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**THE DEVELOPMENT OF INNOVATIVE TECHNOLOGIES  
OF NON-FINANCIAL SERVICE IN THE SPHERE OF BANKING SERVICES**

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**Abstract**

The paper deals with the development of non-financial service in the sphere of banking services and the formation of new segments in the customer service market. It reveals significant changes in the image of banks and the way they work due to innovative technologies. It investigates the appearance of client-centered innovative services, which enlarge the range of provided products and non-financial services including electronic documentary calculations, etc.

**Keywords**

Non-financial service – IT-technologies – Electronic platform – Bank of the Future – Identification

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## Introduction

The development of non-financial services in the market of banking services enables Russia to enter a new stage in the range of services provided for customers.

The goal of the paper is to reveal significant changes in the image of banks and the way they work due to innovative technologies. To investigate how client-centered innovative services, which enlarge the range of provided products and services of non-financial services including electronic documentary calculations etc., emerge in the banks all over the world.

## Materials and methods

We have applied the methods of analysis of scientific and information base, and synthesis of obtained data in theoretical conclusions and practical recommendations. Methodological and theoretical base of the study is represented by scientific works of Russian and foreign scientists on the theory and practice of economic and financial support.

It is revealed that banks all over the world work on improving the quality of customer service and attracting new customers. They elaborate external projects, which understand customers and can offer necessary financial and non-financial services. The essence of this technique is that bank's additional non-financial services provoke interest in the consumers of the services that contribute to the development of additional communications with the bank and work for the image of the bank.

Innovation technologies change the ways people communicate with each other and simplicity of their interaction quicker than ever.

Therefore, banks will have to use digitalization and elaborations of IT companies to establish the offers of non-financial service for customers. Such potential business can become successful for banking services.

Banking sector has traditionally been an active conductor of high technologies in the life of people and, thereby, has attracted clients using additional non-financial work of bank's employees. IT-technologies began to play a more significant role in the interaction between consumers and banks and their demands to the suppliers of financial services changed. The situation provides additional possibilities for developing and enlarging the area of banking business activities. During Fujitsu's research, each third respondent reported that he was hypothetically ready to acquire electrical energy for home from his bank, the same number of respondents expressed their agreement to keep their personal data in their bank, and other 30% confirmed that they were ready to acquire the services of access to broadband Internet from their bank. The most interesting is that 25% of respondent were ready to acquire banking financial products and services from such companies as Facebook, Google, and Amazon. It is no coincidence that recently, many experts express an opinion that a traditional bank is disappearing. It is about ten years ago that Bill Gates said that people need banking instead of a bank. Banks understand it. Therefore, many of them express their concern about a possible loss of a part of their business. They understand now that the marginality of classical banking products and services is falling each year; therefore, they need to enlarge the range of their products and services. Banks work on improving the quality of customer service and attracting new customers. Besides, they elaborate external projects, which understand customers and can offer necessary financial and non-financial



services. The essence of this technique is that bank's additional non-financial services provoke interest in the consumers of the services that contribute to the development of additional communications with the bank and work for the image of the bank. Interesting projects for additional non-profile activities for existing and potential customers are possible:

- 1) additional non-financial services for banking products and services for small and medium-sized enterprises (SME);
- 2) quasi-bank non-financial services that attract new customers in the bank;
- 3) additional non-financial services for retail customers for banking products and services;
- 4) services for the monetization of a current customer base;
- 5) new generation investment products.

If a bank succeeds in selecting additional, non-profile services for working with a client and if they provoke client's interest, it can expect an inflow of potential clients from bank's suppliers (partners) and new consumers of non-financial services. Non-banking services enable banks to attract new clients in their departments. The development of bank's non-financial services will be useful for banks, business and people: first, it will enlarge a range of banking products and services or it can even become a basis for identifying new areas in bank's business; second, it will provide an additional profit from selling particular commercial non-financial services or a comprehensive service (consulting on strategic and financial planning, normative, legal and tax consultations as well as training and consultations on a wide range of skills and knowledge). Besides, banks' additional and significant non-financial services lead to higher commitment of both business and people to a bank; therefore, the bank tries to make its brand more recognizable and to increase capitalization<sup>1</sup>.

