

# MUHANDISLIK

# & IQTISODIYOT

# №3

ijtimoiy-iqtisodiy, innovatsion texnik,  
fan va ta'limga oid ilmiy-amaliy jurnal

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08.00.00 - Iqtisodiyot fanlar



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ИМЕНИ Г.В. ПЛЕХАНОВА  
ТАШКЕНТСКИЙ ФИЛИАЛ



# **muhandislik** **& iqtisodiyot**

ijtimoiy-iqtisodiy, innovatsion texnik,  
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05.01.02 – Tizimli tahlil, boshqaruv va axborotni qayta ishlash  
05.01.03 – Informatikaning nazariy asoslari  
05.01.04 – Hisoblash mashinalari, majmualari va kompyuter tarmoqlarining matematik va dasturiy ta'minoti  
05.01.05 – Axborotlarni himoyalash usullari va tizimlari. Axborot xavfsizligi  
05.01.06 – Hisoblash texnikasi va boshqaruv tizimlarining elementlari va qurilmalari  
05.01.07 – Matematik modellashtirish  
05.01.11 – Raqamli texnologiyalar va sun'iy intellekt  
05.02.00 – Mashinasozlik va mashinashunoslik  
05.02.08 – Yer usti majmualari va uchish apparatlari  
05.03.02 – Metrologiya va metrologiya ta'minoti  
05.04.01 – Telekommunikatsiya va kompyuter tizimlari, telekommunikatsiya tarmoqlari va qurilmalari. Axborotlarni taqsimlash  
05.05.03 – Yorug'lik texnikasi. Maxsus yoritish texnologiyasi  
05.05.05 – Issiqlik texnikasining nazariy asoslari  
05.05.06 – Qayta tiklanadigan energiya turlari asosidagi energiya qurilmalari  
05.06.01 – To'qimachilik va yengil sanoat ishlab chiqarishlari materialshunosligi  
05.08.03 – Temir yo'l transportini ishlatish  
05.08.06 – "G'ildirakli va gusenisali mashinalar va ularni ishlatish" (texnika fanlari)  
05.09.01 – Qurilish konstruksiyalari, bino va inshootlar  
05.09.04 – Suv ta'minoti. Kanalizatsiya. Suv havzalarini muhofazalovchi qurilish tizimlari  
10.00.06 – Qiyosiy adabiyotshunoslik, chog'ishtirma tilshunoslik va tarjimashunoslik  
10.00.04 – Yevropa, Amerika va Avstraliya xalqlari tili va adabiyoti  
08.00.01 – Iqtisodiyot nazariyasi  
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08.00.03 – Sanoat iqtisodiyoti  
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08.00.11 – Marketing  
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08.00.17 – Turizm va mehmonxona faoliyati

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# THE IMPACT OF DIGITAL BANKING SERVICES ON FINANCIAL INCLUSION AND POPULATION WELFARE

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**Abstract.** This article examines the impact of digital banking services on financial inclusion and population welfare. The study analyzes how digital financial technologies improve access to banking services, reduce transaction costs, and enhance financial participation among underserved segments of the population. Particular attention is paid to the role of mobile banking, online payment systems, and digital financial platforms in strengthening income security and expanding economic opportunities. The findings indicate that digital banking services significantly broaden financial inclusion, promote social equity, and contribute to higher living standards. The study concludes that digital banking serves as an important driver of inclusive economic development and sustainable welfare growth.

**Keywords:** digital banking services, financial inclusion, population welfare, digital finance, access to financial services, income stability, financial technology, economic inclusion, social welfare.

