

THE IMPORTANCE OF DIGITAL BANKING SERVICES IN ATTRACTING CUSTOMERS IN MODERN CONDITIONS

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Abstract. *This paper examines the importance of digital banking services in attracting and retaining customers under modern economic conditions. The study focuses on the theoretical foundations of digital banking, its role in customer behavior transformation, and its contribution to the competitiveness and efficiency of commercial banks. The results show that digital banking services have become a key factor in customer-oriented banking development.*

Keywords: *digital banking, customer attraction, banking services, financial technologies, bank marketing.*

INTRODUCTION

In the era of globalization and rapid digitalization, the banking sector is undergoing significant structural changes. The widespread adoption of information and communication technologies has transformed traditional banking models and reshaped customer expectations. Modern customers demand fast, convenient, and remote access to financial services, which has increased the importance of digital banking solutions.

In highly competitive financial markets, banks must continuously improve service quality and accessibility to attract new customers and retain existing ones. Digital banking services provide an effective response to these challenges by enhancing operational efficiency and customer satisfaction. Therefore, the purpose of this paper is to analyze the role of digital banking services in attracting customers and ensuring sustainable development of commercial banks.

THE CONCEPT AND ESSENCE OF DIGITAL BANKING SERVICES

Digital banking services represent the delivery of banking products and operations through electronic channels using modern information technologies. These services include mobile and internet banking, electronic payments, digital wallets, QR-code transactions, and remote financial services.

The main essence of digital banking lies in removing time and geographical constraints for customers. Unlike traditional banking, digital services allow customers to conduct transactions anytime and anywhere. This significantly improves

convenience and reduces transaction costs. In addition, automation minimizes human errors and increases transparency and security of financial operations.

For banks, digital banking enables cost optimization, faster service delivery, and improved internal efficiency. As a result, digital transformation has become a strategic priority in modern banking systems.

THE ROLE OF DIGITAL BANKING IN ATTRACTING CUSTOMERS

Attracting customers is a central objective of commercial banks operating in competitive environments. Digital banking services play a crucial role in meeting customer needs and increasing engagement.

Mobile applications and online platforms provide customers with instant access to payments, transfers, account management, and financial information. The availability of such services increases the frequency of customer-bank interactions and strengthens long-term relationships.

Digital banking is particularly effective in attracting younger, technology-oriented customers. Ease of use, speed, and accessibility are decisive factors influencing their choice of banking services. By offering innovative digital solutions, banks can expand their customer base and enhance customer loyalty.

DIGITAL BANKING AND BANK MARKETING

Digital banking services are closely linked to modern bank marketing strategies. Digital channels such as mobile applications, online platforms, and social media enable banks to communicate directly and efficiently with customers.

Through data analysis, banks can better understand customer behavior and preferences, allowing for targeted marketing and personalized service offerings. Incentives such as cashback programs, discounts, and digital promotions encourage customers to actively use banking services.

A strong digital presence also enhances a bank's image as an innovative and customer-oriented institution, which positively influences customer trust and brand recognition.

ECONOMIC EFFICIENCY OF DIGITAL BANKING SERVICES

The implementation of digital banking services provides significant economic benefits for commercial banks. Automation reduces operational and administrative costs, while digital platforms allow banks to serve a larger number of customers without proportional cost increases.

Increased transaction volumes and the introduction of new digital products contribute to revenue growth. Moreover, improved customer satisfaction and retention positively affect long-term financial performance. Thus, digital banking strengthens both operational efficiency and financial sustainability.

CONCLUSION

In conclusion, digital banking services play a vital role in attracting customers and improving the competitiveness of commercial banks. They enhance service convenience, efficiency, and customer satisfaction while reducing operational costs.

The ongoing development of digital technologies requires banks to adopt innovative and customer-focused strategies. By investing in digital banking services and continuously improving service quality, banks can ensure sustainable growth and long-term success in the modern digital economy.

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