Thus, Barclays Bank launched a Wi-Fi project on providing its customers with a wireless free access to Internet in all its departments eight months ago. Access to Wi-Fi enables customers to use any wireless communication devices including a telephone, a smartphone and a laptop to connect to Internet, to download bank mobile applications from the bank's website or to visit other web resources. Besides, a customer can receive a consultation from bank's employers on working with mobile banking applications on any other devices, if necessary. Barclays became the first bank in Great Britain to offer Wi-Fi services in its office. Bank's management considers this project to be quite successful. As shown by the bank's research, more than 40% of respondents reported that free access to Wi-Fi hotspots will enable them to substantially increase their knowledge in the financial sphere. About 400,000 Wi-Fi sessions were registered since the first free Wi-Fi hotspot appeared. Now, bank's clients spend 25 million of Wi-Fi minutes in its offices every month<sup>2</sup>.

Today, Internet has become an essential part of life for every person. Bank's attention to the needs of every customer and a desire to grow with customer's needs become integral to success for any modern bank. Now, access to free Internet becomes a significant part of any service. It becomes popular in Russian as well. Our banks began to open Wi-Fi hotspots too. The RBS Telekom group of companies executed a Wi-Fi-based project on organizing a wireless access to Internet in the Sberbank department in the Moscow Oblast.

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<sup>1</sup> A. M. Tavasiev, "Banking. Management and Technologies", Moscow: Yuniti Dana. Num 1 (2015): 56 – 64.

<sup>2</sup> N. I. Kulikov and Yu. V. Kudryavtseva, "Banks "Go" to Internet", Voprosy Sovremennoy Nauki i Praktiki. V. I. Vernadsky University, num 3 (61) (2016): 57 - 63

The radius of covering each point reaches 100 meters, while the speed of data transmission is 10 mbps. Twenty-five bank's offices in 15 localities of the Moscow Oblast are provided with the access to Wi-Fi network. Wi-Fi hotspots are organized in bank departments located in large administrative centers and cities of the Moscow Oblast (Dmitrov, Klin, Dubna, Solnechnogorsk, Korolev etc) and in small localities and settlements. The creation of a wireless zone of access to Internet in bank's departments enabled to provide better connection to bank services including via mobile devices: a telephone, a smartphone, a laptop etc. to accelerate the processes of performing financial operations, to increase the level of service urbanization. Besides, it creates more comfortable and diverse conditions for clients. Free access to Wi-Fi in bank's offices in Russia will possibly become a serious competitive advantage for customers who will make up their mind to open a new account in the bank<sup>3</sup>.

The results of the study are monitoring banks' offers of non-financial service to various sectors of business and people. Now, Russian banks are engaged in giving packet offers for business, collecting documents for registering a new business, developing business-plans, organizing incoming and outgoing documents, accounting, developing and filing of accounts etc. For example, Otkrytie Bank created the Moe Delo (my business in Russian) accounting service, which enables firms to do bookkeeping. Using this service, an enterprise may receive different extracts, consult with lawyers, accountants and tax specialists of Otkrytie Bank, form and submit accounts in tax authorities and statistics authorities and keep enterprise's data in the bank's cloud powers. Otkrytie Bank has a more comprehensive digital product, so-called Tochka, which enables to deliver and receive payments, to settle transactions including currency transactions, to order mobile acquiring, to issue corporate cards etc. All this services are on-line. Alfa Bank offers firms and enterprises assistance in solving many "everyday" co-occurring issues at once now apart from accounting. For these purposes, a bank created the Klub Klientov (Customers' Club in Russian) program for its customers. The firm, which entered the Klub Klienta, receives notable discounts for many business services including clearing, IT-technology and telephony, personal training, buying and renting real estate, delivery of office supplies, water, flowers, events organization, security and many other things. The Klub Klientov works with over 150 partner companies from various sectors and spheres of economy<sup>4</sup>.