**Annotatsiya.** Ushbu maqolada raqamli bank xizmatlarining moliyaviy inklyuziya va aholi farovonligiga ta'siri o'rganilgan. Tadqiqotda raqamli moliyaviy texnologiyalar bank xizmatlaridan foydalanish imkoniyatlarini kengaytirishi, tranzaksiya xarajatlarini kamaytirishi hamda aholining yetarli darajada xizmat ko'rsatilmagan qatlamlarining moliyaviy faolligini oshirishi tahlil qilingan. Mobil banking, onlayn to'lov tizimlari va raqamli moliyaviy platformalarning daromad barqarorligini mustahkamlash va iqtisodiy imkoniyatlarni kengaytirishdagi o'rniga alohida e'tibor qaratilgan. Tadqiqot natijalari raqamli bank xizmatlari moliyaviy inklyuziyani sezilarli darajada kengaytirishini, ijtimoiy tenglikni qo'llab-quvvatlashini hamda aholi turmush darajasini yaxshilashga xizmat qilishini ko'rsatdi. Xulosa sifatida, raqamli banking inklyuziv iqtisodiy rivojlanish va farovonlik o'sishining muhim omillaridan biri ekanligi ta'kidlandi.

**Kalit so'zlar:** raqamli bank xizmatlari, moliyaviy inklyuziya, aholi farovonligi, raqamli moliya, moliyaviy xizmatlardan foydalanish, daromad barqarorligi, moliyaviy texnologiyalar, iqtisodiy inklyuziya, ijtimoiy farovonlik.

**Аннотация.** В данной статье исследуется влияние цифровых банковских услуг на финансовую инклюзию и благосостояние населения. В исследовании анализируется, каким образом цифровые финансовые технологии расширяют доступ к банковским услугам, снижают транзакционные издержки и повышают финансовую активность недостаточно охваченных групп населения. Особое внимание уделено роли мобильного банкинга, онлайн-платежных систем и цифровых финансовых платформ в укреплении стабильности доходов и расширении экономических возможностей. Результаты исследования показывают, что цифровые банковские услуги значительно расширяют финансовую инклюзию, способствуют социальной справедливости и повышению уровня жизни населения. В заключении подчеркивается, что цифровой банкинг является важным фактором инклюзивного экономического развития и роста благосостояния.

**Ключевые слова:** цифровые банковские услуги, финансовая инклюзия, благосостояние населения, цифровые финансы, доступ к финансовым услугам, стабильность доходов, финансовые технологии, экономическая инклюзия, социальное благосостояние.

## INTRODUCTION

In recent decades, the rapid development of digital technologies has fundamentally transformed the structure and functioning of financial systems worldwide. One of the most significant outcomes of this transformation is the emergence and expansion of digital banking services, which have reshaped the way



individuals and businesses access, use, and manage financial resources. Digital banking has become an essential component of modern financial systems, providing innovative solutions that go beyond traditional banking models. In this context, understanding the impact of digital banking services on financial inclusion and population welfare has become increasingly important for economists, researchers, and policymakers.

Financial inclusion refers to the availability, accessibility, and affordability of financial products and services for all segments of society, especially underserved and marginalized groups. Access to banking services such as savings accounts, payment systems, credit, and insurance plays a crucial role in enabling individuals to participate fully in economic activities and improve their quality of life. Digital banking services contribute to this process by reducing geographical and institutional barriers, lowering transaction costs, and increasing the efficiency of financial operations.

Global trends demonstrate the rapid growth and significance of digital banking technologies. For example: India accounts for the largest number of digital transactions in the world.

By 2025, the United States is expected to have approximately 216.8 million digital banking users.

The number of digital banking users worldwide is projected to reach 3.6 billion by 2024.

Around 94% of mobile banking users access digital banking services at least once a month.

Experts estimate that the use of chatbots could help the banking industry save nearly \$7.3 billion in customer support costs.

Nearly 89% of bank account holders in the United States use mobile online banking to manage their accounts.

Approximately 39% of consumers use banking applications as their primary banking method.

Around 82% of customers prefer to remain with banks that provide reliable and convenient digital banking platforms.

Financial institutions worldwide continue to strengthen cybersecurity systems in response to growing digital risks and cybercrime challenges.

About 80% of banks in the United States had introduced digital banking services by 2006.

The first online-only bank was launched in 1995<sup>1</sup>.

These trends indicate that digital banking services are becoming a major driver of financial modernization and inclusive economic development. At the same time, they highlight the importance of improving digital infrastructure, cybersecurity, and financial literacy to ensure that the benefits of digital finance are distributed broadly across society.

