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**Part 18**

**November 19<sup>th</sup>**

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## DIGITAL BANKS ARE AN ENGINE IN THE DEVELOPMENT OF THE COUNTRY'S ECONOMY.

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**Abstract.** *In this article, the banking system is presented with analytical information about “digital” banks specializing in retail banking services, the creation of bank branches and customer service using innovative banking technologies, the features of modern commercial banks and newly created digital banks.*

**Keywords:** *information system, digital bank, client bank, digital transformation, mobile applications, electronic device, blockchain technology, cryptocurrency.*

I Humanity receives a lot of information every day. This is greatly helped by the constantly growing technical capabilities of mobile phones, the Internet, smartphones, the involvement of people in social networks, and the growth of Internet speed.

Of course, today, on the basis of significant changes in the information system, we can also observe fundamental changes in the spheres of society, government, economy, business, trade and banking.

After signing the Decree of the President "On measures to fundamentally improve the activities of the Central Bank of the Republic of Uzbekistan<sup>17</sup>", the banking system was given the opportunity to create "digital<sup>18</sup>" banks and banking units specializing in retail banking services and provide customer service using innovative banking technologies. is assigned the task of further expanding the quality of presentation.

The concept of "Digital Bank" developed rapidly in European countries during 2015-2020. Digital banks widely use modern digital innovations in order to provide more convenient and useful services to their customers.

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<sup>17</sup> <https://lex.uz/docs/-3494933?ONDATE2=10.06.2022&action=compare>

<sup>18</sup> <file:///C:/Users/user/Downloads/raqamli-bank-xizmatlari-va-uning-afzalliklari.pdf>



Distinctive features of today's existing commercial banks and newly established digital banks.

Digital banks	Private or public bank
failure to expand the network of bank branches;	operation of the bank’s branch network in every district, city and region, insufficient attention to quality;
100% installation of an online communication system between the bank and the client;	low level of online communication between the bank and the client;
high-quality and convenient mobile application;	issued in the name of a mobile application, the user logs in once and decides not to log in again (section where simple transfers of money from card to card or processes for paying for utilities in mobile applications have constant problems, in many cases there are interruptions) in the system);
the most favorable conditions for deposits and loans that meet market requirements (that is, based on customer demand);	deposits and loans are issued that meet market requirements, but in most cases only familiarity plays a big role (if not familiar, then the client will wander for 3 months or more).
availability of fast, high-quality, convenient and responsive contact centers 24/7;	works only through fast, high-quality, convenient and 24-hour contact centers; to get an answer to a question, the client needs to talk with specialists from all departments of the bank. The amount paid by the client for the client's time and telephone services is not taken into account.

Thus, the digital transformation of financial services will create a wide range of opportunities for bank clients and will help expand the economic opportunities of clients, while being considered an important stage in increasing financial activity. That is, one of the prospects for digital banks is that the cost of services will decrease by 40-60 percent due to the digitalization of financial networks. This allows clients to save money and time spent on visiting the bank and preparing documents.

The process of transformation of commercial banks and the transition to working in a digital banking system is a response to the development and active dissemination of new information technologies throughout the world, and digital technologies not only improve the quality of products and services, but also reduce excess costs. In other words, the development of digital financial services serves as an important direction for the development of the country’s banking and financial system.<sup>19</sup>

Analysis of blockchain technology showed the possibility of carrying out the following banking operations:

<sup>19</sup> <https://depozit.uz/news/ozbekistondagi-raqamli-banklar-va-ularning-istiqbollari>



- formation of various databases containing information about cryptocurrency, the creation of digital currency, completed transactions and transactions;
- perform operations in the shortest possible time;
- transparency of the system of all ongoing operations is associated, first of all, with the provision of up-to-date information about all individuals or legal entities;
- no additional costs associated with the transaction.

This possibility is associated, first of all, with the high level of security of the operations performed. Currently, blockchain technology is actively developing in our country.

Blockchain is a database in which data is securely stored. This is achieved by connecting each new record to the previous one, resulting in a chain made up of blocks of data ("blockchain" in English) - hence the name! Physically, the blockchain database is distributed, which allows authorized users to independently add data. It is not possible to make changes to previously stored data as this would break the chain, and it is this "immutability" that makes blockchain a safe and secure means of storing digital records in public databases.<sup>20</sup>

In conclusion, it can be said that based on the information provided, it can be seen that special digital banking services are available in the following banks in our country.

1. Money transfers abroad through payment systems are available only in the "Bank Ipak Yo'li" and "Bank Apelsin" applications.
2. Uzmillobank and "Bank Apelsin" applications partially manage the card limit.
3. Only "Bank Ipak Yo'li" and "Bank Apelsin" allow you to create a fundraising campaign.
4. You can change your personal data in the TBC Bank Uzbekistan application<sup>21</sup>.

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<sup>20</sup> <https://www.undp.org/uz/uzbekistan/blog/ozbekistonda-blokcheyn-texnologiyasi-yanada-shaffof-davlat-xizmatlari-uchun>

<sup>21</sup> <https://markswebb.ru/report/mobile-banking-rank-uz-2022/#rating>



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