



Improving the Quality of Service in a Digitalized Economy

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Abstract. Today, the digital economy in general, and in particular, the digitalization of the banking and financial sector is a demanded process for countries in order to increase the competitiveness of the national economy. The article reveals the features of digital banks and analyzes the problems and trends of their development in Uzbekistan.

Based on the Strategy for Reforming the Banking System of the Republic of Uzbekistan for 2020–2025, scientific conclusions have been drawn for the further development of the digital banking system in the country. The purpose of the study is to analyze the indicators of the development of the banking system of Uzbekistan in the context of the digitalization of the economy and draw conclusions within the framework of the Strategy for the further improvement of this sphere.

Keywords: banking innovations, digital technologies, innovative banking technologies, banking system, digitalization of the economy.

Research methods. In the course of the research, we used structural and systemic approaches, classification, logical method, scientific abstraction, generalization method. In Uzbekistan, in recent years, the digital bank model has been transforming, and it is becoming more and more widespread and in demand for customers.

Banks are investing in the development of this business model. And as world experience shows, digital technologies are really justified for the banking sector. Reforming the banking system in Uzbekistan is carried out in the following areas:

1. Improving the efficiency of the banking system. This key factor will meet the growing needs of clients for affordable and quality financial services.
2. Ensuring the financial stability of the banking system. This direction is a basic condition for the successful implementation of the transformation and strengthens customer confidence.
3. Reduction of the state share in the banking sector. In this process, a comprehensive transformation of commercial banks is being implemented with the introduction of new digital technologies.
4. Availability and quality of financial services for vulnerable groups of the population and



for small businesses. Continuity of remote services and activation of NCI (non-bank credit institutions). Occupying one of the key places in economic activity, indicators of the level of development and efficiency of the banking system, as a rule, are included in various international ratings, the main of which is the rating of the World Bank "Doing Business". Also, in order to increase the level of indicators of the efficiency of the banking system included in various international ratings, in particular, the rating of the World Bank "Doing Business", a number of measures related to lending have been identified.

Relevance. The development of the country's banking sector in the context of the digitalization of the economy is one of the most significant areas for the effective functioning of the country's economy. The relevance of transforming the activities of financial and credit institutions in the context of introducing innovative digital technologies is explained by the fact that the digitalization of the economic space is an integral part of the modern world and the banking sector needs to develop in accordance with current economic realities. The purpose - to study the main trends and patterns of development of the national banking sector in the context of the digitalization of the economy.

Objectives: to substantiate the relevance of transforming the activities of commercial banks in the context of digitalization of the country's economic space; to analyze the dynamics of key indicators of the development of the banking sector; to form an idea of the key development trends of the national banking sector.

Methodology. The main results of the study were obtained on the basis of the application of the method of scientific abstraction, economic analysis, statistical, computational and constructive, monographic methods, and selective observation.

Results. The article discusses the main directions of development of the national banking sector in the context of digitalization of the economic space, reveals patterns of development, analyzes the dynamics of financial and economic indicators of commercial banks, explores their relationship with indicators of macrodynamics of economic development. The results of processing statistical material and analytical conclusions to substantiate evolutionary trends in the development of the banking sector are presented.

Conclusion. The study made it possible to conclude that the prospects for the development of the national banking sector significantly depend on the degree of digitalization of banking activities and the provision of banking services. Active implementation of digital technologies by commercial banks in the organization of business processes contributes to their competitiveness in the market of banking products and services. Also, the last five years in the development of the banking sector have been associated with positive dynamics of macroeconomic indicators of the national economy.