Such banks as MDM Bank, Alfa-Bank, and Tinkoff Bank offered special services for large firms and entrepreneurs who are the clients of banks deprived of a license (AMB Bank, M Bank, Russkiy Kredit), and free opening and maintenance of an operating account. Besides, banks will not take payment for on-line booking of the requisites of an account on the website without visiting a bank's department, for installing and using internet-banking, generating a key for client's carrier and legal consultations.

Some banks began to offer encashment without a cash courier. Thus, MKB Bank began to offer an entirely new service to business a little more than a year ago – self-encashment, which is designed for supermarkets, internet shops, restaurants, courier services, cash centers of a housing and utilities sector, restaurants, sport clubs, cashier's offices in stadiums and other companies and organizations of retail trade and service. The work of self-encashment can be represented in the following way. A company's employer

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<sup>3</sup> N. I. Kulikov and Yu. V. Kudryavtseva, "The Development of Digital Technologies of PAO Sberbank and Their Efficiency", *Bankovskie Uslugi*, num 2 (2017): 37 – 47.

<sup>4</sup> V.A. Kondrashov, "The Tendencies of Banking Innovations Development in Modern Russia", *Rossiyskoe Predprinimatelstvo*, num 8 (2012): 101 – 105.

(cashier, manager, courier) delivers revenue in the MKB Bank terminal in any time convenient and any sum, and the bank pays money to company's account online; a special mobile application enables to check whether money is paid to its operating account. Only in Moscow, there are more than 6 thousand terminals. Besides, there are over 100 thousand terminals throughout Russia. However, MKB Bank can mount a terminal in the territory of a company as well. In the end of 2016, MKB Bank elaborated and introduced a restaurant without a cashier platform for the largest restaurant network. It enables a waiter to deliver revenue directly into the terminal. Evgeniy Chistov, a head of the alternative service channels department in the MKB bank, says about this innovation, "Our devices may look like classic terminals equipped by receivers for delivering paper currency in a pack or compact devices that can be easily placed under a working table."<sup>5</sup>

The idea of alternative service channels is new only for the Russian banks and the Russian business. Thus, in Germany, there are electronic cashiers in the banks and in the shops. Actually, these devices do not require encashment. If a cassette is filled in the terminal, it is transferred to the nearest ATM for emptying. Besides, a bank does not spend time on recalculating money and even does not open a cassette. Moreover, electronic cash courier releases a company from losing a lot of time – you do not need to recalculate money, prepare revenue, pack it in the encashment bags and run an appropriate document circulation. Now, Russia is just exploring this innovation in retail. We should note that in Russia, cashier staff flow in network organizations is quite high. In this situation, it is quite difficult to manage encashment processes and to control staff with efficiency. The use of an "efficient cashier" will enable to solve these problems and to save time and money<sup>6</sup>.

In any business, financing at the stages of creating an enterprise and developing a business project is the most acute issue. Here, Russia has also seen positive changes recently. Banks began to take an active part in financing investment projects. Thus, Promsvyazbank together with Opora Rossii established a venture fund on February 2013 for financing small and medium-sized business projects. The fund contains 300 million rubles, one can invest from 1.5 to 10 million rubles in one project, the fund supports those who already have a successful experience in business and want to develop and replicate it (business) and those who only begin their business.

Since January 1, 2015 you can receive financing on keeping and developing the existing business and buying a ready company (firm). For 3.5 years, the fund has received more than 5,000 applications for investing business projects and the fund has already financed more than 100 projects in the amount of over 1 billion rubles.

VTB24 Bank against guarantees of the Agency of Credit Guarantees (AKG) finances now such projects as creating and launching new trends in business, entering new sales markets etc. For one year of cooperation with AKG, the VTB24 bank allocated 2.5 billion rubles for financing investment projects of small and medium-sized business. Now, Sberbank, Reiffeisenbank, Bank of Moscow, Alfa Bank, Tinkoff Bank etc. have such programs on financing company's investment projects. Now, the representatives of small and medium-sized business need consulting support, educational programs and information

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<sup>5</sup> Yu. V. Kudryavtseva, "Banking Business Moves towards a Client-Centered Model", Social-Economic Phenomena and Processes, num 11 (2016): 40 – 44.

