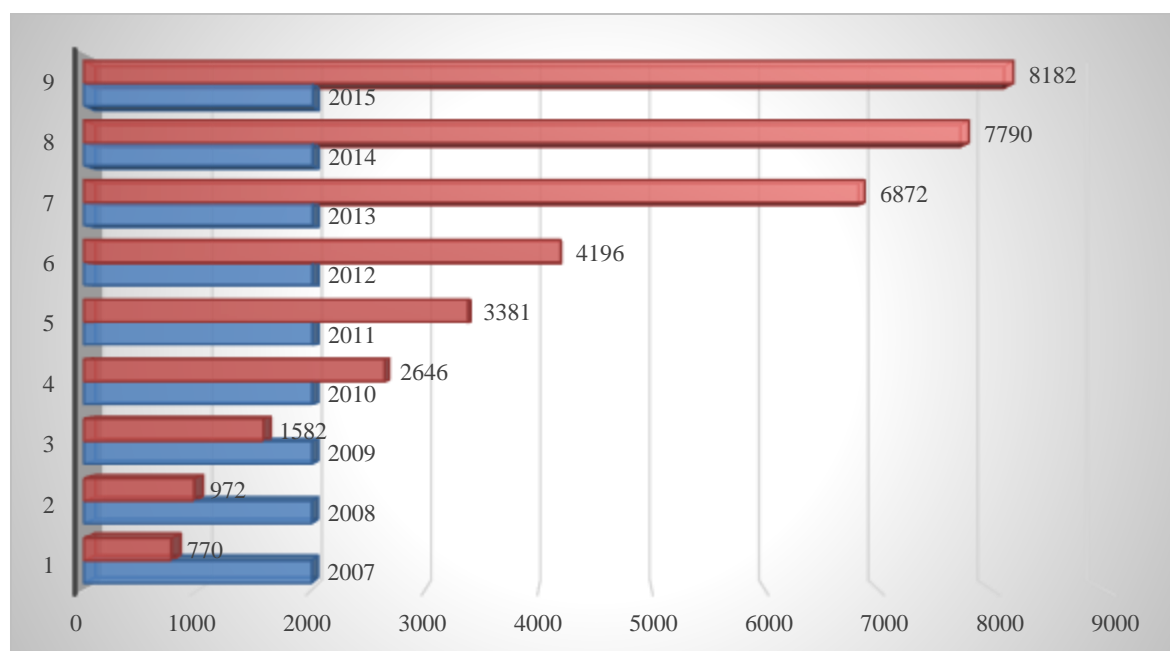


Source: SBERBANK, (03.11.15). Press Releases [data] Available at: [http://data.sberbank.ru/omsk/ru/press\\_center/tb\\_all/printable.php?id114=200010020](http://data.sberbank.ru/omsk/ru/press_center/tb_all/printable.php?id114=200010020) [Accessed 10 Jan. 2016].

According to the picture we can conclude that there were most calls in 2015 in May - 184 thous. 765 and there were the least calls in January – 80 thous. 26. This is due to the fact that in January there are a lot of holidays and days off that’s why the number of calls reduced.

At present “Sberbank online” system is a sign of the excellent, well-coordinated work with juridical persons. With the help of such operation more than 89% of all payment operations of the bank are performed among which more than 70% are processed without the personal attendance of customers. The dynamics of the customer base growth is represented in the figure 3.

**Figure No. 3: Dynamics of the customer base growth in Sberbank Russia from 2007-2015**



Source: SBERBANK, (n.d.). Annual consolidated financial statements [data] Available at: <http://www.sberbank.com/ru/investor-relations/reports-and-publications/ifrs> [Accessed 27 Feb. 2016].

The table shows that from 2007 till 2015 the customer base grew by 91,8%. This popularity growth of the remote banking service is primarily due to the convenient approach it offers to the bank customers to get online the necessary and operative information about their accounts or to make different transactions by means of information technologies without personal attendance.

Another eagerly sought service among the customers of “Sberbank online” is the mobile communication. The bank activity in this service can be divided into 2 main parts:

- SMS messaging;
- SMS notifications.

By means of this function the customers of Sberbank Russia may get notifications about the deposit expiration, about the loan approval or rejection, etc. The number of SMS sent by Sberbank Russia to its customers during 2013 is shown on the figure 4.