Introduction. In Uzbekistan, the digital bank model has been transformed in recent years, and it is becoming more and more popular and widespread. Banks are investing in the development of this business model. Digital technologies are technologies that use electronic computing equipment to record code pulses in a certain sequence and with a certain frequency. According to Cisco, many customers are not satisfied with banking services in general. Digital transformation is what will become a "lifeline" for the financial sector. In Uzbekistan, taking into account the world experience, President Sh. Mirziyoyev instructed to implement digitalization projects in various sectors of the economy by 2025. He stated: "Without the digital economy, there is no future for the country's economy." ³ Currently The banking system of Uzbekistan lags behind modern



requirements for the development of digital technologies, the introduction of new banking products and software.

In 2020 a large-scale transformation program has begun in all banks of the country. The emphasis is on increasing the capital and resource base, as well as the profitability of banks. The main goal of these reforms in the banking sector is to teach commercial banks customer—oriented work. The digitalization of the banking system is studied with great attention by theorists and practitioners.

In particular, K. Skinner [1] and B. King [9] revealed the conditions for creating a digital bank, advantages, problems and new prospects. The report "Digital banking manifesto: The end of banks?" has been prepared at the Massachusetts University of Technology. It analyzes digital banks from the point of view of bank customers and investors. J. Kronk and V. Dubey studied the experience of digitalization in the process of transformation of financial services and fintech innovations in digital banking [8]. The ecosystem of the digital economy was studied by L. Chako N. Furr, A. Shipilov, M.G. Jacobaides and others.

The novelty and little-studied nature of this topic increase the interest of young scientists and practitioners in it. The purpose of the study is to analyze the indicators of the development of the banking system of Uzbekistan in the conditions of digitalization of the economy, taking into account the Strategy of reforming the banking system of the Republic of Uzbekistan for 2020-2025 and draw conclusions about further improvement of this area. The object of the research work is the banking sector of the Republic of Uzbekistan. The subject of the study is the regulatory framework and activities of banking organizations in Uzbekistan in the context of digitalization of the economy.

Research methods. In the course of the research, structural and system approaches, classification, logical method, system analysis, scientific abstraction, generalization method were used. In particular, with the help of structural and system analysis, the main indicators of the banking sector are classified, abstracting other factors, highlighting the influence of digital technologies.

Results. Banks, as a service body, work for customers and have an electronic service channel via the Internet in the form of a platform both in the branch itself and in mobile devices. An electronic service channel based on Internet technologies is the bank's branch. Banks are now focused on digital technologies. Call centers, ATMs, branches, Internet banking, mobile banking — everything is digital now, therefore, the bank has also become digital and relies on a digital platform that penetrates into every cell of the banking body.

A number of features of digital banks are highlighted in the literature.

1. In digital banks:

- digitized business processes are being implemented;
- graphical models are used in business processes that are closely integrated with ICT;
- work with a large amount of information, such indicators as KPIs, risks, scoring system within Big Data technologies;
- electronic records management is being conducted.

2. Digital banks are focused on customer self-service, and their services are implemented electronically, including through Internet banking, mobile applications, Internet acquiring, interbank services, etc.

3. There is a single electronic banking system management center for managers, and an electronic knowledge base on business processes for employees. Quick acceptance solutions and training in new business processes and technologies is very important for creating a digital bank.



The head of a digital bank must have information with complete detailed statistics on all priority business processes of the bank.

4. Highly qualified personnel, acquiring skills according to current development trends and changes. Cross-functional teams formed from experts in different fields and working together on an ongoing basis. The bank's corporate culture is focused on digital business and innovation.

5. The system architecture of the bank (composition, content and interconnection of information systems) meets the following requirements:

- most of the bank's information systems are closely integrated with each other and form a single platform;

- system architecture as an open ecosystem. The bank's partners have the opportunity to develop new own services for it and integrate them with the bank's products (services). For example, the implementation of services for the sale of construction services and goods when applying for mortgage loans in a bank [1].

The services offered by digital banks, at first glance, are traditional: active and passive operations. However, digital banks are also beginning to use new formats that depend on economic and technological development, the legislative framework and the development of the banking sector [2].

