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**“GLOBAL RAQAMLI INTEGRATSIYALASHUV:
2030-YILGACHA YASHIL IQTISODIYOTGA O'TISHDA
TEXNOLOGIK VA INDUSTRIAL SANOATNI RIVOJLANTIRISH
ORQALI MIKRO VA MAKROIQTISODIY BARQAROR
O'SISHNI TA'MINLASH DOLZARBLIGI”**

**“GLOBAL DIGITAL INTEGRATION: THE RELEVANCE OF
ENSURING MICRO AND MACROECONOMIC SUSTAINABLE
GROWTH THROUGH TECHNOLOGICAL AND INDUSTRIAL
DEVELOPMENT IN THE TRANSITION TO A GREEN
ECONOMY BY 2030”**

**«ГЛОБАЛЬНАЯ ЦИФРОВАЯ ИНТЕГРАЦИЯ:
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МИКРО- И МАКРОЭКОНОМИЧЕСКОГО РОСТА ЧЕРЕЗ
РАЗВИТИЕ ТЕХНОЛОГИЧЕСКОЙ И ИНДУСТРИАЛЬНОЙ
ПРОМЫШЛЕННОСТИ В ПЕРЕХОДЕ К ЗЕЛЁНОЙ
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- 05.01.00 – Axborot texnologiyalari, boshqaruv va kompyuter grafikasi
- 05.01.01 – Muhandislik geometriyasi va kompyuter grafikasi. Audio va video texnologiyalari
- 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
- 05.09.01 – 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
- 08.00.02 – Makroiqtisodiyot
- 08.00.03 – Sanoat iqtisodiyoti
- 08.00.04 – Qishloq xo'jaligi iqtisodiyoti
- 08.00.05 – Xizmat ko'rsatish tarmoqlari iqtisodiyoti
- 08.00.06 – Ekonometrika va statistika
- 08.00.07 – Moliya, pul muomalasi va kredit
- 08.00.08 – Buxgalteriya hisobi, iqtisodiy tahlil va audit
- 08.00.09 – Jahon iqtisodiyoti
- 08.00.10 – Demografiya. Mehnat iqtisodiyoti
- 08.00.11 – Marketing
- 08.00.12 – Mintaqaviy iqtisodiyot
- 08.00.13 – Menejment
- 08.00.14 – Iqtisodiyotda axborot tizimlari va texnologiyalari
- 08.00.15 – Tadbirkorlik va kichik biznes iqtisodiyoti
- 08.00.16 – Raqamli iqtisodiyot va xalqaro raqamli integratsiya
- 08.00.17 – Turizm va mehmonxona faoliyati

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DIGITALIZATION OF THE BANKING SECTOR OF THE REPUBLIC OF UZBEKISTAN: ASSESSING THE EFFECTIVENESS OF DIGITAL PLATFORMS



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Abstract. Amid the rapid digital transformation of the global economy, the banking system of the Republic of Uzbekistan has entered a phase of intensive modernization, the key features of which include the adoption of digital technologies and the growing application of innovative platforms. This article examines the impact of digital solutions on enhancing the operational efficiency of commercial banks, expanding access to financial services, and reinforcing the trend toward cashless transactions. The analysis draws upon statistical data from the Central Bank of the Republic of Uzbekistan, which provide insights into the dynamics of payment volumes and transactions, as well as the degree of penetration of mobile banking applications. Particular emphasis is placed on issues of digital financial inclusion, the development of P2P payment services, and the role of API integration in shaping the architecture of open banking. The findings indicate that digitalization contributes not only to the intensification of transactional activity and the reduction of costs but also to the creation of an innovative ecosystem that enhances the competitiveness of the national banking sector. At the same time, certain challenges persist, including cybersecurity concerns, uneven access to digital services across regions, and the necessity of refining the regulatory framework. The study underscores that the further development of digital platforms requires a comprehensive approach encompassing the expansion of infrastructural capacities, the strengthening of customer trust, and the advancement of financial literacy among the population.