<sup>6</sup> S.V. Krakhmalev, Modern Bank Practice of International Payments (Moscow: GrossMedia, ROSBUKh, 2007)

resources, which banks can give to small and medium business through a number of non-financial services. It is known that most entrepreneurs, not only beginners, face a lot of problems when opening and running business. Therefore, banks could raise their significance and value for small and medium-sized business customers by connecting their financial services to already existing services on developing small and middle entrepreneurship, or they could address issues on providing these services directly through the bank's information service<sup>7</sup>.

What difficulties do the representatives of small business face in preparing calculations and justifying financing and state support, how important is economic and financial elaboration of their business plans for the development of small business? Already now banks offer a set of consulting services for small business and account for the specifics of this segment of economy:

1) Developing a financial model of entrepreneurial activities for small business, when business prepares a perspective business plan of the firm. In this case, one needs to prepare a justification for investors and a bank or to assess how profit and other financial indices of the firm will change. Now, banks offer a universal approach for business by modelling planned activities by means of the IT platforms and translate it into the language of finances, which is easy for investors and banks to understand.

2) Developing a standard business plan (the calculated part) based on a financial model of digital technologies, which reflects basic indices of business and characteristics of economic environment. A well-developed business plan makes the interaction between banks and investors much easier, enables to give financial assessment to a business plan and to attract state subsidies.

3) Elaborating a standard business plan (the marketing part) for small business by banks using electronic platforms based on investigating industries and markets, and market assessment performed during the realization of business projects.

4) The development of a marketing plan for business with account for sectoral specifics of a project enables to avoid increased expectations of a revenue side of the project and to reduce an expenditure side of the project. Financial calculations of a business plan for small business made by bank's experienced consultants enable to receive the answers to the following questions:

- a) to prepare a business plan and to define beforehand the amount of necessary financing;
- b) to open a new area in business and to define how efficient it will be;
- c) to decide whether to invest in a new business or not.

5) The development of a standard business plan and bank's participation in its defense, a bank elaborates business plans with account for the demands of a particular bank and an investor, which enables to present and defend the project successfully and to answer to all the questions on the financial parts of the project.

## Discussion

Now, the banks have smart electronic programs for interacting with business<sup>8</sup>:

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<sup>7</sup> O.Yu. Kurishev, Plasic "Cards as an Important Element of Bank Retail Business", Bankovskiy Riteyl, num 1 (2007): 18–22.

<sup>8</sup> Yu.V. Lukashok, "Russian Market of Plastic: Tendencies of Development and Perspective Products", Bankovskiy Riteyl, num 3 (2008): 12–16.

Project Expert is a program for elaborating a business plan and assessing investment projects. It became the best in its class of programs due to existing possibilities. Today, it is a standard for business planning and assessment of investment business projects in Russia, the CIS countries and the Baltic countries. The analytical system of the Project Expert is essential for creating and implementing the optimal business plan, elaborating a calculated part of a business plan, assessing investment business projects, provides necessary financial accounts to potential creditors and investors and justifies a desirable effect from participating in the project for them. This program enables to model activities of both small venture companies and holding structures. Now, the Project Expert program is widely used for business-planning of production and providing services not only in a bank sector, but also in construction, transport, energetics, in oil extraction and refining, chemistry, engineering, aerospace industry, manufacturing and consumer industry, Rostelekom etc<sup>9</sup>.

Another analytical system Prime Expert is designed for financial assessment and modeling of firm's planned activities aimed at reducing financial risks. The program's cost approach enables to provide operational efficiency and minimization of cost and amount of capitals used for these purposes. The Prime Expert analytical program is especially efficient for revising investment projects and planning new investment solutions for large holdings. Prime Expert is a working instrument of management for departments that are responsible for developing and correcting an investment program, strategic planning, assessment of financial indices, making a decision about merges and acquisitions, restructuring, and allocation of separate business trends. The analysis by means of Prime Expert contributes to elaborating programs for increasing the operational efficiency of business and strategic management of prime cost<sup>10</sup>.