**Figure No. 4: Growth dynamics of messages sent by Sberbank Russia to its customers.**



Source: SBERBANK, (02.11.15). Press Releases [data] Available at: [http://data.sberbank.ru/kirov/ru/press\\_center/tb\\_all/printable.php?id114=30222](http://data.sberbank.ru/kirov/ru/press_center/tb_all/printable.php?id114=30222) [Accessed 10 Jan. 2016].

Analyzing the table we can see that bank's SMS messaging during 2013 increased to 268 th.147, this is due to the fact that recently many customers often travel abroad and the bank prefers sending SMS to calling.

In the end of this chapter the summery table is given.

Evaluation criteria will get a certain channel from 0 to 10, where 0 is the worst result and 10 is the best. As all evaluation criteria have the equal significance, the final action will be all points addition and getting the total evaluation. Then we are going to compare all final results and to choose the most popular service channel among the customers of Sberbank Russia. The results of the analysis is given in the Table 4. (Below)

**Table No. 4: The results of the analysis of e-channels of the service of physical persons.**

Comparison test	Delivery channel						
	Internet	Call centre	IVR	GSM SMS	GSM USSD	GSM Java	ATM
1	2	3	4	5	6	7	8
Accessibility at any time	8	10	10	10	10	10	5
Usability	9	10	5	4	6	7	8
Safety and confidentiality	10	7	7	5	7	8	8
Amount of supposed customers base	7	10	9	9	9	5	10
Completeness of services and service functions	10	8	7	7	7	8	8
Cost of channel use for a customer	9	6	6	7	7	7	10
Cost of channel use for a bank	10	5	10	10	10	10	7
<b>TOTAL</b>	<b>63</b>	<b>56</b>	<b>54</b>	<b>52</b>	<b>56</b>	<b>55</b>	<b>56</b>

Source: BankForward, (02.11.15). Press Releases [data] Available at: <http://www.bankforward.ru/bfos-369-3.html> [Accessed 27 Feb. 2016].

As we can see from the Table 4 the services given by Internet are more attractive and interesting for customers. The growth of information technologies influenced significantly the lifestyle of a modern person. More and more operations are performed by phone or Internet. Possibility of the remote access to the information and services online takes enormous importance in the development of the modern business, that is why the issue of the remote banking service requires a profound study and careful attention.

#### **4.1.3 Remote banking service in the development of banking business**

Using the remote banking service the customers can have a remote access to their accounts in the bank or to make payments and transfers by means of different technical facilities,

communication channels and special software. Such form of the interaction with a bank allows customers to receive necessary information from the bank or to order some banking transactions. Generally the remote banking service is a variety of e-services using all access channels.

Today banks offer a wide range of services united by the common name - the remote banking service. The Russian market of the remote banking service is behind the market of Europe and the USA. At a rough estimate now the total number of Russian users of Internet-banking is only 1,3-1,6 mln. people from which 85% are physical persons. At that, we should note that on the year 2015 basis the number of users of the service increased more than twice and their main part refers to some large banks which have the developed system of remote service. (Table 5).

**Table No. 5: Number of users of the remote banking service in the banks in 2015.**

Bank	Users number, thousand people
VTB-24	200
Sberbank Russia	400
Alfa Bank	210
URALSIB	182

Source: banki.ru, (n.d.). National rating of banks [data] Available at: <http://www.banki.ru/banks/>  
[Accessed 7 Mar. 2016].

The experts of the market highly appreciate its prospects and claim that in the coming years the growth rates will be not less than 95% per year. The high growth of the market will be stipulated both by the bank products propagation among private clients and by the development of remote services. By the end of 2016, the number of users of Internet-banking in Russia will have reached 8-10 mln. people. For the present, the situation at the Russian market of the remote banking service differs significantly from the European countries and the USA.

If in the world the «Bank-Client» systems rank the last popularity, so in Russia such a service ranks number one, followed by «Internet-Client», and phone banking accomplishes only information functions and, as a rule, constitutes the part of the bank front office. This service has the main charge of customers remote informing. As for Internet-banking, the majority of the market participants using actively the «Bank-Client» systems, the Internet-banking only acts as an information service which allows to find out the balance on the account or on the card, as well as to receive the extract with the transaction history.