Keywords: digital transformation, banking sector, digital platforms, commercial banks, mobile banking applications, financial inclusion, cashless payments, P2P transfers, API integration, open banking, cybersecurity, fintech, regulatory framework, digital infrastructure, payment systems.

Аннотация. В условиях стремительной цифровой трансформации мировой экономики банковская система Республики Узбекистан вступила в этап интенсивной модернизации, ключевыми особенностями которого являются внедрение цифровых технологий и расширение использования инновационных платформ. В статье рассматривается влияние цифровых решений на повышение операционной эффективности коммерческих банков, расширение доступности финансовых услуг и укрепление тенденции к развитию безналичных расчётов. Анализ основан на статистических данных Центрального банка Республики Узбекистан, отражающих динамику объёмов платежей и количества транзакций, а также уровень распространения мобильных банковских приложений. Особое внимание уделено вопросам цифровой финансовой доступности, развитию сервисов P2P-переводов и роли API-интеграции в формировании архитектуры открытого банкинга. Результаты исследования показывают, что цифровизация способствует не только повышению интенсивности транзакционной активности и снижению издержек, но и формированию инновационной экосистемы, укрепляющей конкурентоспособность национального банковского сектора. Вместе с тем сохраняются отдельные проблемы, связанные с кибербезопасностью, неравномерным доступом к цифровым услугам в регионах и необходимостью совершенствования нормативно-правовой базы. В исследовании подчёркивается, что дальнейшее развитие цифровых платформ требует комплексного подхода, включающего расширение инфраструктурных возможностей, укрепление доверия клиентов и повышение финансовой грамотности населения.

Ключевые слова: цифровая трансформация, банковский сектор, цифровые платформы, коммерческие банки, мобильные банковские приложения, финансовая доступность, безналичные платежи, P2P-переводы, API-интеграция, открытый банкинг, кибербезопасность, финтех, нормативно-правовая база, цифровая инфраструктура, платёжные системы.



INTRODUCTION

The digital transformation of the financial sector has made the adoption of digital platforms a strategic priority for modern banking. Digital technologies enhance the efficiency of banking operations while improving competitiveness, transparency, and customer accessibility. In Uzbekistan, ongoing banking reforms and the rapid development of the fintech ecosystem have significantly accelerated the digitalization of financial services. Consequently, evaluating the effectiveness of commercial banks' digital platforms has become an important research objective for assessing the outcomes of digital transformation and supporting sustainable sectoral development [1].

This study is motivated by the need to evaluate the impact of digital platforms on commercial bank performance and to identify the key factors supporting the sustainable digital transformation of Uzbekistan's banking sector.

In summary, the analysis indicates that the continued integration of digital technologies may help simplify customer service processes, reduce time and costs, and improve the efficiency of banking operations.

According to the data available for the period under review, the banking sector of the Republic of Uzbekistan comprises 35 banks licensed and regulated by the Central Bank. Among them, 12 are state-owned or state-controlled institutions, while the private banking segment includes six banks with foreign capital participation and two wholly foreign-owned banks. All licensed banks are authorized to provide a full range of financial services to both individuals and corporate clients, including lending, deposit and current account services, payment transfers, and other banking operations in accordance with national banking legislation.

This study comprehensively analyzes statistical data on the use of banking services in Uzbekistan. Particular attention is given to customer coverage, the usability and functionality of banks' official websites, and the adoption of mobile banking applications. The analysis aims to identify key digitalization trends, evaluate the effectiveness of digital banking services, and assess their alignment with the evolving needs of customers.

All commercial banks operate under licenses issued by the Central Bank of the Republic of Uzbekistan, authorizing them to provide a comprehensive range of financial services to both individual and corporate clients, including lending, deposit and current account services, payment transfers, and other banking operations. To assess the development of the banking sector, this study first examines payment statistics reported by commercial banks. The data, obtained from the official website of the Central Bank of Uzbekistan, include the number and value of transactions processed over selected periods and provide an empirical basis for evaluating the development of the national payment system and trends in cashless payments.