## LITERATURE REVIEW

However, in many countries, significant segments of the population still remain outside the formal financial system due to geographical, economic, and institutional barriers. In this regard, digital banking services have emerged as an effective instrument for overcoming such challenges by reducing transaction costs, eliminating physical limitations, and simplifying access to financial services.

The expansion of digital banking services is closely associated with the development of financial technologies, including mobile banking applications, online payment platforms, and digital wallets. These innovations have substantially reduced the cost of delivering financial services, making it economically feasible to serve previously unbanked and underbanked populations. As a result, digital banking has become an important driver of financial inclusion, especially in developing and transition economies where traditional banking infrastructure remains relatively limited. By enabling remote access to financial services, digital banking reduces dependence on physical bank branches and broadens financial participation among the population.

From an economic perspective, financial inclusion is strongly connected with population welfare and sustainable development. Access to formal financial services enables individuals to manage income more efficiently, stabilize consumption, invest in education and healthcare, and protect themselves against economic uncertainties. Digital banking services further strengthen these opportunities by offering convenient, rapid, and secure financial solutions. As individuals gain access to digital financial tools, they become better positioned to improve their economic well-being and overall quality of life.

Population welfare includes a wide range of economic and social dimensions, such as income stability, access to essential services, and social protection. Digital banking contributes to welfare improvement by increasing financial transparency, reducing reliance on cash-based transactions, and enabling more efficient distribution of social payments and remittances. Governments and financial institutions are increasingly utilizing digital banking platforms to deliver pensions, subsidies, and welfare payments in a timely and targeted manner

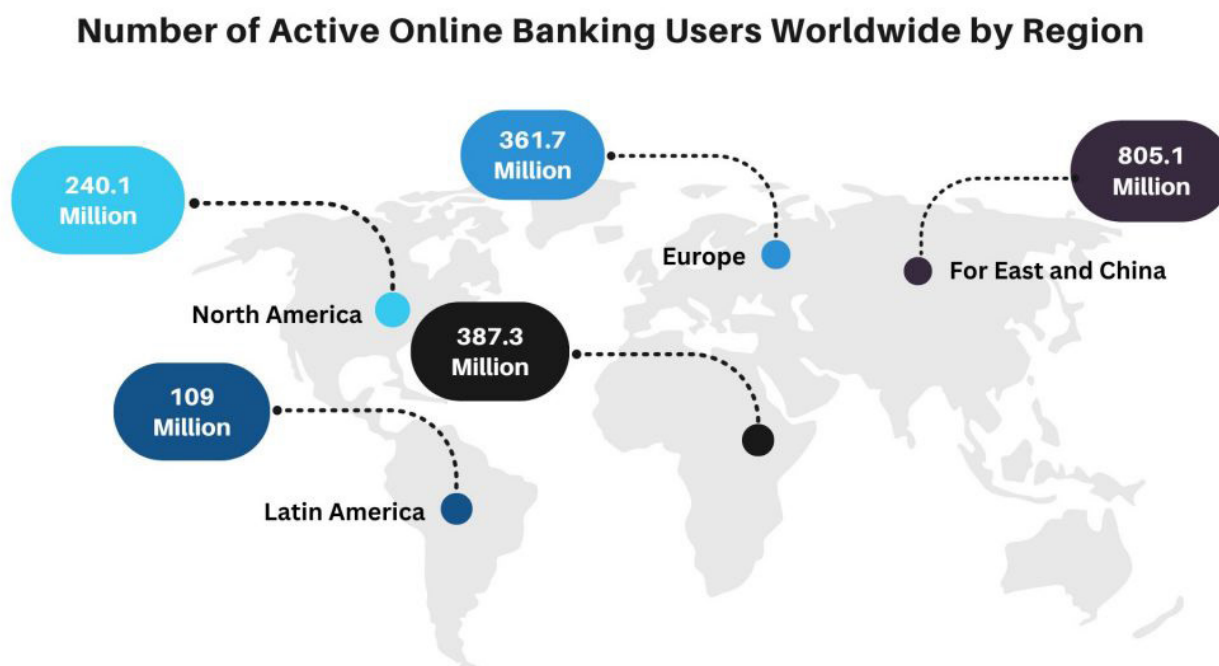
<sup>1</sup> *Most Insightful Digital Banking Statistics to Know in 2022*  
<https://www.entrepreneur.com/stats/digital-banking-statistics.html>

to vulnerable groups of the population. This digital approach enhances accountability, minimizes inefficiencies, and improves the effectiveness of social protection systems.