In Uzbekistan, the banking system is divided into two levels: the first is the Central Bank, the second is commercial banks, credit organizations. The Central Bank makes decisions within its powers and functions independently of other state authorities and management. The monetary policy of the Central Bank is aimed at ensuring the stability of the banking system and the functioning of payment systems.

The Central Bank manages the banking system through a single digital centralized system. In the world Several central banks are studying the possibility of state support for the digital currency, reducing capital outflows, money laundering and tax evasion, and organizing economic activities more transparent and efficient. For example, PBOC, BoE and the Bank of Russia are actively working in this direction[8].

In Uzbekistan, banks are created in the form of a joint-stock company. Banks receive the status of a legal entity from the moment of their state registration with the Central Bank. Bank carries out its activities in the Republic of Uzbekistan on the basis of a license for the right to carry out banking activities issued by the Central Bank. The license is issued without limitation of its validity.

The transfer of a license or rights under it to other persons is prohibited. Banking activity carried out without a license is considered illegal and entails liability. The income received as a result of such activities is subject to withdrawal to the State budget of the Republic of Uzbekistan. To get a preliminary a person authorized by the founders to represent their interests in establishing a bank in the Central Bank, no later than three months after signing the founding agreement, submits to the Central Bank an application with the following documents attached:

- ❖ the founding agreement; the bank's charter in two copies;
- ❖ the minutes of the constituent assembly;
- ❖ the list of founders; information about direct and indirect founders, including the ultimate beneficial owners who have substantial ownership;
- ❖ financial statements of the founder – legal entity for the last three years, confirmed by an audit organization, etc.

_____The Central Bank has the right to establish a separate procedure for obtaining preliminary



permission when establishing a bank or participating in the authorized capital of the bank of international financial institutions, foreign banks and other credit organizations with high capital and credit rating indicators [9].

If in 2017 the banking system of the Republic of Uzbekistan included 28 commercial banks, then at the beginning of 2021 there were 33 of them, two of them were registered in 2020. All these banks provide a traditional range of banking services: lending, deposit operations, cash settlement services, etc. (Table 1).

Table 1. Number of credit institutions and infrastructure of banks

№	Specification	2018	2019	2020
	Total credit institutions*	104	121	147
	including:			
	commercial banks, including:	28	29	30
1	banks with the participation of the state share	11	13	13
2	other banks	17	16	17
	non-bank credit organizations, including:	76	92	117
1	microcredit organizations	30	37	56
2	pawn shops	46	55	61
I	Branches of commercial banks	862	876	850
II	Banking service centers (offices, mini-banks)	980	1 151	1 050
III	Round-the-clock self-service points (24/7)			902

* There are no branches of commercial banks and non-bank credit organizations abroad

Source: Central Bank of Uzbekistan. URL: <https://cbu.uz/>

According to the data in Table 1, the number of non-bank credit institutions increased by 41 in 2017-2019. From the point of view of financing small businesses and private entrepreneurship, as well as vulnerable segments of the population, non-bank credit organizations are flexible and affordable. During the pandemic, practice has shown that financing through non-bank credit organizations is easier than the banks themselves. This requires the effective use of digital technologies, for example, in the form of mobile applications. Digital technologies serve as a mechanism for social elevators — they contribute to the social and financial involvement of the population and are able to increase the availability, quality, range and convenience of receiving services [6].

Over the years of Uzbekistan's independence, banks have been created for specific goals and objectives with active involvement in financing enterprises with the participation of the state and state development programs at preferential interest rates. The state has a dominant position in the banking sector — the state participates in the capital of 13 banks, their capital is more than 87% of the total capital, and assets — more than 85% of the total assets of the banking system.