The Application Programming Interface (API) in Uzbekistan's banking sector is based on the concept of open interaction between banks' information systems and external digital services, including fintech companies, government platforms, corporate clients, and third-party application developers. This approach enables the creation of an integrated digital ecosystem in which banking data and services can be securely accessed and incorporated into interoperable financial products and digital platforms.

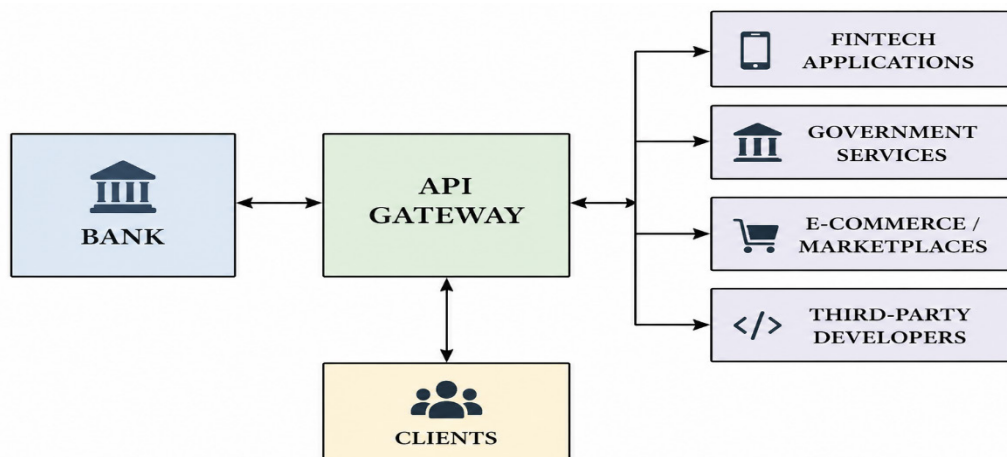


Figure 1. Open Banking Structure: API Operating Principle¹

From Figure 1, it can be seen that when a user wants to pay utility bills through the Payme application, the app sends a request to the user's bank via an API. The bank then verifies the availability of funds and

¹ Source: Developed by the author.

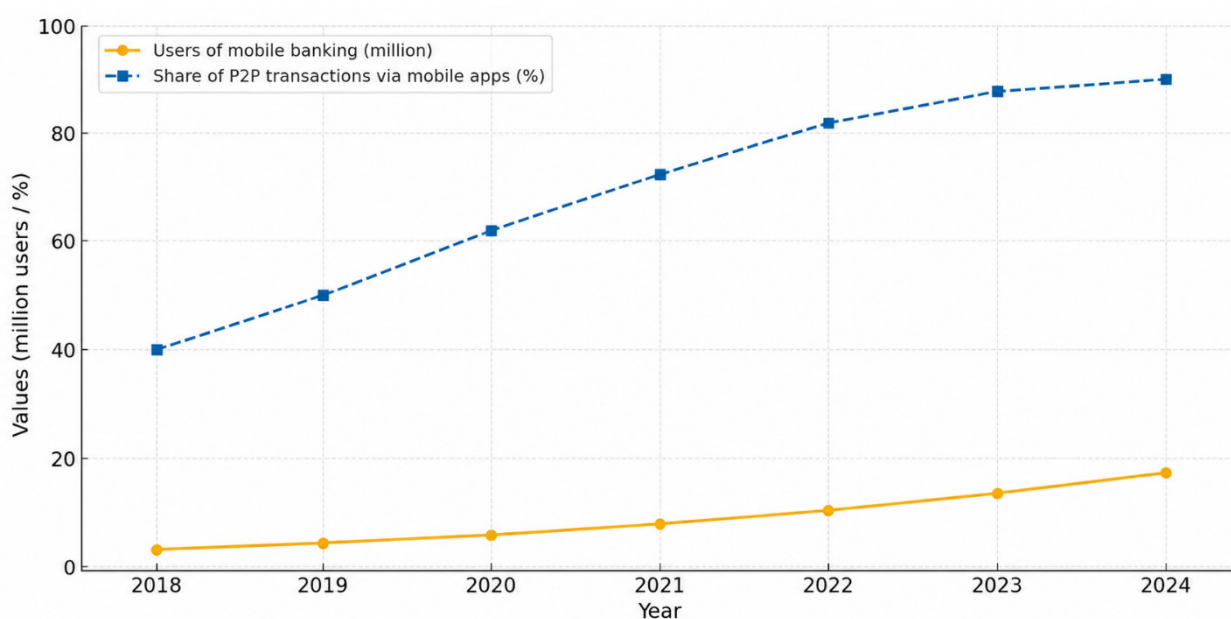
authorizes the transaction. After authorization, the bank transmits a confirmation back to Payme through the API, and the transaction is recorded in the banking system and displayed in the user’s application. Thus, within the banking system of Uzbekistan, the API serves as a digital bridge between traditional banking infrastructure and modern fintech solutions, ensuring speed, security, and personalized financial services simultaneously.

