

Electronic banking: Tool of transforming the interaction between banks and clients and improving the service quality of the russian banks

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Abstract

The article provides analysis of the electronic banking as an innovative tool of client and bank interaction. Electronic banking is considered as tool fostering business performance by improving service quality improvement. One of the major changes in the banking industry is the development of technology which contributes to the creation of new services and distribution channels. Delivery of high quality services through electronic channels becomes extremely important for banks which want to remain competitive in the market. Electronic banking, saving product line of a bank, radically changes the way of interaction with the customer and improves the quality of banking services. To give an idea about the potential of the Russian industry of electronic banking services, the main factors affecting the development of e-banking in Russia are analyzed, using the tools of regression analysis. The large development potential of ebanking in Russia to provide new and traditional banking products and services to customers through digital technologies.

Keywords

Banking services, Client and bank interaction, Electronic banking, Internet - banking, Quality of banking services