## RESEARCH METHODOLOGY

This study employs a qualitative and analytical research methodology to examine the impact of digital banking services on financial inclusion and population welfare. The methodological framework is designed to capture the economic, social, and institutional dimensions of digital banking and to analyze how digital financial services influence access to finance and welfare outcomes (Figure 1).

Figure 1. General Digital Banking Statistics in 2020<sup>2</sup>



## ANALYSIS AND RESULTS

The analysis of the impact of digital banking services on financial inclusion and population welfare demonstrates that the digitalization of the financial sector has become one of the most influential drivers of inclusive economic development in modern economies. The findings confirm that digital banking services significantly expand access to financial resources, reduce structural barriers within financial systems, and contribute to measurable improvements in household welfare. Since traditional banking models often face difficulties in reaching marginalized populations, digital banking provides alternative channels for integrating individuals into formal financial systems.

Based on the [World Bank Global Findex Database](#) (2025) and related studies, digital banking services have become one of the leading factors supporting financial inclusion worldwide. By 2025, approximately 79% of adults globally are estimated to own a formal financial account, compared to 51% in 2011 and 74% in 2021. In addition, digital financial services (DFS), including mobile money, fintech applications, and digital wallets, have significantly improved population welfare by expanding access to savings, credit, and secure financial transactions for underserved groups<sup>3</sup>.

One of the key findings of the analysis is that digital banking services substantially increase financial inclusion by lowering barriers to accessing formal financial institutions. Mobile banking applications, online account registration, and digital payment systems eliminate the necessity of physical proximity to bank branches, which historically limited access for rural and remote populations. The results indicate that digital access helps reduce geographical disparities in financial service provision and enables individuals in underserved areas to participate in financial activities such as saving, money transfers, and digital payments.

The analysis further demonstrates that digital banking significantly reduces transaction costs for both

2 <https://www.enterpriseappstoday.com/stats/digital-banking-statistics.html>

3 World Bank Group. "Financial Inclusion" 2022 <https://www.worldbank.org/ext/en/topic/financial-sector/financial-inclusion>



financial institutions and consumers. Traditional banking systems often involve substantial operational expenses associated with physical infrastructure and manual processing. In contrast, digital platforms automate financial operations, minimize paperwork, and accelerate service delivery. Consequently, financial institutions can provide services at lower costs, while users benefit from reduced service fees and time savings. These efficiency improvements encourage broader use of financial services, particularly among low-income households, thereby strengthening financial inclusion.

Another important finding relates to the role of digital banking in improving access to payment systems. Digital payment platforms enable individuals to receive wages, remittances, pensions, and government transfers more efficiently and securely. This contributes to greater financial transparency, reduces delays in payment distribution, and enhances the effectiveness of social support mechanisms. As a result, digital banking services not only improve financial accessibility but also support broader socio-economic welfare and economic stability (Figure 2).