- The AuditExpert system is a program for analyzing the financial state of an enterprise. It enables to diagnose, monitor and assess the financial state of one enterprise and a group of enterprises using the data of financial, management and consolidated accounting. The AuditExpert analytical program is largely focused on economic, financial and accounting services of large companies, banks, and state authorities that control the financial state of subordinate organizations and departments, audit firms. The AuditExpert exists in the Standard and Professional versions. The latest online program Audit Expert Web analyzes the financial state of an enterprise using only two forms of accounting online. Here is a brief description of Audit Expert Web's ability:

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- automatic calculation and analysis of firm's basic financial indices for several years using only accounting balance and the 6 form, report on profit and losses;
- automatic preparing of a conclusion on company's financial state with professional conclusions and offers;
- assessing a firm as a current or potential borrower;
- access to Internet everywhere and at any time;
- Audit Expert Web can be used when it is necessary and in a necessary amount;
- comfort and usability.
- The system for medium-sized and small business CRM is designed for maintaining a customer base of counteragents and analyzing a history of interaction with

<sup>9</sup> L.V. Lyamin, "The Analysis of Risk Factors Connected to Internet Banking", Raschety i Operatsionnaya Rabota v Kommercheskom Banke, num 5 (2006): 52–63.

<sup>10</sup> V. A. Gerasimenko, "Security of Information Technologies", num 3 (2010).

every customer and accumulated information<sup>11</sup>. The CRM system solves the following issues within a framework of sales organization and management of sales process:

- collecting and processing information about a market and customers in a unified database;
- analyzing firm's sales activities and controlling the work with clients;
- giving an automated working place for sales department specialists;
- defending a customer base;
- assessing the results of a marketing plan;
- provides a coordinated work of specialists from different units.

The three quarters of banks that were interrogated by PWC agreed that the strongest influence of financial technical companies on their business was manifested in the increased attention to customer's needs. The information about customers is a valuable resource for banks and any companies, since they can direct it properly in their own interests. Now, building relationships with customers became a highly technological process, which requires skills and knowledge in working with a large volume of data and highly technological instruments on automating marketing activities. The main goal of managing a client base is clients' increased profitability due to an active impact at all the stages of clients' life cycle and their behavior pattern using new approaches in working with these clients. Now, banks understand who their client is and how they should work with him<sup>12</sup>:

- 1) working on creating a complete, unified and unambiguously treated source of information about customers;
- 2) registering and monitoring KPI for each client including throughout the base in general;
- 3) continuous online analysis of preferences of consummation structure and clients' patterns of behavior.

Bank can provide services to each client in the very form they will be demanded by a client by using the data of client base's analytics, block chain and modern cloud platforms<sup>13</sup>. If you call a vehicle through a mobile device, an ATM will provide depositing cash, Internet banking platform will provide the complete information about an operating account including services for checking counteragents, and bank's courier will deliver the requested documents. Tinkoff Bank Credit systems of Russia, Otrytie Bank Tochka, the South African Standard Bank, the Spanish Santander, and the Austrian CBA already work with a customer in the marker 24/7, some banks that offer 24h service to customers use offshore work centers (they transfer load to the points of service where there is a working day). Other banks are ready to 24h contact through any channel including Facebook, Google, WeChat, Whatsapp or using their own mobile applications<sup>14</sup>.

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<sup>11</sup> G. S. Panova, "Innovations in Banking Business – the Art of Banking Technologies. Modern Bank Technologies: Theoretical Bases and Practice", N.F. Karpycheva (Ed). *Finansy i Statistika* (2005): 73–84.

<sup>12</sup> Payment and Calculation Systems. International Experience. General Guide on Developing a National Payment System. URL: <http://www.cbr.ru/publ/?Prtd=prs>.

<sup>13</sup> A.V. Pukhov, "Organization of Operational Work on Receiving Individuals' Payments without Opening an Account", *Raschety i Operatsionnaya Rabota v Kommercheskom Banke*, num 5 (2007): 15–19.

<sup>14</sup> I.A. Spiranov, *Legal Regulation of Operations with Plastic Cards* (Moscow: InterKrim-Press, 2000)



These issues were investigated by the Russian scientists Silvestrov S.N., Eskindarov M.A., Abdikeev N.M., Seleznev P.S., Udaltsova N.L., Pavlov A.V., Dumnyaya N.N., Muravyeva A.V., who dealt with the issues of providing the development of innovation technologies in the modern Russia, methods of managing innovative activities, assessing the system of indices of innovative activities of both business and people, and managing the intellectual channels in innovative economy in their research.