Banks with state participation: National Bank, Uzpromstroybank, Asaka Bank, Mortgage Bank, Agrobank, Halyk Bank, Kishlok Kurilish Bank, Aloka Bank, Turon Bank, Microcredit Bank,



Asia Alliance Bank, Uzagroexportbank and Poytakht Bank. Despite the high share of the state in this area, the process of transformation to digital technologies shows an effective result. For example, using mobile apps Milliy 2.0 (NBU), Ipoteka mobile (Mortgage Bank), Agrobank mobile (Agrobank), (Uzpromstroybank), Xalq mobile (Halyk Bank), QQB (Kishlok Kurilish Bank), Aloqa mobile (Aloka Bank), Asaka mobile (Asaka Bank), MyTuron (Turon Bank), MKB Mobile (Microcredit Bank), My Alliance (Asia Alliance Bank) some banking operations are performed remotely. The first digital bank TBC Bank has been created, which provides services in a client-accessible online format. The main indicators of the banking sector of Uzbekistan are presented in Table 2.

Table 2. Key indicators of the banking sector in Uzbekistan

Indicator	2018 - 2019			2020 - 2021			Real growth (excluding devaluation) in %
	in total	of them in foreign currency	share in % of total	in total	of them in foreign currency	share in % of total	
Total assets of the bank, total	214 420	118 829	55,4%	272 727	129 077	7,3%	19,8%
Credit investments, total	133 751*	59 888	44,8%	211 581	100 947	7,7%	48,9%
Volume of attracted deposits	70 001	26 678	38,1%	91 009	39 969	3,9%	23,0%
Total capital	26 679	267	1,0%	51 031	305	3,6%	91,1%

* Excluding funds of the Fund for Reconstruction and Development of the Republic of Uzbekistan

Source: Central Bank of Uzbekistan. URL: <https://cbu.uz/>

As the data in Table 2 show, the main indicators of the banking sector have grown significantly in recent years. This growth was significantly influenced by the transformation of digital technologies in the sphere. The pace of technological change is increasing, 15 and the trends of this process are reflected in the activities of financial institutions, in particular, the digital bank.

The digital transformation of banks is primarily aimed at a better understanding of the needs of customers — the population and organizations. The process of digital transformation should be based on a digital strategy developed taking into account the specifics and needs a specific bank [4].

Decree of the President of the Republic of Uzbekistan No. UP-5992 dated May 12, 2020 approved the "Strategy for reforming the banking system of the Republic of Uzbekistan for 2020-2025". The strategy was developed in accordance with the State Program for the implementation of the Action Strategy for the five priority areas of development of the Republic of Uzbekistan in 2017-



2021 in the "Year development of science, education and digital economy", as well as taking into account the main conclusions and recommendations of the World Bank based on the results of studying the current state of the country's banking system.

The strategy defines the goals, objectives and priorities for the development of the banking system, directions of transformation and reform of the banking system in the period 2020-2025, ways to find possible solutions based on the experience of transformation of the financial sector of foreign countries and taking into account global trends in the financial sector.

The purpose of the Strategy is to carry out complex transformations in the banking system aimed at forming a modern banking system, increasing the investment attractiveness of banks and introducing new standards of banking services. From the above data, it can be concluded that the effective placement of commercial banks' securities and increasing their profitability allows raising the capital of the second level. Currently, a significant increase in tier one capital is considered sufficient a complex operation. Nevertheless, the transformation to digital technologies expands the path to the growth of the capital adequacy ratio of commercial banks.

Reduction of the state share in the banking sector through a comprehensive transformation of commercial banks with a state share, the introduction of modern banking standards, information technology and software products, the sale of state -owned shares in banks on a competitive basis to investors with appropriate experience and knowledge, as well as parallel reform of commercial banks and enterprises with a state share — priority areas of reform of the banking system of the Republic of Uzbekistan.

Discussion of the results. The monopolism of state banks leads to the provision of services that are not always profitable for the population [7].

