

**BANK ISHIDA AXBOROT TEXNOLOGIYALARI FUNKTSIYALARI. KREDIT
OPERATSIYALARINING AXBOROT TIZIMLARI**

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Annotatsiya *Ushbu maqolada bank sohasida axborot texnologiyalari va uni rivojlantirishning asosiy yo‘nalishlari ko‘rib chiqiladi.*

Kalit so‘zlar: *Mijoz-bank, Internet-banking, mobil banking*

Annotation *This article examines information technologies in the banking sector and the main directions of its development.*

Keywords: *Customer-bank, Internet-banking, mobile banking*

Kirish

Axborot texnologiyalaridan keng foydalanish ob'ektiv zaruratga aylandi. Ularning ahamiyati an'anaviy ravishda katta bo'lgan sohalardan biri bu moliya sektoridir. Ishonch bilan aytish mumkinki, axborotlashtirish jarayoni bank ishi kelajakda ham davom etadi. Bank sohasida yaqin kelajakda taklif etilayotgan mahsulot va xizmatlar sifati va ishonchliligini oshirish, hisob-kitob operatsiyalari tezligini oshirish, mijozlarning bank mahsulotlaridan elektron foydalanishini tashkil etish tendentsiyalari ustunlik qiladi. Bu, birinchi navbatda, banklarning moliyaviy bozorlarda raqobatdosh ustunliklarga erishish istagi bilan bog'liq.

Axborot banki texnologiyasi - shaxsiy va kompyuter texnologiyalaridan foydalangan holda boshqaruv qarorini tayyorlash, qabul qilish va amalga oshirishni ta'minlash uchun ma'lumotlarni to'plash, ro'yxatga olish, uzatish, saqlash va qayta ishlash usullariga asoslangan bank ma'lumotlarini konvertatsiya qilish jarayoni.

Zamonaviy axborot texnologiyalaridan foydalanish banklardagi biznes jarayonlarga tubdan ta'sir ko'rsatadi va o'zgartiradi, ularni tubdan boshqa darajaga olib chiqadi.

Bank texnologiyalari biznesni har tomonlama avtomatlashtirishni ta'minlovchi axborot texnologiyalari bilan uzviy bog'liqdir. Zamonaviy bank texnologiyalari bank biznesini qo'llab-quvvatlash va rivojlantirish vositasi sifatida bir qator fundamental tamoyillar asosida yaratilgan:

- modulli qurilish printsipli, bu keyinchalik kengaytma bilan ma'lum bir buyurtma uchun tizimlarni sozlashni osonlashtiradi;

- turli tashqi tizimlar bilan o'zaro aloqada bo'lishga qodir bo'lgan texnologiyalarning ochiqligi, dasturiy-apparat platformasini tanlash va uning boshqa apparat vositalariga o'tkazilishini ta'minlash;

- bank tizimining modullarini sozlash va ularni muayyan bank ehtiyojlari va shartlariga moslashtirishda moslashuvchanlik;
- biznes-jarayonlarning rivojlanishi bilan tizimning funktsional modullarini kengaytirish va murakkablashtirishni ta'minlaydigan miqyoslilik.
- real vaqt rejimida ma'lumotlarga ko'p foydalanuvchilar kirishi va funksiyalarni yagona axborot makonida amalga oshirish;
- bank va uning biznes jarayonlarini modellashtirish, biznes jarayonlarini algoritmik sozlash imkoniyati;
- biznes jarayonlarini reinjining qilish asosida tizimni doimiy rivojlantirish va takomillashtirish.

Hozirgi kunda ommabop texnologiyada rivojlanishning uchta asosiy yo'nalishini ajratib ko'rsatish mumkin: "Mijoz-bank" tizimi, Internet-banking va mobil banking.

Mijoz-Bank tizimi yordamida bank mijozlari uydan yoki ofisdan turib turli operatsiyalarni amalga oshirishlari mumkin: hisobvaraqlarni boshqarish, hisobvaraqlar holati va boshqa bank ma'lumotlarini olish, hisob-kitob va boshqa hisobvaraqlardan to'lovlarni amalga oshirish va xizmatlar uchun haq to'lash hamda plastik kartochkalar, shuningdek, boshqa operatsiyalarni amalga oshirish.

Mobil banking - simsiz ulanish texnologiyasidan foydalangan holda mobil telefon yoki noutbuk yordamida bevosita bank xizmatlarini olish. Ushbu texnologiya Internet saytlaridan ma'lumotlarni Internetga ulangan mobil telefonlarga o'tkazish imkonini beradi. Ushbu tizim kirishning yanada erkinligini ta'minlaydi. Mobil telefondan foydalanadigan bank xizmatlari iste'molchilari orasida birinchi o'rinni Skandinaviya mamlakatlari egallaydi va mutaxassislarining fikriga ko'ra, yaqin kelajakda mijozlarning 40% dan ortig'i mobil xizmat ularning hisoblari.

