

Human social life in the era of innovative banking

Ioseliani Aza Davidovna

Doctor of Philosophical Sciences, Full Professor

Financial University under the Government of the Russian Federation, Moscow, Russia

Annotation. The article examines the issue of the transformation of modern society in connection with the introduction and widespread use of the Internet and its capabilities in all spheres of human life from everyday life to banking services, business and the economy in general. The author consider Internet banking as a social phenomenon that leads people's lives to a qualitatively different type of relationship. The features of online banking, its advantages and disadvantages are revealed.

The work also examines the socio-philosophical foundations of the transformation of social life in the modern technogenic world, analyzes the reasons that determine the qualitative change in life. According to the authors, the penetration of electronic systems into all areas leads to the fact that it is necessary to aim at finding new forms of organizing human relations. Using high technology requires a high level of preparedness of the individual, his maturity in the spiritual plane, responsibility.

Keywords: remote banking, electronic banking, internet banking, social transformation, information society, culture, spirituality.

Introduction

One of the characteristic features of social development in modern civilization is the digitalization of being, that is, the translation of being into the language of numbers, the accelerated and ubiquitous development and distribution of distance technologies. The Internet, which is a global network, has had and has a tremendous impact on all areas of human activity, including daily routines, economics and business. In the context of digitalization, it is necessary to touch on a new phenomenon, which quickly became for people close, clear and necessary; this is a remote banking service, "Innovative banking".

The banking sector, as well as other spheres of social life, is developing along the lines of the latest changes and scientific and technical breakthroughs. (Digital Russia: New Digital Reality, 2019).

Opportunities and technical support of Internet banking

The fundamental principle of remote banking service is the exchange of various information between the client and the bank at a distance and the execution of various transactions. Of particular importance in this matter is the provision of a high level of security and confidentiality of communication. (The phenomenon of globalization. Edited by E.M. Mikhailova, 2017)

The clients have extensive capabilities in such operations as, for example, remote access to their

accounts, transfers, payments, management of deposits, as well as information reception about exchange rates or the location of nearby ATMs, etc. (Eremin, 2018)

To use the marked remote banking service facilities, the client needs to have access to mobile and Internet connections, as well as a technical device with appropriate software and a specialized software product provided by the bank. Experts call the remote banking service e-banking, the term Internet banking also appeared. These concepts quite accurately reflect the essence and character in the banking sector. Here the banking sector's dependence on the level of development of high technologies and technical innovations is clearly visible, enabling customers to carry out transactions online. (Kirichenko, Bulavenko, 2019)

In the modern technogenic world, the main forms of remote service in the banking sector are online banking using mobile communications, via the Internet and special self-service devices (terminals and ATMs).

Advantages and disadvantages of Internet banking

Many studies conducted by analytical companies indicate a rapid increase in the number of online operations, which are becoming the dominant trends in modern society. In addition, nowadays online-banking from a popular add-on is transformed into an inseparable component of retail banks (in this regard, it can be compared with bank cards when they first appeared). The set of functions and comfort in use led to an increase in interest from the client base.

One of the purposes of internet-banking is to improve the quality of customer service. Innovative banking has the following advantages: high level of efficiency; time saving; payments without delay; payments made in any cities and countries of the world; the ability to conduct various operations 24 hours a day without visiting bank offices; implemented procedures tracking; non-cash payments; management of various accounts in parallel; money transfers; round-the-clock control of own accounts; the ability to open an account in any bank.

Modern Internet banking is also convenient for the client because there is no need to have cash anytime and anywhere. (Kirichenko, Bulavenko, 2019)

Of course, Internet banking, with so many benefits, is attractive to cyber criminals. Therefore, the modern system of internet services provided by the bank should provide reliable protection of customers' financial assets.

Compared to the United States and Europe, remote banking in Russia is somewhat lagging behind, but it is still developing at a rapid pace, banks are successfully developing the Internet space, the quality of services is increasing, so does the level of service.

Like any other complex social phenomenon, Internet banking, along with the marked advantages, also has negative sides, creating certain risks. The disadvantages of remote banking include, for example, the inadequate protective mechanisms of the client base and their funds from cyber-fraud, the

lack of competent guidance on using the Internet banking system, psychological difficulties causing fear and mistrust among customers, problems in using digital signatures, etc.

Socio-philosophical foundations of the transformation of social life

In the modern technogenic world, the problems that determine the qualitative change in the daily life of a person have deep social and philosophical roots.