In Uzbekistan, taking into account the world experience, the privatization of large banks is carried out in two stages. At the first stage, institutional foundations are being created, and at the second stage, the full implementation of the state share by a foreign strategic partner. Institutional transformations of banks are reflected in the improvement of corporate governance, increasing the quality and expansion of the range of banking services, the introduction of modern information technologies and the development of human resources. When implementing information and communication technologies, it is envisaged to:

- increase the number and coverage of remote banking services, including contactless payments;
- widespread use of automated scoring system, digital identification and credit pipeline;
- increase information security of banking data and systems;
- introduction of new concepts and
- technologies in the banking sector (fintech, marketplace, digital banking).

After the successful completion of the transformation of banks, at the second stage, it is planned to privatize state shares through securities to strategic investors with extensive experience, knowledge and reputation in this area.

In particular, it provides for the transformation and privatization of joint-stock banks AKIB "Mortgage-Bank" and JSCB "UZPROMSTROYBANK" (with the assistance of the International Finance Corporation), JSCB "Alokabank" (European Bank for Reconstruction and Development, Asian Development Bank), JSCB "Asaka" (European Bank for Reconstruction and Development), as well as JSCB "Kishlok Kurilish Bank and AKB "Turon Bank" with the involvement of international financial institutions and consulting companies, with consideration of their merger. As a result, competitiveness in the banking sector increases. But, taking into account the social



stratification of the population and its needs for banking services, state participation will be maintained in three banks: JSC "National Bank", JSCB "Agrobank" and JSCB "Microcreditbank". The reform of the banking system in Uzbekistan is carried out in the following four directions.

1. Improving the efficiency of the banking system. This key factor will ensure the growing needs of customers for affordable and high-quality financial services.

2. Ensuring the financial stability of the banking system. This direction is the basic condition for the successful implementation of the transformation and strengthens the trust of customers.

3. Reduction of the state share in the banking sector. In this process, a comprehensive transformation of commercial banks with the introduction of new digital technologies is being implemented.

4. Accessibility and quality of financial services for vulnerable segments of the population and for subjects small business. Continuity of remote services and activation of the non-bank credit system.

Occupying one of the key places in economic activity, indicators of the level of development and efficiency of the banking system, as a rule, are included in various international ratings, the main of which is the World Bank's "Doing Business" rating. To increase the level of performance indicators of the banking system, which are included in Various international ratings, in particular, the World Bank's "Doing Business" rating, a number of measures relating to lending have been defined in Uzbekistan.

Conclusion. Research and analysis show that Uzbekistan needs to develop the banking sector:

1) to ensure transparency and reliability of the banking sector for customers through transformation to digital technologies;

2) expand the list and improve the quality of online banking services, actively including non-bank commercial organizations in this process along with commercial banks, to raise the level of liquidity and equity adequacy of the banking sector by issuing securities.

In order to assess the success of the efforts made and the timeliness of achieving the goals set for the reform of the banking sector, the adopted Strategy includes the following targets:

1) increasing the share of assets of banks without a state share in the total assets of the banking system from the current 15% to 60% by 2025;

2) increasing the share of banks' liabilities to the private sector in the total liabilities from the current 28% to 70% by the end of 2025.;

3) attracting by 2025 at least three strategic foreign investors with appropriate experience, knowledge and reputation to the capitals of at least three banks with a state share;

4) increasing the share of non-bank credit institutions in the total volume of lending from the current 0.35% to 4% by 2025.

So, increasing the efficiency of the banking system through digitalization will ensure the growing needs of business entities and the population in affordable and high-quality financial services. In accordance with the studied Strategy, ensuring the financial stability of the banking sector, reducing the state share in the banking sector, increasing the availability and quality of financial services are priority areas of reforming the banking system of Uzbekistan. Directions of further research

In the short term, it is expected to increase the position of the banking system of Uzbekistan in international ratings, as well as strengthen the role of the Central Bank as a regulator banking system. The Central Bank, based on the results of the evaluation of the mechanisms and procedures



of prudential supervision of banks for compliance with the "Basic Principles of Effective Banking Supervision" of the Basel Committee, was instructed to implement certain measures.

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