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BANKING AND FINANCIAL SERVICES IN THE PROCESS OF ECONOMIC DEVELOPMENT DIGITALIZATION AND ITS ADVANTAGES AND SECURITY OF THE PROCESS

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Abstract: This article discusses the digitalization of banking and financial services in the world and in our country, the development of the banking and financial system of our country, including their development and security within the framework of banking and financial services, and also develops proposals for solutions to these problems.

Key words: Digital economy, banking system, digital banking, internet banking, SMS banking, money, banking services, financial services, remote service, digitization.

Annotatsiya: Bank-moliya xizmatlarini raqamlashtirish, yangilash bank-moliya xizmatlarini ko'rsatish, shu jumladan, bank-moliya xizmatlarini yaxshilash, shu jumladan, bank-moliya xizmatlarini rivojlantirish, shu jumladan, bank-moliya xizmatlarini rivojlantirish.

Kalit so'zlar: Raqamli iqtisodiyot, bank tizimi, hisoblash banking, internet banking, SMS banking, pul, bank xizmatlari, yordam, masofaviy xizmat ko'rsatish, raqamlashtirish.

Аннотация: В данной статье рассматриваются вопросы цифровизации банковских и финансовых услуг в мире и в нашей стране, развития банковской и финансовой системы нашей страны, в том числе обеспечения их развития и безопасности в рамках банковских и финансовых услуг, а также разрабатываются предложения по решению этих проблем.

Ключевые слова: Цифровая экономика, банковская система, цифровой банкинг, интернет-банкинг, СМС-банкинг, деньги, банковские услуги, финансовые услуги, дистанционное обслуживание, цифровизация.

INTRODUCTION

A lot of information is circulating around the world every day. This is due to the constantly growing technical capabilities of the Internet and mobile phones, the involvement of people in social networks, and the increase in Internet speed from year to year.

Today, as a result of significant changes in the field of digitalization, we can also observe changes in the economy, finance, and banking. At the same time, the population of our country is widely using mobile applications of digital banks to perform real-time card-to-card (P2P) transactions, make budget, tax, utility and other payments, repay loans, obtain microloans and make online deposits, remotely open deposit and loan accounts, perform online currency conversion operations, make payments from an international bank card account, and other remote banking services. For this, the client has the opportunity to use banking services online remotely through a single banking application, without having to come to the bank building. This article will provide information about what digital banking is, what advantages there are between commercial banks and newly established digital banks, their convenience for humanity, the number one banks in Uzbekistan, how an improved system of banking and financial processes was established in the world and in our country, as well as their security.

At the same time, we will touch on the regulatory legal acts adopted in our country for the stability of the banking and financial system.

“We intend to further deepen reforms in the banking and financial sector. We are talking about creating a healthy competitive environment in this area, actively attracting foreign banks to Uzbekistan, and forming an effective stock market. It gives us great pleasure to see our foreign partners who have invested in the banking sector in this hall. We are open to proposals and initiatives from foreign investors aimed at further improving the banking and financial sector” (Shavkat Mirziyoyev, 2022).

LITERATURE REVIEW ON THE TOPIC

P. Khera et al.[2] provide an empirical analysis of the relationship between digital financial inclusion (DFI) and economic growth over the period 2011–2018. The authors show that the exogenous component of DFI is positively associated with GDP per capita growth, especially as payment infrastructure and usage deepen. The results highlight the important moderating role of institutional quality and digital infrastructure; it is recommended that DFI be integrated into sustainable growth strategies at the policy level.

A prominent study by T. Suri and W. Jack[3] in Science measures the long-term welfare impact of mobile money (M-Pesa) services in Kenya. It is shown that widespread access has increased household consumption, helping to lift households out of extreme poverty by around 2 percent, and that women’s employment has increased the transition to entrepreneurship. The paper provides clear evidence for the direct socio-economic benefits of digital payments for inclusive development and provides a solid empirical basis for mobile financial services.

T. Philippon[4]’s NBER paper analyses how fintech technologies are reducing the cost of financial intermediation, democratising access to services through economies of scale and data-driven valuation (big data/ML). The author shows, using the example of robo-advisors, that their high fixed costs and low variable costs structure make investment services more affordable for the general public. At the same time, he warns of the mixed impact of algorithmic lending on equity policies and stresses the need for a balanced approach to regulatory design.

