



WAYS TO IMPROVE DIGITIZATION OF SERVICES AND TRANSFORMATION PROCESSES IN COMMERCIAL BANKS

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Abstract

Transforming banking with a new customer-centric service approach will make the digital space a competitive space for banks. In this regard, digital banks have an accelerating effect on economic activity by enabling financial transactions to be carried out at any time and in any place.

Keywords: digital banking, transformation, globalization, innovations, financial technologies, traditional banking institutions, investors, banking services.

Пути улучшения цифровизации услуг и процессов трансформации в коммерческих банках

Аннотация

Преобразование банковского дела с помощью нового клиентоориентированного подхода к обслуживанию делает цифровое пространство конкурентным пространством для банков. В связи с этим цифровые банки оказывают ускоряющее воздействие на экономическую активность, позволяя осуществлять финансовые операции в любое время и в любом месте.

Ключевые слова: цифровой банкинг, трансформация, глобализация, инновации, финансовые технологии, традиционные банковские институты, инвесторы, банковские услуги.



Tijorat banklarida xizmatlarni raqamlashtirish va transformatsiya jarayonlarini takomillashtirish yo‘llari

Annotatsiya. Banklar faoliyatini transformatsiyalash mijozlarga yo‘naltirilgan yangi xizmat ko‘rsatish yondashuvi bilan raqamli maydonni banklar uchun raqobatbardosh maydonga aylantiradi. Shu nuqtai nazardan, raqamli banklar istalgan vaqtda va istalgan joyda moliyaviy operatsiyalarni amalga oshirish imkonini berib, iqtisodiy faoliyatga tezlashtiruvchi ta‘sir ko‘rsatadi.

Kalit so‘zlar: raqamli bank, transformatsiya, globallashtirish, innovatsiyalar, moliyaviy texnologiyalar, an‘anaviy bank institutlari, investorlar, bank xizmatlari.

Introduction

Our country economy globalization and science and technology of development acceleration in the conditions of the bank and finance system fundamentally reform to make , to the banking system foreign of investors confidence more increase and their attention attraction to do as well as the field stability increase , modern technologies wide used provided banking services type and services market scope by expanding to go today's of the day the most current issues one is considered Economist of scientists to his opinion according to financial of the sector global innovative transformation directed new economic in our time and this traditional finance institutions for huge competition environment surface is bringing Modern financial of technologies commerce banks to the activity integration level their competitiveness and financial stability determines.

Research methodology

Commerce in banks digital from technologies used without transformation processes done increase through bank services innovative development in the process surface coming financial relationships to learn

Today's in the day information systems significant level change based on in society , economy , business and fundamental changes in the banking sector our observation can Including economy and exactly to the banking sector of technologies effect digital banks in the example let's see can

Digital network digital of the bank support including call center , internet banking, mobile banking and branches placed to the foundation additions is considered October 1989 in the month the work started by First Direct (Buyuk Britain) in creating a branchless bank from the first was To customers service indication by



the bank telephone through done increased First day during the bank 1000 calls acceptance did and by 1995 over 500,000 in the First Direct portfolio customers there is was First times " digital bank" or neobank term in 2014 in the US publication in the book "Digital Bank" by Chris Skinner in detail described and later 2015-2020 during in Europe developed That's it to emphasize must be many neobanks bank licenses restrictive barriers because of technical in terms of are not fully considered " banks " .

Uzbekistan Republic President's " Uzbekistan Republic Central of the bank activities fundamentally improvement measures about". Decree within the banking system to retail banking services specialized " digital " banks and bank branches organize reach and from innovative banking technologies used without to customers service display quality more expand task loaded . Digitization of the economy all fields , that's it including bank activities development important direction is considered Bank services digitization this bank of activity desired in the field modern economic , organizational and management , institutional innovations is complex . Bank activities from digitization intended main the goal customers increase and expand for innovative the work methods , new bank products and services current reach with depends long term development goals reach for financial start - ups with cooperation to deepen directed measure - measures system is strengthening .

