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СРАВНИТЕЛЬНЫЙ АНАЛИЗ СОСТОЯНИЯ ОНЛАЙН-БАНКИНГА В
РЕСПУБЛИКЕ БЕЛАРУСЬ И СТРАНАХ ЕВРОПЫ

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Online banking is the practice of making bank transactions or paying bills via the Internet. Thanks to this technology, and the Internet in particular, people no longer have to leave the house to shop, communicate, or even do their banking. Banking online allows a customer to make deposits, withdrawals, and pay bills, all with the click of a mouse.

Electronic banking gives huge benefits to consumers in terms of easiness and cost of transactions. The advantages include easy using, convenience, effectiveness, controllability and privacy.

Internet banking is a good opportunity for countries with low levels of financial system to capture new markets.

In the Republic of Belarus Internet banking is just beginning to develop. According to the National Bank of the Republic of Belarus there are 9, 8 million cards. According to the Association of Belarusian banks there are 23 banks in Belarus with online banking possibilities. Despite the wide range of payment transactions that can be made using internet banking 24-hours, only 10 % of Belarusians use this service.

According to the results of a survey about 85% of the respondents agree, that they need this service; 96% of the survey participants use bank cards, 43 % and 24 % respectively - online and mobile banking, and 9 % – electronic money. Internet banking service is used to get information about cash balance on the card account, to pay for the services of mobile and internet service providers, to repay loans, to deposit accounts, to buy tickets, to pay taxes.

Belarus Internet banking is gaining popularity, the bankers have not yet spoken about the boom, but they point out the continual and significant increase in customer base. The first bank in Belarus, which launched Internet banking system for individuals, was *Priorbank* in 2004. Thanks to the system upgrade in 2008 this there was an increase in the volume of cashless payments and labor saving. By 2010, the number of customers of Internet banking increased 2 times – from 18 947 to 36 276 people. *Priorbank* is the first Belarusian bank that developed and produced special applications for mobile devices. Currently such Belarusian banks as *Belagroprombank*, *Belinvestbank* and *BPS Sberbank* are developing Internet banking system.

Based on the data provided above and taking into account European experience, we can predict the growth in the number of service users by an average of 61 % by the beginning of 2015.