### Percentage of population using digital banks

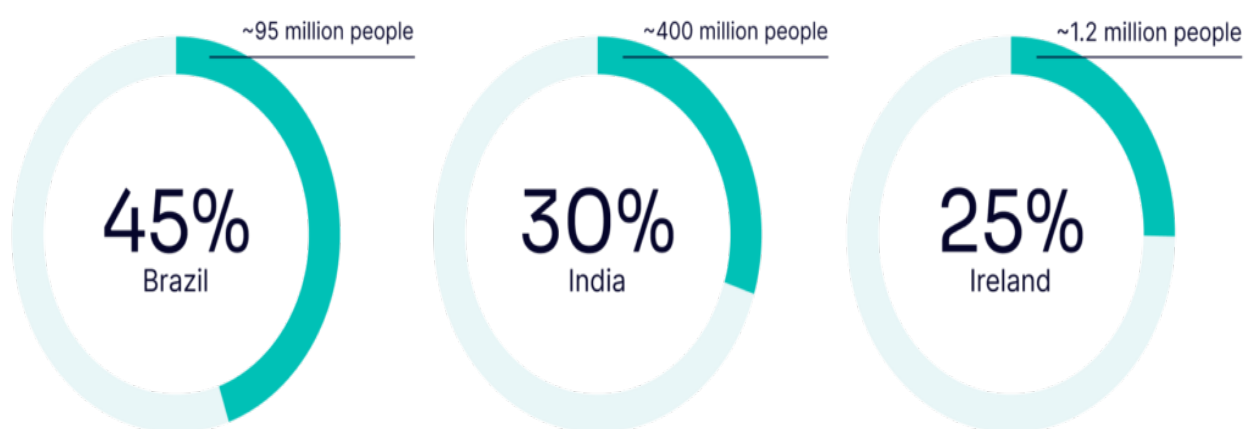


Figure 2. Percentage of population using digital banks<sup>4</sup>

Today, the global digital banking sector serves an estimated 3.6 billion users worldwide, reflecting the rapid expansion of digital financial technologies and increasing reliance on online banking platforms. Nevertheless, approximately 1.4 billion people still remain outside the formal financial system, indicating substantial potential for further expansion of digital banking services. This situation creates important opportunities for both emerging fintech companies and established financial institutions to broaden financial inclusion and extend access to affordable financial services<sup>5</sup>.

The discussion of the findings confirms that digital banking services represent a transformative force in expanding financial inclusion and enhancing population welfare. The results demonstrate that digital banking does not merely replicate traditional financial services in electronic form; rather, it fundamentally reshapes the accessibility, efficiency, and inclusiveness of financial systems. In economies characterized by unequal access to formal finance, digital banking creates new opportunities for integrating marginalized populations into the financial ecosystem and improving overall welfare outcomes.

One of the key issues highlighted by the findings is that accessibility serves as the primary channel through which digital banking influences financial inclusion. By eliminating geographical and procedural barriers, digital banking enables individuals in remote and underserved areas to access essential financial services. This supports earlier theoretical arguments suggesting that physical proximity to financial institutions is no longer a necessary condition for financial participation. The discussion further indicates that improved accessibility contributes directly to greater financial usage and sustainable long-term inclusion rather than temporary or superficial engagement with financial services.

<sup>4</sup> <https://seon.io/resources/neobanking-index/>

<sup>5</sup> Digital Banks in 2025: Navigating Growth & Innovation  
<https://seon.io/resources/neobanking-index/>



The findings also emphasize that reduced transaction costs play an important role in improving welfare outcomes. Digital banking services decrease both direct and indirect costs associated with financial transactions, including travel expenses, service charges, waiting time, and opportunity costs. These savings are particularly significant for low-income households, for whom financial expenses constitute a relatively larger share of income. The discussion confirms that greater cost efficiency increases both the frequency and depth of financial service usage, thereby strengthening household financial stability and welfare.

Another important dimension concerns the role of digital banking in supporting income management and consumption stability. The findings indicate that digital access to payments, savings, and credit allows individuals to manage income volatility more effectively and respond more efficiently to economic shocks. This ability to stabilize consumption patterns reduces vulnerability and improves overall economic well-being. The discussion highlights that financial inclusion achieved through digital banking generates practical welfare effects beyond simple financial access, influencing both everyday economic behavior and long-term financial planning.

The discussion also addresses the gender dimension of digital financial inclusion. The findings suggest that digital banking services reduce gender-related barriers to financial access by offering greater privacy, autonomy, flexibility, and convenience. Increased financial access for women is associated with improved household welfare, higher investment in education and healthcare, and stronger participation in economic decision-making. This reinforces the perspective that digital financial inclusion can generate broader social benefits by empowering women and supporting inclusive development.

