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№	TABLE OF CONTENTS	
1	ACCOUNTING IN ENTERPRISES IN THE DIGITAL ECONOMY <i>Abdullayeva Hilola Nutfilloyevna</i>	6
2	SOCIAL MEDIA FUNCTION AND ITS IMPLEMENTATION IN BUSINESS WORLD <i>Khalimova Nigina Jafarbekovna</i>	14
3	WAYS TO ORGANIZE INNOVATIVE ACTIVITY IN ECONOMIC SECTORS AND INCREASE ITS EFFECTIVENESS <i>Igamova Shaxinya Zikrilloevna</i>	20
4	STABILITY OF COMMERCIAL BANKS IN UZBEKISTAN DIGITAL BANK IN IMPLEMENTATION OF ITS ACTIVITY LAUNCHING THE SERVICES <i>Kuliev Naim Halimovich</i>	27
5	TA'LIM SIFATI VA SAMARADORLIGINI OSHIRISH- DAVR TALABI <i>Rofeyeva Nasiba Muzaffarovna</i>	34
6	THE ROLE AND PLACE OF TRANSLATION IN TEACHING A FOREIGN LANGUAGE Niyazova Shakhnoza Ravshanbekovna	40
7	ZAMONAVIY TASHKILOTLARDA LIDERLIK STRATEGIYASINI AMALGA OSHIRISHDA INSON OMILLARINING ROLI <i>Rustamova Marg'uba Axmatovna</i>	46
8	АМЕРИКА ҚЎШМА ШТАТЛАРДА ТАЪЛИМ ТИЗИМИНИНГ ЎЗИГА ХОС ХУСУСИЯТЛАРИ <i>Жўракулова Сабинабону Махмуджоновна</i>	54
9	ОЗИҚ-ОВҚАТ ТОВАРЛАРИ ИШЛАБ ЧИҚАРИШНИ НАЗАРДА TUTUVCHI ҚУЛАЙ АГРОБИЗНЕС МУХИТИНИ ЯРАТИШ <i>Холмуратова Гузал Мурадовна, Султонов Баходир Файзуллаевич</i>	59
10	USE OF INNOVATIVE TECHNOLOGIES IN IMPROVING THE METHODOLOGY OF TEACHING THE SUBJECT OF ATOMIC PHYSICS "SCHRÖDINGER'S EQUATION" IN HIGHER EDUCATION INSTITUTIONS <i>A.A. Makhmudov, A.M. Khudayberganov</i>	73
11	DIDAKTIK O'YINLARDAN FOYDALANIB BOSHLANG'ICH SINIF <u>MATEMATIKA DARSLARINI O`QITISH USULLARI</u> <i>Bekmatova Dilafruz Xolmatovna</i>	77
12	THALASSEMIA PREVALENCE PROBLEM AND PROSPECTS FOR REDUCING THE INCIDENCE OF THE DISEASE <i>Mirzoeva Levisa Asanovna, Davlatova Gulchehra Najmiddinovna, Boboev Kodirjon Tukhtanaevich, Alimov Timur Raufovich, Mamatkulova D.F.</i>	82
13	BAXSHICHILIK MAKTABIGA IXTISOSLASHTIRILGAN RESPUBLIKA MAKTAB-INTERNATI VA BAXSHICHILIK SAN'ATI	93

STABILITY OF COMMERCIAL BANKS IN UZBEKISTAN
DIGITAL BANK IN IMPLEMENTATION OF ITS ACTIVITY
LAUNCHING THE SERVICES

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Abstract. *This article describes the digital services being implemented in the activities of commercial banks in Uzbekistan. The article analyzes the activities of traditional banks and new digital banks. Banks provide great assistance to legal and natural persons who want to start and develop their own business. In a word, a banking system has been formed that can gain the trust of our citizens and provide a wide range of financial services.*

Keywords. *Digital services, banking, bank system, economy, financial services, digital banking.*

Responsible employees of the Central Bank of the Republic of Uzbekistan held an open dialogue with representatives of the mass media in the National Press Center on the reforms implemented in the banking system and the results achieved during the years of independence. Primary changes aimed at the development of the banking system in our country during the years of independence are showing their expected results.

Today, banks have established strong relations with entrepreneurs not only as buyers, but also as close partners and consultants. Banks provide great assistance to legal and natural persons who want to start and develop their own business. In a word, a banking

system has been formed that can gain the trust of our citizens and provide a

wide range of financial services.

At the moment, the positive results achieved in the system through 32 commercial banking institutions operating in our republic are being strengthened. 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 we can observe fundamental changes in the sphere of society, government, economy, business, trade and banking based on significant changes in the information system.

Let's take a look at what digital banking is and how the improved system of banking processes is implemented. After signing the President's Decree "On measures to fundamentally improve the activities of the Central Bank of the Republic of Uzbekistan", the banking system was tasked with establishing "digital" banks and banking units specializing in retail banking services and further expanding the quality of customer service using innovative banking technologies.

Accordingly, "Anorbank" and "TBC Bank" were registered as digital banks in Uzbekistan in 2020. In fact, 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.

Today, digital banks such as "Anorbank" and "TBS Bank" provide their customers with a full digital service through mobile applications or stationary computers. This means that a digital bank customer can access banking services 24/7. That is, in the digital banking system, the customer is provided with a mobile application, and based on the mobile application, a high flexibility of banking operations is provided with a high-tech IT infrastructure.

Currently, customers can manage their accounts remotely in real time. Mobile banking is a modern way of using banking services through a mobile phone (smartphone) using the Internet. If we study the number of users of systems providing remote banking services between 2018 and 2022, we can see that this number has grown significantly in our country.

For example, in 2018, the number of legal entities and individual entrepreneurs was 227,879, and the number of individuals was 4,225,361, but these indicators have increased by almost 5 times until January 1, 2022, and all our commercial banks, including newly opened commercial banks We can see that ("Uzagroexportbank", "Poytakht bank", "Tenge bank", "TBC bank", "ANOR bank") are also providing modern service to our people. These results are reflected in the fact that the types of banking services and products are expanding over time, the business environment is improving, and the volume of loans allocated by banks is growing.

It is worth saying that the client is using mobile banking

- monitor the status of bank cards (credit, debit, etc.);
- making payments for mobile and landline telephone services, internet providers, utility, cable and digital television services without intermediary fees;
- conducting online conversion practices;
- making card-to-card transfers;
- setting up automatic execution of operations - payments by account or on specific dates;
- to receive information about the receipt of funds in the bank account;
- to receive information on bank card transactions;
- making purchases in online stores;
- repayment of loans, adding funds to deposits;

- getting a loan;
- receive/send money transfer;
- Paying the fines of the IRS;
- opening a bank card;
- blocking and unblocking a bank card;
- deposit interest on a bank card;
- extending the validity period of the bank card; making international money transfers in different currencies through the mobile application. has such possibilities.

Although such services have not been introduced for a long time, they have become popular very quickly. In particular, in the last five years, the number of customers using these services has increased by almost 90 percent³, or today it exceeds 1.1 million.

The possibilities of using plastic cards are also expanding. Over the past five years, the volume of payments made through terminals has increased 5 times. With the introduction of new advanced information technologies into the banking system, the speed, quality and reliability of services provided by commercial banks is also increasing.

In conclusion, it can be said that the transformation process of commercial banks and the change to work in the digital banking system is a response to the development and active spread of new information technologies around the world, and digital technologies not only increase 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.

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