In general, small banks show the conservative approach to new technologies of the interaction with customers, but in this category, there are also large retail players who divide the operational and information level of the access by the connection mode (Alfa Bank, Sberbank Russia, VTB-24, URALSIB).

One of the advantages of Internet-banking for customers is money transfer from one account to another, including to the accounts of external counterparts represented by other banks. Of course, interbank cashless transactions are possible without the participation of electronic interfaces but if the interbank transfers are free at the majority of banks, the money transfer from the account to a third party banks, so called «free requisites», is a chargeable service. In addition, many Russian banks attract customers to use Internet banking. As of mobile banking, at the majority of Russian banks it is still limited by SMS sending about the transactions on the account and does not permit to manage the accounts remotely.

According to the data of the company i-Free, about 47% cardholders use this service at large banks. Also by means of SMS one can direct an inquiry to the bank, in answer to which the customer will be informed about the account balance or another requested information, for example, the sum of minimum loan payments.

However there are banks (in particular, Alfa Bank, Sberbank Russia, VTB-24, URALSIB), permitting the customer by means of mobile phone to make different payments and to transfer money from one account to another.

Therefore, today the Russian market of remote banking service has a big potential for the growth. However, unlike its western colleagues, Russian banks do not hurry to invest in the development of this direction. As the research carried out by AnalyticResearchGroup showed that at present only some banks among the largest Russian banks actively promote

the remote banking service. Although the main tendency of the western market, the perfection and supplementation of actual services of Internet-banking, is indicative for the Russian market as well.

In 2014, the analytical banking journal GlobalFinance recognized «Tinkoff Credit Systems» the best retail Internet banking in Russia. Therefore, implanting and developing properly the remote service, the bank increases the efficiency of its activity and broadens its business at the cost the sale of banking products and attraction of new customers.



## **5. Conclusion**

With the development of economic, political, social-cultural relations between different countries, e-business acquires more importance. It is one of the factors of the «new economics» formation. Its main difference from the previous stage of the world economic development is information technology and the emergence of the whole new electronic opportunities of the transfer and processing of information inside the business and between business entities. As far as the majority of economic operations (especially the financial ones) possess the possibility to substitute the real physical object with the information about it, the progress in the field of information technologies provided the possibility and acted as a catalyst of the development of such operations worldwide, triggering and activating the globalization of the world economics generally and of its particular fields.

The demand, implementation and usage activity of electronic services and remote service channels is growing quickly in Russia because today people cannot imagine their life without Internet and computers. For example, the mobile phone has become an article of the daily necessity. That's why the main direction of the development of the modern banking sector is the implementation and development of remote banking service. recently the number of bank customers interested in remote services has been growing very fast. This process is stipulated primarily by the advantages of the remote service technologies for the customers. This system is profitable and convenient form of interaction both for the bank and for the customer.

Summarizing the thesis work, mainly, we should say that thanks to the remote service, banks get more profit and gain the popularity among people, as well as they can compete with other banks. Today the banking system uses the most modern and efficient network communication service. The banking activity is an excellent ground for the development and implementation of computer technologies because almost every transaction can be automatized. The growth of information technologies influenced drastically the style of life of a modern man.

More and more transactions are made by phone or Internet and the opportunity of the remote access to the information and services online plays an important role in the development of the modern business.

At the present, there are different kinds of the remote banking service and, thanks to this variety, the customers have an opportunity to choose the most suitable and convenient form of the service.

The remote banking service permits to the banks to use different interaction channels with customers and to provide them not only with traditional banking services which they can receive in any local branch of a bank, but also with new banking products which can satisfy the customer's demands more. Using the remote banking service the customers can perform the remote access to their accounts or to make payments and transfers with the help of different technical facilities, communication channels and by using special software.

This thesis presented an analysis of the remote banking service as well as the finding that "Sberbank online" was the most popular and convenient service among Russian customers. The thesis also offered recommendations of the perfection of the remote banking service.

Finally, it should be noted that the system of the remote customers' service offered by "Sberbank Russia" is being developed constantly thus attracting more and more customers and creating an enormous competition in the banking market.

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