From a macroeconomic perspective, the discussion confirms that the widespread adoption of digital banking services contributes to more inclusive economic growth. Expanded financial participation increases the size of the formal economy, improves resource allocation, and strengthens the effectiveness of monetary policy transmission. The analysis further reveals that digital financial platforms increasingly utilize alternative data sources, such as transaction histories and mobile usage patterns, to evaluate creditworthiness. This approach enables financial institutions to extend credit opportunities to individuals lacking traditional collateral or formal credit histories.

The findings show that improved access to digital credit supports small-scale entrepreneurship, income generation, and household investment, thereby contributing positively to welfare enhancement. In addition, the impact of digital banking on population welfare is evident in income stability and consumption behavior. The analysis demonstrates that individuals with access to digital financial services are better able to smooth consumption over time and manage income fluctuations. Digital payments also reduce reliance on cash-based transactions, which are often associated with higher risks and lower transparency. Improved access to digital payment systems strengthens financial security and enables individuals to manage income more efficiently, contributing to greater economic stability at the household level.

Finally, the findings indicate that digital banking services play a significant role in expanding access to formal savings instruments. Digital savings accounts characterized by low minimum balance requirements and simplified registration procedures encourage individuals to save through formal financial institutions rather than depend on informal saving mechanisms. This transition enhances financial resilience, promotes long-term financial planning, and contributes to sustainable welfare improvement.

## CONCLUSION AND RECOMMENDATIONS

This study examined the impact of digital banking services on financial inclusion and population welfare, emphasizing their increasing importance within modern financial systems. The findings confirm that digital banking represents not only a technological innovation but also a structural transformation that reshapes access to financial services, economic participation, and welfare outcomes. In economies where traditional banking systems have faced difficulties in reaching broad segments of the population, digital banking provides inclusive, flexible, and efficient alternatives that support wider socio-economic development.

The analysis demonstrates that digital banking services significantly expand financial inclusion by reducing geographical, institutional, and cost-related barriers. Through mobile banking applications, online financial platforms, and digital payment systems, individuals previously excluded from formal finance gain access to essential financial services, including payments, savings, transfers, and credit facilities. This broader access enhances economic participation and strengthens household financial resilience. Consequently, financial inclusion achieved through digital banking becomes a foundation for improving welfare rather than merely a financial objective.

The study also confirms that digital banking contributes directly to population welfare by improving income stability, consumption management, and financial security. Access to digital financial tools enables households



to manage income fluctuations more effectively, respond to economic uncertainties, and plan for future financial needs. In addition, the digital delivery of social transfers, pensions, and remittances enhances welfare by ensuring timely, transparent, and efficient support for vulnerable groups. These mechanisms demonstrate that digital banking influences both everyday economic behavior and long-term socio-economic well-being.

From a broader macroeconomic perspective, the findings indicate that digital banking supports inclusive economic growth and contributes to reducing inequality. By extending financial services to low-income households, women, rural populations, and small entrepreneurs, digital banking narrows disparities in economic opportunity and promotes upward socio-economic mobility. Increased financial participation strengthens the formal economy, improves the allocation of financial resources, and contributes positively to macroeconomic stability. As a result, welfare improvements at the household level are reinforced by broader positive effects across the national economy.

At the same time, the study highlights that the welfare benefits of digital banking are not automatic and depend heavily on supportive institutional conditions. Effective financial regulation, consumer protection mechanisms, cybersecurity systems, and reliable digital infrastructure are essential for maintaining trust in digital financial ecosystems. Furthermore, digital literacy and financial education play a crucial role in ensuring that individuals can effectively utilize digital banking services. Without adequate skills, infrastructure, and institutional support, digitalization may deepen existing inequalities rather than reduce them.

The findings also emphasize the importance of long-term sustainability in the development of digital banking systems. Continuous technological innovation, institutional adaptation, and strong cooperation between governments, financial institutions, and technology providers are necessary to maintain inclusiveness and responsiveness to changing economic conditions. Therefore, policymakers should prioritize investments in digital infrastructure, financial literacy, cybersecurity, and inclusive regulatory frameworks in order to maximize the positive impact of digital banking on financial inclusion and population welfare.

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