Saying preferably, digital transformation give for economy many opportunities. First of all , banks income grows . This is the product and of services new type and directions to work drop off at the expense of face gives From this except operational of expenses decrease and processes efficiency increase is also achieved . Accounting , tax and personnel account to keep automation of information big size fast and good quality manage enable gives Data "Big Data" method with again work purposeful customers certain criteria according to very accuracy with separate receiving (targeting) opportunities open gives And this is marketing activities to success directly influence shows . With that together , management decisions the quality also increases . The leader is now in charge departments collects to reports depends to be maybe not the system to open and common from the data sure to indicators pass , received the results while immediately previous period results with to compare possible will be Procedures automation because of forecast models much sure and simplified goes From this except , of data in order the fact that and transparency because of of the enterprise foreign investors attraction to do possibilities increased , international in projects participation reach for conditions is



created . Digital banking for consumers which creates the most good convenience this queue wait the need absence ie old man , job busy with worker or visit to order unwilling simple man let it be at home convenience from banking functions with their uses enable will give and it 's 24/7 24 hours a day , 7 days a week) . daytime banking services done increase enable gives

In business digital transformation successful done increase for of customers common experience differentiate very important important have Of this for banks purposeful the market ie market segment and customers desire wishes deep their understanding need Customer experience differentiate some methods are as follows:

- Customers to understand for social networks to learn Bank customers where satisfied and where services they are on demand answer that he does not give better understands . In this way it is weak sides improves and strong sides strengthens

- Digital information tools through company brands (products / services) before push Websites , Facebook , Instagram such as social networks through advertising potential and there is customers with a bank in between directly contact creates

- of customers loyalty strengthening for new online communities build Customers with directly communication development them surface coming each how problem or requests solution to do help gives

- Face - face communication improve for from technology use Technology evolution to business customer with one per minute (Messenger , chat box through) communication to do opportunity have to be help gives

in Uzbekistan state with participation companies of the economy quite a bit share occupies That's why for them digitization to the country's GDP growth directly influence does Otherwise by doing in other words , the state of the sector digital transformation in Uzbekistan economic of growth important from the drivers one be takes the world to the experience look throwing " Digital " Kazakhstan " state program let's see can Official to information according to him done from raising total economic efficiency is 2 billion in 2018-2019 . from US dollars more organize reached Only one therefore itself is information technologies to the economy current reach in favor of weighty evidence be takes

Traditional banking the most big disadvantages one of documents paper in the form is rotation . Digital in banks service to the speed and excess document rotation road do not put separately is important . From this except , digital banks to the user communal payments , telephone for and credit debts turn off such as regularly payments for automatic payments installation enable gives Customer now payment



the dates remembering to stay to act for a must not Customer upcoming and unpaid payments about warnings to choose can

Digital banking services edge to regions expand each bilaterally a step towards development is considered of the village edge bank offices in the regions to open a lot requires expenses and digital at that too banks activities to the road to put to the goal is appropriate . Through digital banking money transfers fake currency risk reduces. Digital banks using user one button click through wrong placed or taking off received funds about message to give and blocking can This privilege bank customer for there is was confidentiality and security significant level strengthens Cash without money society promote to do through digital bank black of money rotation limits , this through Government funds movement watching to go can Long in term digital banks activity while to currency was demand decrease economists by approved .

Conclusion

Current in the day commerce banks by present being carried out of services new types no doubt , information technologies and telecommunications in the field changes because of created Automated ATMs mobile banking and internet banking new delivered to give are channels . These are between wide applied and now valid the most a lot being used distribution method this ATMs and mobile are applications . Banks in the future digital banking services in creating mobile applications and smart bank more attention to give need Customers branch from traditional banking services in use today's in the day to feel discomfort started , the reason people for above all time issue importance account from banking services in use time spending high Digital banking strategy important from the factors one it is banking services type increased without mobile to applications is placement . In this of the bank operational expenses decreases and to customers service display quality to the positive will change

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