E. Kopp, L. Kaffenberger and C. Wilson[5] IMF working paper analyses the characteristics of cyber risk in the financial system, its interactions with market failures and financial stability. They show that private incentives do not provide sufficient cybersecurity from a societal perspective due to information asymmetry, externalities, and systemic linkages. Policy recommendations include strengthening macroprudential approaches such as information sharing, standards, stress tests, and continuity plans.

S. Daud, A. Ahmad, and I. Trinugroho[6] examine the contribution of financial inclusion and digital technology to GDP growth through a dynamic panel assessment of 84 countries (2011–2017). The results show that digital technologies increase access to services, increase the impact of inclusion, and help narrow the gender gap. The work is methodologically robust (various controls and specifications) and demonstrates that expanding digital infrastructure and coverage is a “magnifying” factor in growth policies.

RESEARCH METHODOLOGY

In order to comprehensively study the digitalization of banking and financial services and assess its advantages and security aspects in the context of economic development, a combination of qualitative and quantitative research methods was applied. The research process consisted of the following stages:

Literature Review – A systematic analysis of academic papers, official reports of central banks, international financial institutions (World Bank, IMF, BIS), and government strategies was conducted to identify global and national trends in the digitalization of banking and financial services.

Comparative Analysis – The experiences of developed and developing countries in implementing digital financial technologies were compared to determine best practices and relevant lessons for application in our country’s banking system.

Statistical Data Analysis – Official statistical data from the Central Bank of the Republic of Uzbekistan, the State Committee on Statistics, and international databases were examined to evaluate the scale, pace, and efficiency of digital transformation in the banking sector.

Expert Interviews – Structured interviews were conducted with banking specialists, IT security experts, and policymakers to gain insights into current challenges and security issues in the process of financial digitalization.

Case Study Approach – Selected cases of successful digital banking projects in our country were analyzed to assess their impact on customer experience, operational efficiency, and financial inclusion.

Security Assessment – Cybersecurity frameworks, digital payment protection measures, and risk management policies were reviewed to evaluate the robustness of existing systems against fraud, cyberattacks, and data breaches.

The methodological approach aimed to ensure a comprehensive understanding of both the economic benefits and the potential risks of digitalization, thereby enabling the formulation of practical recommendations for the sustainable and secure development of banking and financial services in the digital era.

ANALYSIS AND RESULTS

Digital banking is a concept that is used by bank customers using a single system, without other branches across the country, and where banking services and products are used online for the customer. The basis of digital banks is mobile applications and call centers. The concept of digital banking and the process of its launch began in October of the 20th century. First Direct Bank (Great Britain), which began operating in the 20th century, was the first bank to create a branchless bank. That is, during this period, the first customer service was provided by the bank over the phone. The bank received about 1,000 calls from its customers during the first business day. Six years later, First Direct Bank began serving more than 500,000 customers. The term digital banking was first described in detail in the book “Digital Banking” by Chris Skinner, published in the United States in 2014. In the current 21st century, the concept of Digital Banking has developed rapidly in European countries during 2015-2020.

Digital banks are widely using modern digital innovations in order to provide their customers with more convenient and useful services.

Today, the main advantages of newly established digital banks in our country over commercial banks are:

- the fact that digital banks do not expand their branches throughout the country;
- digital banks do not require additional buildings and other resources;
- digital banks have a permanent online communication system between the client and the bank;
- a high-quality and convenient mobile application of digital banks for the client;
- the most favorable conditions for loans and deposits in digital banks that arise from customer demand and also meet market requirements;
- the presence of contact centers that are high-quality, fast, convenient, safe and work around the clock for digital banks;
- the absence of bureaucratic obstacles in digital banks;
- There are differences in the affordability of digital banking applications and customer service areas.

The above-mentioned conveniences are provided only for the benefit of bank customers.