Bank axborot texnologiyalarini rivojlantirishning eng istiqbolli yo'nalishi internet-banking hisoblanadi. Masofaviy xizmat ko'rsatish tizimlarining rivojlanishi bank xizmatlarini ko'rsatishning turli hajmlari va shakllari tizimlarini yaratishga olib keldi: Internet-bank, Internet-mijoz, uy banki, telebank, mobil bank yoki WAP xizmati. Ushbu tizimlar yordamida deyarli har qanday, bundan mustasno kassa xizmati, bank mijozlarining talablari. Nafaqat G'arbda, balki Rossiyada ham ko'proq fond bozori ishtirokchilari (banklar va brokerlik kompaniyalari) brokerlik xizmatlarini rivojlantirishning yangi istiqbolli yo'nalishini o'zlashtirmoqdalar, bu esa jismoniy shaxslarga Rossiya va xalqaro valyuta va aktsiyalarga kirishni ta'minlashdan iborat. bozorlar (Internet savdosi).

Zamonaviy elektron tijorat tizimi ikkita asosiy yo'nalishni o'z ichiga oladi: B2B (biznesdan biznesga), bu erda banklar moliyaviy xizmatlarning asosiy ijrochisi va sotuvchisi sifatida ishlaydi va B2C (biznesdan mijozga) - tovar va xizmatlarni sotish. jismoniy shaxslar, bu erda kredit tashkilotlari moliyaviy vositachi sifatida ishlaydi. Mijozlarga xizmat ko'rsatishning so'nggi texnologiyalari yordamida bitta menejer juda ko'p mijozlar bilan faol ishlay oladi. Kredit tashkilotlarining samaradorligi va ko'p

funksionaliligini kengaytirish bilan bog'liq eng muhim tendentsiya byudjet tizimlarini yaratish va bank resurslarini moliyaviy boshqarishga kompleks yondashuv bo'ldi. Shubhasiz, rus tilining shakllanishi bank sektori bugungi kungacha davom etmoqda. Biroq, bankning kelajagi axborot texnologiyalari bilan qolishi aniq. Hayotning tabiiy qonunlariga ko'ra, eng kuchlisi omon qoladi. Bugungi iqtisodiy sharoitda, allaqachon keng rivojlanayotgan va axborot texnologiyalari faoliyatiga sarmoya kiritayotgan banklar va moliya institutlari omon qolish va omon qolish uchun mo'ljallangan. Rossiya bank tizimi dunyoga birlashmoqda va G'arb raqobatchilariga qarshi kurashni zamonaviy yuqori darajadagi axborot texnologiyalariga tayanmasdan tasavvur qilib bo'lmaydi. Shunday qilib, yangi elektron texnologiyalar banklarga mijozlar bilan munosabatlarni o'zgartirishga va foyda olish uchun yangi vositalarni topishga yordam beradi. Bank ishi kompyuter tizimlari bugungi kunda amaliy tarmoq dasturiy ta'minotining eng tez rivojlanayotgan sohalaridan biri hisoblanadi. Kelajak iqtisodiyoti bilan bir qatorda hamma joyda keng tarqalgan avtomatlashtirish – narsalar interneti (IoT) ham keladi. Vitaliy Pateshman, BSS savdo direktori, shuningdek, mijozlar bilan elektron muloqot orqali daromadlarni oshirish va xarajatlarni kamaytirish haqida gapiradi. Bu kompaniya, xususan, mavjud va potentsial mijozlar bilan o'zaro aloqalarni birlashtiradigan "Elektron ofis" ishlab chiqaradi. Raqamli bankni yaratish jarayonlarni soddalashtirish, yangi tashkiliy madaniyat va bozor tezligini qo'llab-quvvatlaydigan va shaxsiylashtirishni taklif qiluvchi moslashuvchan IT yechimlarini talab qiladi. TAdviser so'rovida qatnashgan TOP30 ta bankning 75 foizi raqamlashtirish bo'yicha vazifalar yagona platformada to'planishi kerak, deb hisoblaydi.

Integratsiya imkoniyatlarini kengaytirish

Boshqa IT innovatsiyalar qatorida ekspertlar, xususan, integratsiya xizmatlarining kengayishi va yangi to'lov tizimlarining paydo bo'lishini alohida ta'kidlaydilar.

R-Style Softlab kompaniyasining RS-Bank bank dasturiy ta'minoti bo'limi direktori o'rinbosari Maksim Bolyshevning so'zlariga ko'ra, integratsiya imkoniyatlarini rivojlantirish, masalan, GIS GMP va GIS uy-joy kommunal xizmatlari bilan elektron ma'lumotlar almashinuvini tashkil etishni o'z ichiga olishi mumkin. Bu har qanday shaxsga, hatto ma'lum bir bankning mijoz bo'lmasa ham, unda kerakli to'lovni amalga oshirish va xizmatlar uchun to'lov qarzlarni aniqlash imkonini beradi.

Vitaliy Pateshmanning fikricha, GIS uy-joy-kommunal xizmatlari bilan o'zaro aloqalarni rivojlantirish kommunal xizmatlar bilan ishlashda mijozlarning fikrlarini o'zgartiradi.

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