In the social environment, people communicate, experience feelings, think, and acquire themselves. This process establishes the existence of people, undergoing a complex and significant transformation. The real spatial boundary, which was originally given by nature, escapes the humanity. The true border of reality begins to lose its meaning. The life of people has shifted to the plane of social and communicative spaces, which is supported by various technologies and technical equipment. In modern life, people are inseparable from technology. There is a merger of people with technology. (Ioseliani, 2019)

Today, people are studying reality, while actively using technology. The technology has enormous opportunities, but at the same time it takes people into slavery. Observation of the world of nature is no longer interesting to man, like a round-the-clock immersion in screens.

New information technologies integrate the world into global networks of instrumentalism. Communication carried out with the help of various methods of computer technology, has led to the emergence of a large number of communities that exist exclusively in the virtual world. (Ioseliani, Tskhadadze, 2019).

Thus, modernization is not limited to economic and political changes; it is not completed by them. The internal content of the process of modernization, as a development, constitutes a change in the value priorities of the individual.

The new society, emerging in the framework of such a transformation, is both capitalist and informational. In different states, such a society forms an abundance of characteristic variations, according to the specifics of national institutions, national culture and history in accordance with information technologies.

One of the definitions of people is “homofaber” - a creature that makes an instrument for the immediate relief of work and life. That is, technology is a tool that allows one to achieve great results with minimal loss of power. The problems of the people of our era are connected with the fact that the means of life often comes to replace the goals of life. It can dominate to such an extent that the goal is erased over time from human consciousness. The technical purpose of life does not exist. There may be only technical means. The goals of life in any case will be in other areas, areas of the spirit.

The new picture of society presented by scientists and futurologists is gradually acquiring certain features:

First, a unified computer and information community is formed of people who live in houses

equipped with various electronic devices and various "intelligent" devices.

Secondly, new industries, which form in the framework of the use of information technology and high-tech industries develop.

Thirdly, the cultural content in social development is changing priorities within the family, the development of virtual museums and the use of various forms of human interaction change.

Fourthly, the process of ensuring the daily lives of people is carried out using innovative principles and means of production, payment for goods and services (for example, electronic money, Internet banking, mobile banking, WAP banking, SMS and others)

These changes, exerting a complex effect on the whole of society, lead to significant changes in the industrial and spiritual life of a person.

Technology, technological innovations, widely available information increase the adaptive properties of individuals to the increasing volumes of knowledge, but the power of nature of a person decreases due to the organization, "rationalization" of working conditions, creating comfortable living conditions. N. Berdyaev speaks quite vividly about this: "Technique is the culprit of the terrible defeats of spiritual life, and, above all, of emotional life, of human feelings. In modern civilization, the extinction of the sensuous and emotional elements takes place ... It is difficult for the Heart to withstand touching the cold metal, it is not able to exist in a metallic environment." (Berdyaev, 1994)

Mass use of computers provides access to information, relieves people from routine work, speeds up the adoption of optimal decisions, and automates the processing of information. As a result, the driving force behind the development of society is the production of not a material, but an information product. As for the material product, it becomes more "informationally capacious" and its cost largely depends on the volume of innovations made in its structure. People's activities are mainly focused on information processing, and the production of energy and material products is entrusted to machines.

Information is a powerful tool that allows you to influence people and society. The owner of a large amount of information on a particular issue has an advantage over other people.

The way of existence of a person in terms of history is characterized by the following relationship: man - instrument - technology. Over the centuries, the collection and systematization of certain information relating to what surrounds a person helped us to survive in difficult circumstances: the ability to manufacture tools and hunting were handed down from generation to generation, clothes and healing tools were created on an ongoing basis. The amount of information is constantly updated, incorporating new information - each analyzed phenomenon provides an opportunity to switch to something new, to a phenomenon with a more complex structure. Over time, an abundance of information about the world around us led to scientific and technical progress. The society progressed: at some point people learned how to manage various types of energy and matter.

The modern world, as a result of the development of practical human activity in historical terms,

is a space that is informational and technologized. It is important to understand that the man himself managed to technologize his nature. It exists in a space that is technically conditioned. Man realizes himself on the basis of the laws of nature, as well as on the basis of the laws of the technical sphere.

The transfer of information data is one of the decisive nuances of the formation of such an environment, the existence of a person within it. Over time, the importance of information in people's lives became more and more vital.

There was a need to explore and realize not only natural laws, but also the values and concepts of society (we are talking about architecture, art, books, etc.).