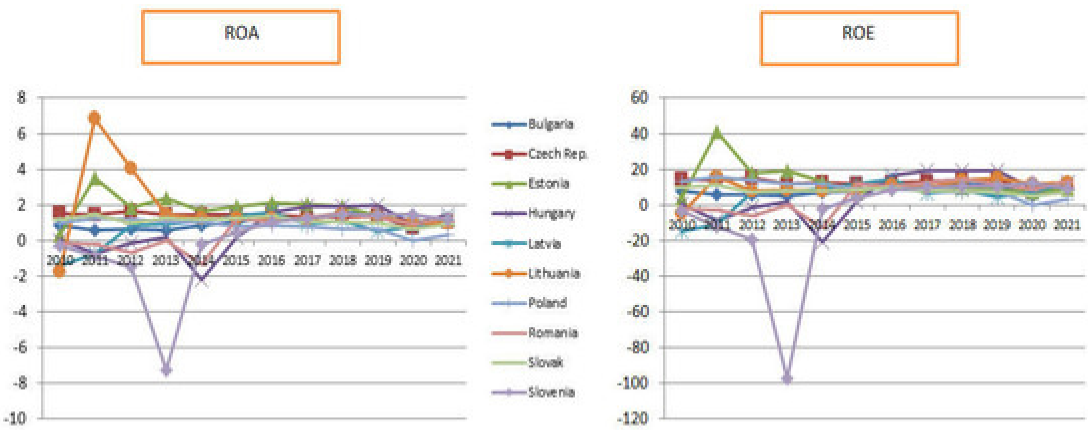
Digital banks are designed to provide remote services for humanity, digitize the process between the bank and the client, and provide the ability to remotely manage customers’ savings accounts, accounts opened on plastic cards. Remote service systems save time spent on banking services and reduce the use of human resources.

In the language of digitization, they provide services to customers using mobile banking, internet banking or SMS banking services.

What is internet banking in digital banks and what basic services can a customer use through this service?

What is internet banking in digital banks?

Internet banking in digital banks is a system that allows customers to manage their savings accounts and bank card accounts via the Internet. This service is a system designed to transfer payments between the client and the bank in real time, remotely connected to the online bank. The client can access the system via a web browser. The client will have the opportunity to view all his information on the bank’s website, including payment documents and account statements. The Internet banking system is hosted on the bank’s web server (Figure 1).



What basic services can a client use through the Internet banking service in digital banks?

1. Transfer payments to the desired account through the Internet banking service;
2. Monitor the stages of the client's payment process;
3. Obtain information about the client's account funds, balances and turnover;
4. Obtain information about the client's debts on the main account;
5. Obtain information about the client's loan funds and accrued interest;
6. Create access to all basic processes for clients at any time, such as obtaining information about exchange rates;
7. View notifications sent by the client bank.

What is SMS-banking in digital banks and what basic services can the client use through this service?

What is SMS-banking in digital banks?

SMS-banking in digital banks is a system for banks to provide clients with customer information in the form of SMS about the processes in their savings accounts and accounts opened on bank cards. To obtain their information from the client account, the client must send an SMS request to the bank's special phone number.

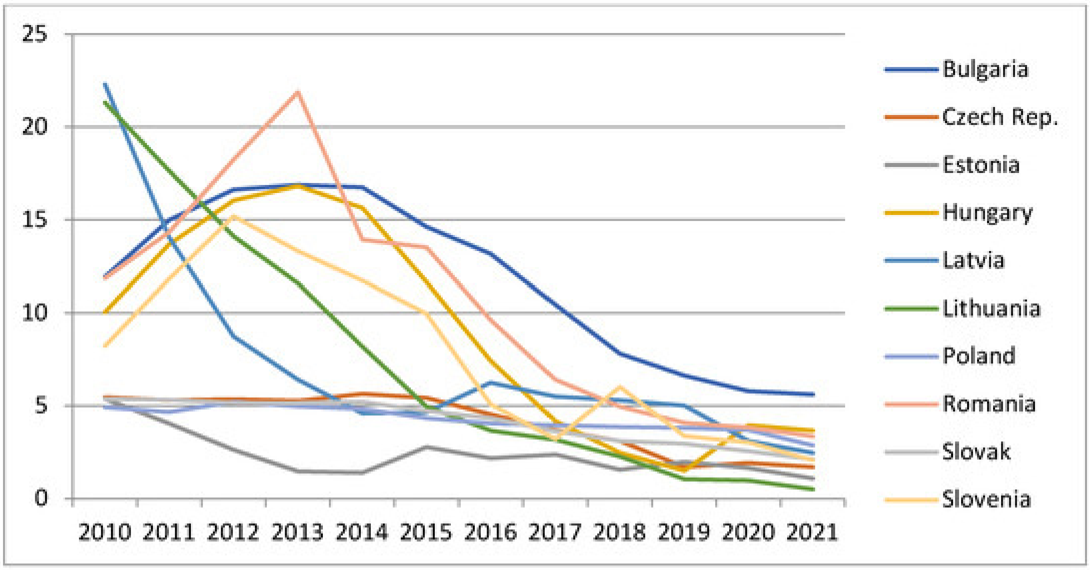
What basic services can the client use through the SMS-banking service in digital banks?