Analytical reports and national studies conducted in Uzbekistan confirm a steady upward trend in the development of mobile platforms, the increasing volume of cashless transactions, and the growing role of payment applications and ecosystem participants. These reports also highlight the significant potential for further financial inclusion driven by the widespread adoption of smartphones and digital identification technologies [7].

Considering that approximately 90% of P2P transactions are currently carried out through mobile applications, the strategic importance of developing a unified platform that consolidates data from all banks becomes evident. Such an approach would enhance transparency, standardize processes, and provide users with more convenient access to financial services. In this regard, it is appropriate to analyze statistical indicators reflecting the scale of banking application usage, as well as to examine the rankings of the most widely used software products.

It should be noted that, according to estimates, the number of users of mobile banking applications in Uzbekistan increased from 3.2 million in 2018 to 17.5 million in 2024. The average annual growth rate was approximately 28–30%. The most intensive growth was observed during 2020–2022, driven by the rapid expansion of digital infrastructure, the widespread adoption of P2P payment services, and the impact of the COVID-19 pandemic, which accelerated the use of remote banking services.

The share of person-to-person (P2P) transfers conducted through mobile channels increased from 40% in 2018 to 90% in 2024, indicating a substantial expansion of digital transactions in everyday financial activities. The most significant increase occurred during 2019–2021, when banks actively integrated instant payment services and QR code technologies, as illustrated in Figure 2.



Source: Calculated based on data from the Central Bank of the Republic of Uzbekistan and industry reports.
Note: 2018–2024 – estimated data.

Figure 2. Use of Mobile Banking Applications in Uzbekistan

Figure 2 shows a significant increase in digital activity among the population of Uzbekistan in recent years. The widespread use of mobile connectivity, combined with targeted government support for digitalization, has accelerated the development of electronic payments and increased the popularity of mobile banking applications. Despite this progress, there remain opportunities to further improve regional access to digital services, encourage the wider adoption of cashless payments, enhance user interface quality, and strengthen information security. Addressing these factors would support the further development of mobile applications as comprehensive and convenient tools for accessing a wider range of financial products.



CONCLUSION AND SUGGESTIONS

The findings indicate that the effectiveness of digital platforms in Uzbekistan's banking sector extends beyond the growth of cashless transactions and operational efficiency, contributing to the development of an innovative financial ecosystem that supports sustainable economic growth. The expansion of the banking sector, including state-owned, private, and foreign-owned banks, reflects increasing market competition and financial sector diversification. Furthermore, the growing adoption of bank accounts, the rising volume of transactions processed through the Central Bank's payment system, and the widespread use of mobile banking applications demonstrate the continued digital transformation of banking services, promoting cashless payments and enhancing financial inclusion.

The statistical analysis demonstrates that the effectiveness of digitalization depends on customer coverage, the quality of digital services, and users' trust in financial institutions. Together, these factors are essential for strengthening Uzbekistan's banking system and enhancing its competitiveness in the digital economy. Further improvements in the regulatory framework, expansion of digital infrastructure, and stronger cybersecurity measures will be critical to sustaining the long-term benefits of banking sector digital transformation.

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