In this context, it is necessary to point out some negative consequences of the computer revolution in the traditional mode of existence. These include the fact that writing (including books) fade into the background, giving way to the Internet and typing characters on keyboards.

The emergence of new forms of communication, transformation in the usual set of traditions, the transformation of social values - all this is carried out so quickly that the mass consciousness of society, as well as many experts studying these processes, call the computer revolution just as a crisis of culture. If in the past, cultural adaptation to innovative phenomena was mostly stretched out (fast transfer, assimilation and dissemination of a large amount of information were impossible from a technical point of view), then at the moment we see that the speed of mastering all the benefits of world culture has increased dramatically. The growth was so great that many theorists began to raise the question of the potential of the human psyche to take it all. This question is considered topical.

There is no doubt that the culturegenesis of the XXI century cannot be imagined without the use of personal computers, information technology, the Internet and TV. With the help of these funds, the ability to choose the flow of information is translated into reality. These factors on the perception of the world by man act in different directions and not positively in all cases. Thanks to these factors, the time of social existence is accelerated to a significant extent: the human psyche is driven into an increasingly strict framework.

Recently, it has become obvious that interest in the capabilities of artificial intelligence has increased. The main reason for this phenomenon is that increased requirements for information systems. Home appliances are becoming more complex, as the software goes "smarter."

Development trends in the field of information provide an opportunity to make an assumption that, for example, the political power obtained by the majority based on the concentration of information data will reduce the value of elections and the value of the real power of politicians and tribunes. The ruling circles, formed in this way, can turn into an infocracy (when information is assigned the main role). This is the source of power, which has no authority upon the people. It has only a wide potential for the application of information data.

As an example, we can observe how the oligarchs are fighting for the media. Each of them seeks

to acquire television channels, newspapers, radio stations. Super rich people see this as a guarantee of political power, which is based on the possession of a large amount of informational data, guarantees that allow one to manipulate information.

Due to the fact that electronic systems penetrate into all spheres of human existence, we need new forms of organization of human relations. Work with high technology requires high preparedness, spiritual maturity and personal responsibility. If harmony is broken in the direction of technology (it develops faster than the moral resources of society), then various aspects of human existence are dehumanized.

Moreover, computers form not only deserted production processes. It is also about the formation of "deserted" communication (instead of the interlocutor, we see the PC). We see how distinct forms are acquired by a new reality based on computerization (virtual reality). This is an artificially created pseudo-environment with which one can communicate as with a real environment.

Computer technology becomes part of the life of a modern person from the earliest years: these machines replace the theater, books, friends, reducing the intensity of traditional communication. Computers form another reality that can be taken more seriously compared to the outside world. This environment has a powerful influence on the human psyche (this influence is impossible to predict). At the moment, this perspective becomes obvious. In addition, in the phenomenon of immersion in virtual reality with an abundance of pseudo-varieties of human activity (as an example, people who are headlong immersed in computer games, turning into a kind of zombie).

The information society dictates new rules to man. This, first of all, is about the readiness to change activities, the ability to maintain a high level of mobility, the ability to relearn and study new professions. At the last stage of development, the value of such skills was not so relevant.

The anthropogenic civilization is based on the following: man is the main value of the functioning of society as a whole and its individual subsystems.

A person, as a being who has responsibility, in all cases makes any decisions related to the transformation of the environment. However, the infosphere makes its own adjustments to this state of affairs. (Ioseliani, 2018, 2019)

Intellectual systems do not just store information data. They exploit it in order to make decisions and look for answers to existing questions. They are able to cooperate with other systems, to receive information, about which there was no speech at the initial formulation of the task. Even today, the decisions that machines find are often not made by people. It is all because people do not understand the basic principles of its receipt.

It is possible that in the future there will be such reliable machines that the need for human intervention will disappear.

However, with such a development of events, the risk of degradation of people's skills,

degradation of their ability to react to external changes and make management decisions in case of serious failures may become obvious.

Another problem related to intellectualization concerns the educational level of society members (the requirements for their qualifications and competence will increase).

The need of society for unskilled labor will decrease. At the same time, it is important to answer the question: does everyone have the ability to use high technology? It is possible that people deprived of this ability will be among the unemployed. As a result, the society will have to protect them, to support them. Moreover, some experts believe that the massive integration of expert and information systems can lead to the emergence of "parasites". Such "intellectual drones" will fully trust the machines, refusing the efforts of the intellectual plan. It is not yet clear whether it is worthwhile to consider these assumptions seriously, but it is still impossible to indiscriminately dismiss such thoughts.