1. View funds received by the client account;
2. Information on the client account balance;
3. Information on all expenses from the client account;
4. receiving daily and operational information about the client's banking transactions carried out during the day.

It is worth noting that in a relatively short period of time since the years of independence, a modern banking and financial system has been created that meets the most advanced standards in the world, can withstand any external and internal influences, and serves as a solid foundation for our country to join the ranks of developed countries.

In 2018, the Head of State set the task for the Central Bank of the Republic of Uzbekistan to establish digitized banks and bank branches specializing in retail banking services, as well as to further expand the quality of services to bank customers using innovative banking technologies.

Therefore, in order to ensure the implementation of these tasks, in September 2020, Anorbank and later TBC Bank began providing online services to customers as digitized banks. Currently, Anorbank and TBC Bank, which are included in the ranks of digital banks, provide their customers with fully digital services through stationary computers or mobile applications. We should understand that in the digital banking system, the client is provided with a mobile banking application, and based on the mobile application, high-quality banking operations are provided with a high-tech information technology infrastructure. This allows the digital bank client to fully use banking services around the clock (Figure 2).



How an improved system of banking and financial processes has been established in the world and in our country, as well as their security. In the world, digital services are developing and growing day by day in almost all areas of human life. An example of such areas is the banking and financial sector, which includes mobile applications, mobile devices, social sites, electronic payments and money transfers, remote deposits, etc. Digital services in this sector include mobile applications, mobile devices, social sites, electronic payments and money transfers, remote deposits, etc. Nowadays, the process between the bank and the client has become completely new - in the language of digitalization, «interactive», and people's digital thinking, that is, their literacy in this area, is increasing year by year.

The results of the analysis conducted by leading world sources also confirm this. According to the results of the surveys conducted:

In five years, 68% of people believe that working with money will be completely different;

In five years, 33% of people believe that customers will hardly need to go to the bank, that is, digital banks will develop in all countries;

In five years, 70% of people believe that the method of payment for products and services will completely change;

In five years, almost 50% of people believe that the principle of operation of banks will fundamentally change.

Digital banks are a new stage of development of the dialogue between the customer and the bank, which includes innovations in the financial services sector and digital, IT strategies in this area. Initially, this was first mentioned when the technology called "Microsoft Money" was created. According to the data presented in the framework of scientific research conducted by the "Digital Bank Report", 70% of financial institutions worldwide considered digital banking to be one of their strategic positions. It is worth noting that, having analyzed modern developments in digital banking, we should indicate the most basic and important directions in this area:

- Implementation of the technology for automatically determining the reliability rating of a bank client;
- Control over compliance with security rules for operations carried out by virtual employees in banks;
- Automation of processes aimed at preventing the illegal embezzlement of funds in banks;
- Continuous use of vision systems installed in bank ATMs.

As is known from world experience, the development of the economy is always carried out on the basis of new IT technologies. That is why, in the conditions of the modern scientific and technological revolution, the banking sector is considered one of the leaders in this regard. That is why, in order to prevent large financial losses in this area, it is necessary to create an effective and high-quality security system for credit institutions in the digital banking sector.

On the other hand, digitalization of the banking sector in our country requires the creation of professional and qualified personnel and new positions that can develop this sector and apply digital technologies. For example, these positions include the positions of director for digital technology development and director for innovative development.