The authors deal with the tempos of innovative development of a non-financial service in the bank business in their paper as well as the potentials of a bank sector to offer innovative technologies of a non-financial service to different sectors of economy and to people already now, to take some functions on providing state services. The authors have conducted an empirical study of the possibilities of introducing innovative technologies of a non-financial service in the sphere of banking services into various sectors of economy and for people by Russian banks' already now and for the nearest 2-3 years.

## Conclusion

Now, the level of API-technologies development enables to connect almost any service to payment bank infrastructure or to integrate new possibilities into one's own platform. This creates many new variants of cooperation with clients for banks. In this situation, the development of an electronic sector of state services based on electronic banking as a financial innovation can become the most popular. All the state and municipal authorities and budget establishments can participate in this innovation. Providing electronic state services is enshrined in the Federal Law "Organizing the Provision of State Services in the RF". There is another Federal Law "Identifying Banking Clients in the RF". Thus, banks should identify a client before working with him<sup>15</sup>.

For the last several years, Russia has done a large work of uniting the notions of identification for providing state services and bank identification of clients. What is more, databases are identified in such a way that banks receive the possibilities of Multi-Purpose Centers for confirm an individual's personality. Today, bank identification is already equaled to state identification, and banks can already offer state services for clients without additional registration and checking of a client. The government of the Russian Federation developed a concept of Electronic Government in compliance with already existing Federal Target Program Electronic Russia, which determines a new way of interaction between state establishments and people based on the active use of electronic communicative technologies to ensure a high efficiency of providing state services to people. Now, one of the practical results of realizing these documents is creating a portal of state services for people, which enables the citizens of Russia to receive all the necessary information distantly and to receive necessary state services according to 29 categories. Banks will register people in the portal of state services of entry points, where they can receive a password for one's personal account<sup>16</sup>.

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<sup>15</sup> A. M. Tavasiev, "Banking. Management and Technologies" Moscow: Yuniti Dana. Num 1 (2015): 56–64.

<sup>16</sup> N. I. Kulikov and A. A. Sizov, "Banking Service with the Use of Plastic Cards", Publishing house of Federal State-Funded Educational Institution of Higher Professional Education Tambov State Technical University. Aktualnye Problemy Razvitiya Ekonomiki, Finansov, Bukhgalterskogo Ucheta i Audita v Regione. num 2 (2014): 135-140.

Today, the bank system is better prepared from the viewpoint of techniques and staff. Besides, it is the most controlled by the Bank of Russia. Therefore, it is reliable and can successfully help the citizens of Russia in obtaining state services. Giving the rights of Multi-Purpose Centers to banks is the nearest future, since the banks have all necessary structure and powerful databases, which are connected to the system of cross-departmental information interaction, state authorities and the portal of state services. Nowadays, the state is looking for the ways to optimize state expenses, since Russia's economy is just trying to cope with a crisis and has to reduce budget expenses every year. This measures enable a state to solve many tasks on providing state services: to provide the efficiency of operations from the viewpoint of quickness, comfort, reduction of labor and financial costs, control over the movement of financial resources in the budgets of all level: federal, regional and municipal, fighting against corruption<sup>17</sup>.

Delivering passports to the citizens of Russia and registering real estate in banks will become the next stage in developing this electronic platform. I. Shuvalov, the first vice-premier, instructed MVD together with the RF Central Bank, Sberbank, and VTB bank to work out an issue on giving commercial banks the functions of the federal state unitary enterprise Passport and Visa Service for issuing Russian and foreign passports. The offers on this issue, worked out by the Ministry of Internal Affairs and banks, should be delivered within the first six months of 2017<sup>18</sup>.