Man's aspiration to computerize his existence cannot be stopped (and it has always been so).

Would humanity become too dependent on soulless machines? Will we not become slaves of computers? What physical, psychological and social impact does rapid computerization have on us? How to protect a person from the huge masses of information that falls on him every day? Can modern advertising be called a kind of violence against human consciousness?

Some experts argue that the computerization process has a negative impact on people and society.

For example, V. Volpert states the following: computers have a negative impact on the psyche and creative skills of people, cause serious psychophysical abnormalities, hit on life activity, destroy creative nature. (Volpert, 1984) Other scientists believe that these claims have the right to exist, but all these problems can be solved. For example, K. Hefner proposes to create a humane-computerized society, to form humane and carefully developed relations between computers and people. (Haefner, 1984).

Future development should be based on the following: humanity must preserve the treasure that is presented to us by the process of evolution. This is, of course, the life of mankind. However, this does not mean that it is necessary to urgently abandon research and innovation. We must provide a new approach to such phenomena. It is just important to understand that the end and the beginning of all stages of development of any scientific direction on an ongoing basis transform into each other.

Conclusions

Transformation and digitalization of public life, the introduction of distance technologies are not limited to economic and political changes, they are not completed by them. Profound and ambiguous changes occur in all spheres of being, in people's communication. However, in these processes the most significant changes undergo the value orientation of the individual, as the core of the modernization process. Thus, a new society, which form within the framework of such transformations, creates a large

number of specific variations in accordance with the distinctive features of national culture and history, as well as with relations with digital technologies.

Intellectual systems can influence and drastically change social everyday life, but the question is what kind of influence is it and how much a person is protected as a thinking being.

Technical civilization dictates its values and priorities. One of its main priorities is a new social space, a new type of communication, other conditions of social being, which determine the priorities of competition, rivalry and benefits.

References

Berdyayev N. (1994), «Filosofiya tvorchestva, kul'tury i iskusstva». T. 1. S. 1052

Eremin I. (2018), «Islamskiy banking: ekonomika i dukhovnost'» // V sbornike: Aktual'nyye voprosy ekonomiki i upravleniya v usloviyakh modernizatsii. – Smolensk, 2018. S. 156-160.

Ioseliani Aza D. (2018), «Man as a subject of Internet communication» /Ubiquitous Computing and the Internet of Things: Prerequisites for the Development of ICT, Springer, Switzerland, 2018, 449-453pp.

Ioseliani A.D. (2019), «Formirovaniye infosfery: sotsial'no-filosofskiy rakurs». Available at: http://scjournal.ru/articles/issn_1997-292X_2016_3-1_18.pdf (accessed 20.05.2019)

Ioseliani A.D. (2019) «Iskusstvennyy intellekt» VS chelovecheskiy razum»/ Manuskript № 4, 2019 S. 102-106

Ioseliani A.D. and Tskhadadze N.V. (2019), Challenges and hazards of the modern era of change/ Innovatsii i investitsii №4, 2019/ S. 70-73

Kirichenko L. P., Bulavenko O. A. (2019), «Sistema internet-bankinga v Rossii». Dostupno: <http://cyberleninka.ru/article/n/sistema-internet-bankinga-v-rossii> (Data obrashcheniya 21.04.2019)

Trifonov D.A., Korsh·chnova S.V. (2016), «Sovremennyye problemy bankovskogo korporativnogo kreditovaniya v Rossii» / D.A. Trifonov, S.V. Korsh·chnova // Ekonomika i biznes: teoriya i praktika – 2016.– №12. – S.48-52.

Fenomen globalizatsii i problemy sotsiokul'turnogo mnogoobraziya v sovremennom mire (2017) // Sbornik materialov Mezhdunarodnoy zaochnoy nauchno-prakticheskoy konferentsii / Otvetstvennyy za vypusk E.M. Mikhaylova. CHEboksary, 2017, 199 s.

TSifrovaya Rossiya: novaya real'nost' Digital. (2019), – [Elektronnyy resurs]. – Dostupno: <http://www.tadviser.ni/images/c/c2/Digital-Russia-report.pdf> (Data obrashcheniya 21.04.2019 g.).

Haefner K. (1994), Mensch und Computer im Jahre 2000. Basel-Boston-Stuttgart

Volpert W. (1984) Macht die Arbeit am Computer stumpf//Bild der Wissenschaft. #11