

IMPROVING THE INTRODUCTION OF DIGITAL TECHNOLOGIES IN COMMERCIAL BANKS

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ANNOTATION

This article considers the economically justified problems, conclusions, recommendations and suggestions of the bank in improving the system of remote service and self-service to its customers.

Keywords: banking, ATM, transformation, mobile banking, plastic card, digital banking, cybersecurity, banking services offices, microcredit.

Аннотация: Ушбу мақолада банкнинг ўз mijozlariga masofadan xizmat kўrsatish va ўziga ўzi xizmat kўrsatish tizimini takomillashtirishda iqtisodiy asoslangan muammolar, xulosalar, tavsia va takliflar borasida fikr yuritiladi.

Калит сўзлар: банк иши, банкомат, трансформация, мобил банкинг, пластик карта, рақамли банк, киберхавфсизлик, банк хизматлари офислари, микроқарз.

Аннотация: В статье рассматриваются экономически обоснованные проблемы, выводы, рекомендации и предложения по совершенствованию системы дистанционного обслуживания клиентов и самообслуживания банка.

Ключевые слова: банковское дело, банкомат, трансформация, мобильный банкинг, пластиковая карта, цифровой банкинг, кибербезопасность, офисы банковских услуг, микрокредитование.

INTRODUCTION

Any commercial organization that intends to make a profit must take into account the convenience of customers at the same time as the requirements of the time.

A number of measures should be taken to increase the popularity of financial services in commercial banks of the country, to expand access to banking services to every population and to ensure the provision of uniform services to customers.

The widespread introduction of information technology and financial technologies in the banking system on the basis of modern services, ensuring the necessary level of information security, as well as the need to significantly reduce the impact of the human factor in the provision of financial services.

Approved by the Decree of the President of the Republic of Uzbekistan No. PF-5953 dated March 2, 2020, the Action Strategy for the five priority areas of development of the Republic of

Uzbekistan for 2017-2021 In the state manual It also aims to radically transform the banking sector in order to stimulate further development of the private sector, increase the investment attractiveness of commercial banks, increase the popularity and quality of banking services.

If we look at the statistics. Uzbekistan is ranked 67th in the World Bank's Doing Business rating, which is the highest credit rating in the world.

At the beginning of 2020, loans denominated in foreign currency will account for 48% of total loans, and deposits and funds in foreign currency will account for 44% of total deposits. The largest borrowers account for 36% of the total volume of loans issued by state-owned banks.

Low level of financial publicity due to the fact that the business models of banks are focused on serving corporate clients, non-bank financial institutions, innovation and information systems are underdeveloped. As a result, while loans to individuals and corporate clients in other countries are evenly distributed, loans to individuals in our country account for 19% of the total loan portfolio, and loans to corporate clients account for 81%.

Over the past three years, effective work has been done to radically improve the activities of commercial banks, to establish full-fledged cooperation with the population and business, to popularize remote banking services. As a result, the use of modern technologies - remote banking services, such as Internet and mobile banking, which are convenient for banking customers, is expanding. Today, the introduction of digital financial services has become an important direction in the development of the banking and financial system of the country. The regulatory framework of the industry is being improved, the development of payment infrastructure is being encouraged, and the activities of payment organizations (fintech companies) specializing in the provision of remote banking services are expanding. With the adoption of the Law of the Republic of Uzbekistan "On Payments and Payment Systems", the service infrastructure of payment system operators operating in the country has grown significantly. In addition, there are 28 payment organizations specializing in the provision of digital financial services. In order to promote contactless payments, the HUMO retail payment system, which meets international standards, has been created, which in turn has created a competitive environment in the field of bank cards. At present, the mobile applications of banks include all major banking services for individuals, including payments, blocking (unblocking) of bank cards, microcredit (credit), online deposit operations and online conversion. As of September 1, 2021, the number of users of remote service systems increased by 5.8 million compared to the same period in 2020. per capita (47%) and amounted to 18.3 mln. users. Registration of online deposits (6.7 trillion soums), online conversion (3.6 trillion soums), online microloans (1.5 trillion soums) by individuals who are customers of banks during the first 6 months of 2021 through mobile banking supplements. , loan repayment operations (0.4 trillion soums), other (for the budget, utilities, communications, etc.) 0.4 trillion soums. Soums were paid. To date, more than 6.4 million (26%) plastic cards have not been connected to the remote service system.

Taking into account the needs and expectations of customers, commercial banks will increase the deposits of legal entities and individuals in the national currency, as well as attract additional resources to the banking system, including additional services, due to the access of banks to international capital markets. including the creation of favorable conditions for the

expansion of the range of relevant banking and non-bank products to meet the growing needs of the population in the mortgage market through the provision of services to businesses through the use of information and communication technologies. surface.

It can be seen from the data that the use of remote banking services by bank customers is growing from year to year. This includes the adoption of an existing network of branches in all regions, as well as the expansion of a compact network of "banking services offices" that provide a range of banking services and do not require a large number of executives.

-Expansion of "mobile banking" services:

-Establish a database for digital banking services and establish a system of remote identification

-Protecting customer data from cybersecurity threats and taking action against financial fraud are key issues in the development of the system.

The introduction of modern information technologies in the banking system will allow to expand the number and coverage of remote banking services, including contactless payments, the use of automated scoring systems, digital identification and the widespread use of credit lines.

Strengthening the information security of customers' banking information and systems will expand the conditions and increase the requirements for the introduction of new concepts and technologies in the banking sector (fintech, marketplace, digital banking).

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