Digital modernization is currently one of the most important issues of the world economy. In the context of the development of world economic relations, there is a trend towards the integration of the economies of individual countries and the development of payment systems, in particular, the development of non-cash forms of payment, types of digital services of banks. The introduction of electronic IT into the banking and financial system has created the basis for a new organization and improvement of work in this area, which requires a lot of additional funds. In order to overcome various problems in the banking and financial sector and the negative consequences they cause, one of the main issues is the widespread use of the digital economy in the national economy. The use of digital banking for digital banks, ensuring economic security and paying special attention to the development of mobile systems are of great importance for the development of financial markets and banks.

The main important issues in this article are ensuring the security of credit institutions in the process of digitizing the economy and the problems of developing digital banks. At the same time, the economic security of a credit institution is a set of legal, organizational, software and technical means and methods used to eliminate the bank's internal and external negative risks. However, the set of key factors necessary to ensure the economic security of a modern credit institution can include ensuring the protection of information technology infrastructure, data integrity and combating fraud.

Such innovations in the banking sector as a whole can lead to several major changes in the activities of credit institutions, ensuring the economic security of banks. To ensure economic security in digital banking conditions, the following points must be implemented:

It is necessary to constantly develop and update software products;

Centralize the database of the entire sector;

Improvement of the legal framework for ensuring the economic security of this sector.

Turning to the Decree of the President of the Republic of Uzbekistan No. PF-5992 of May 12, 2020, adopted as a regulatory legal document for the stability of the banking and financial system in our country, Appendix 1 to this Decree, in accordance with Section 3.3 of Chapter III of the Strategy for Reforming the Banking System of the Republic of Uzbekistan for 2020-2025, the following work is set out in the implementation of modern information technologies:

expanding the number and scope of remote banking services, including contactless payments;

widespread use of automated scoring systems, digital identification and credit conveyors;

strengthening the information security of banking data and systems;

introducing new concepts and technologies in the banking sector (fintex, marketplace, digital banking).

Also, in the context of the globalization of our country's economy, one of the most important issues today is to reform and increase the stability of the banking and financial system, further increase the trust of our people and foreign partners in the banking system, and expand the range of banking services offered by banks, while widely using information and communication technologies to bank customers. In accordance with the Resolution of the President of our country No. PQ-3620 «On additional measures to increase the popularity of banking services», adopted on March 23, 2018, «Ensuring the popularity of banking services and protecting the rights of consumers of banking services is one of the important and main tasks of the Central Bank of the Republic of Uzbekistan.

CONCLUSION AND RECOMMENDATIONS

As you know, some developed banks in the world try to provide their customers with uninterrupted service, such services can be seen in the German Deutsche Bank, the Dutch ABN AMRO Bank, the French Societe Generale, and the United States Citibank. The banking services strategy of the above banks is mainly based on attracting new customers, correspondent banks at low rates, the ability to use modern payment systems, and customer service is provided around the clock, that is, 24 hours a day, 7 days a week. Services are based on the principle of greater self-service by customers, ensuring constant mobility of services and are a way to attract customers. Nowadays, many technologies in financial matters are much more complex than ATM cash withdrawal software, so banks should think about creating simple interfaces and understandable instructions, and it would be appropriate for the bank to develop various applications so that bank customers can gain skills in new digital banking services. As a result of this study, which deeply analyzed the service market of commercial banks and the types, efficiency and quality of services provided by banks, as well as ensuring the safe and uninterrupted operation of banks in the conditions of the developing digital economy, the following scientific conclusions were formed and proposals were developed:

1. Increasing the level of economic security of credit institutions in the conditions of the transition to a digital economy is one of the most urgent tasks;

2. The fact that the market concentration coefficient in bank capital, bank deposits and loans in our country is higher than the actual level indicates that healthy interbank competition has not been fully formed;

3. The lack of a separate law in our country that would allow for the formation of interbank competition and the elimination of the monopoly position of large banks in the financial market is an obstacle to the formation of a healthy competitive environment;

4. Digital banking will become one of the necessary elements in the system of bank economic security;

5. The unstable share of loans in the volume of assets in some large commercial banks of our country, which has a decreasing rate in some periodic intervals, has had a negative impact on the profitability of bank assets and loans;

6. From the point of view of the development of the financial sector, digital transformation is the improvement of financial activities as a result of the creation of a new digitalized business environment.

At the end of my speech in this article, I must say as a conclusion that I believe that in any area where digitalization is underway, development issues should be accompanied by security issues.

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