Now, technical innovations substantially change the rules of a game on the financial sector of bank and non-bank services. The way the bank sector will respond to these changes will determine the success of banks and financial sector in general. Banks will have to use digitalization and elaborations of fintech companies and chose expanding the offers of non-bank services. The authors are considering the possibility of realizing the idea of creating a financial supermarket or a new type consulting based on bank's IT-infrastructure and give their own interpretation of a financial supermarket and a new type consulting—the Bank of Future. The Bank is a financial supermarket: this is the origination of a new type of financial trend based on the principle of Internet of things. Electronic purses connected to a customer's account will be installed in refrigerators, automobiles, electrical lamps, water taps etc. Refrigerators will pay the order of products, automobiles will pay for gasoline and parking without man's participation, smart lamps will pay for consumed electrical energy and smart taps for consumed water, and all these will be connected to a customer's account automatically online<sup>19</sup>.

A bank is a new level consulting: this is a qualified assistance, consultations, advices, expert evaluations and recommendations on running business in general and some of its trends in particular.

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<sup>17</sup> N.I. Kulikov and A.A. Sizov, "Plastic Cards Market in Russia". Publishing house of Federal State-Funded Educational Institution of Higher Professional Education Tambov State Technical University. Aktualnye Problemy Razvitiya Ekonomiki, Finansov, Bukhgalterskogo Ucheta i Audita v Regione. num 2 (2014): 140-144.

<sup>18</sup> N. I. Kulikov and A. A. Sizov, "Analysis of the Schemes of Misdemeanors in Using Plastic Cards", The scientific journal of ITMO university. Series: Economy and Ecological Management, num 2 (2015): 61-69.

<sup>19</sup> V. A. Kondrashov, "The Tendencies of Banking Innovations Development in Modern Russia", Rossiyskoe Predprinimatelstvo, num 8 (2012): 101–105.

Today, banks not only can remind an individual on the birthday of his brother, sister and employee, but also recommend a present depending on the possibilities of his incomes and analysis of his preferences by accessing the accounts of his purchases, while bank's analytical platform will hint where is more profitable to buy a present. Already in the nearest time banks will know what customers buy most often and in what supermarkets they buy it, and this will actually enable them to give relevant advises.

Bank knows everything about a customer, it can everything and do everything in the best way 24/7.

Such potential business can become successful for a banking sector. In the result, the authors of the study concluded that in about two or three years the customers of bank services will be connected to Internet through several channels at once and this will change drastically the interaction between banks and clients. Forecasting the development of IT technologies up to 2025, we can assess the technological future in the global scale. The authors offer expected technological solutions up to 2025 (Table 1).

Year	Description of the moment
2018	Data storage systems for everyone
2021	Robotized services
2022	Portable Internet, Internet of things and for things
2024	Economy of exchange, artificial intelligence and work of white collars, 3D printing and consumer products
2025	Bitcoin and block chain smart cities, artificial intelligence and systems of decision making, automated cars

Table 1  
Technological solutions up to 2025  
Source: author's

Ninety percent of 800 interviewed heads of a bank sphere and experts assume that even before 2025, 10% of people in the world will be dressed in clothes connected to Internet and will be provided by free and limited digital storage, while a technology of block chain will make a global revolution in economy and finances. The technology of block chain, which made it possible to create virtual currency (one of them is bitcoin), has huge perspectives for the world economy and finances, and the world growth of GDP, since it can unite all countries of the world into a single financial infrastructure.

Now, it is difficult to fully assess the speed with which these innovative technologies will enter life. However, it is easy for everyone to understand that innovation technologies change the ways people communicate with each other and just their interaction. Therefore, banks will have to show a higher level of proactive readiness to forthcoming changes to survive in the market<sup>20</sup>.

The paper will be of great interest for specialists in economy and management, business and people, state and municipal structures of government, managers engaged in innovative projects of non-financial service in the sphere of banking services, professors, students and postgraduate students.

<sup>20</sup> L. V. Glukhikh, "Competitive Strategy of a Commercial Bank from the Viewpoint of a Process Approach", *Ekonomika i Predprinimatelstvo*, num 5 (2013).

The materials of the paper were used for elaborating an innovative project of the Skolkovo grant “Creating a digital service platform for providing financial, accounting, production and technological processes and managing them in the enterprises of agribusiness.”

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