

*Article*

# Modern Directions for Improving Deposit Policy in Commercial Banks

Djurayeva Makhzuna Azamovna

*Samarkand state university architecture and construction*

**Abstract:** This article examines the theoretical and practical aspects of improving deposit policy in commercial banks. The role of deposit operations in forming the resource base of banks, the necessity of deposit product diversification, and the impact of digital technologies are analyzed. In addition, priority directions for improving deposit policy are identified, and practical recommendations aimed at strengthening the financial stability of commercial banks are developed.

**Keywords:** Deposit policy, commercial banks, deposit operations, diversification, CASA, DLR, digital banking, financial stability



This is an open-access article under the [CC-BY 4.0](https://creativecommons.org/licenses/by/4.0/) license

## Introduction

In recent years, globalization processes in the world financial system, rapid development of digital technologies, and increasing competition among banks have significantly transformed the activities of commercial banks [1]. Under these conditions, the formation of a stable resource base and ensuring liquidity have become key priorities for banking institutions [2, 3].

Deposit policy plays a crucial role in the functioning of commercial banks, as it determines the effectiveness of attracting financial resources and managing them efficiently [4]. Therefore, improving deposit policy is considered one of the most important scientific and practical issues in modern banking [5, 6].

## Methodology

Deposit operations constitute the primary source of financial resources for commercial banks. International experience shows that effective organization of deposit policy contributes to increasing liquidity, reducing risks, and ensuring long-term financial stability. In developed countries, deposit products are highly diversified, and innovative financial instruments are widely used, which enhances the sustainability of banks' resource bases (Komilova, 2025a).

In the context of the digital economy, modern technologies have significantly influenced banking services. The introduction of mobile banking, internet banking, and online deposit platforms has improved customer accessibility and increased the efficiency of deposit mobilization (Komilova, 2022).

Furthermore, digitalization enables banks to collect and analyze large volumes of customer data, allowing them to develop personalized deposit products and improve customer experience. This leads to higher customer satisfaction and stronger long-term relationships between banks and their clients.

Despite positive trends in the development of deposit operations in Uzbekistan, several

challenges remain:

- a high share of short-term and demand deposits;
- insufficient diversification of deposit products;
- limited implementation of customer segmentation strategies.

To address these challenges, it is necessary to improve deposit policy through:

- diversification of deposit products;
- implementation of customer-oriented approaches;
- development of innovative deposit services;
- expansion of digital banking technologies.

In addition, the introduction of incentive mechanisms such as bonus programs, loyalty schemes, and interest rate differentiation based on deposit maturity can significantly increase the share of long-term deposits and improve the stability of the resource base.

Research indicates that the introduction of innovative approaches in deposit services enhances the competitiveness of commercial banks and strengthens their market positions.

### **Result and Discussion**

The assessment of the quality and stability of deposit resources in commercial banks requires the use of key indicators such as CASA, DLR, and the deposit diversification index [7].

A high CASA ratio indicates low-cost funding sources for banks but may also increase liquidity risks. At the same time, an increase in the DLR ratio reflects a higher reliance on internal deposit resources, which contributes to financial stability [8, 9].

Interest rate analysis also demonstrates strong competition among banks in attracting deposit resources. While higher interest rates stimulate deposit growth in the short term, they may increase interest expenses in the long run [10].

It should also be noted that the structure of deposit resources plays a crucial role in determining the overall risk profile of a bank. A balanced combination of demand and time deposits allows banks to maintain both liquidity and stability, minimizing exposure to sudden withdrawals [11, 12].

International studies emphasize the importance of customer-oriented strategies in deposit policy. Flexible deposit products and improved service quality contribute to expanding the customer base and strengthening deposit inflows [13].

Moreover, the development of deposit operations requires continuous modernization and the introduction of innovative financial services [14].

The use of advanced analytical tools and forecasting methods also allows banks to better predict customer behavior and optimize their deposit strategies accordingly. This contributes to more effective risk management and improved financial performance [15].

### **Conclusion**

In conclusion, improving deposit policy in commercial banks is a strategically important task in modern economic conditions. Efficient management of deposit operations contributes to enhancing financial stability, ensuring liquidity, and increasing the competitiveness of banks. Furthermore, the integration of digital technologies, the development of innovative deposit products, and the implementation of customer-oriented approaches are essential for the effective functioning of deposit policy. In the long term, strengthening deposit policy will not only improve the performance of individual banks but also contribute to the overall stability and development of the national financial system. Therefore, continuous improvement and adaptation of deposit policy to changing economic conditions remain a key priority for commercial banks.

---

**REFERENCES**

- [1] R. S. Madatovich, "Aesthetic features of the formation of a healthy environment in the upbringing of children in the family," *JournalNX*, vol. 6, no. 4, pp. 88–90, 2020.
- [2] R. Madatovich, "The role of civic responsibility in educating youth in a healthy spiritual environment in an information society," *Pubmedia Social Sciences and Humanities*, vol. 3, no. 1, p. 6, 2025.
- [3] R. S. Madatovich, "The role of preschool education and family education in the raising of a healthy balanced generation," *For Teachers*, vol. 57, no. 4, pp. 520–523, 2024.
- [4] S. M. Ruzimurodov, "Ethnomadaniyan and ethnoesthetic aspects of the formation of a healthy lifestyle in society," *The American Journal of Social Science and Education Innovations*, vol. 3, no. 5, pp. 188–194, 2021.
- [5] A. A. Azizkulov and S. M. Ruzimurodov, "Gazali on the significance of intellect in human activity," *Paradigmata Poznani*, no. 2, pp. 43–46, 2014.
- [6] B. A. Xasanov, *Korxonalar iqtisodiy tahlili*. Toshkent, Uzbekistan, 2019.
- [7] A. K. Ibragimov, *Moliyaviy tahlil asoslari*. Toshkent, Uzbekistan, 2021.
- [8] J. Wild and K. Subramanyam, *Financial Statement Analysis*. New York, USA, 2019.
- [9] E. Brigham and J. Houston, *Fundamentals of Financial Management*. USA, 2020.
- [10] M. Sh. Komilova, "Osobennosti depozitnykh operatsiy v kommercheskikh bankakh zarubezhnykh stran," *Ekonomika i Sotsium*, no. 5-2(132), 2025. [Online]. Available: <https://cyberleninka.ru/article/n/osobennosti-depozitnyh-operatsiy-v-kommercheskih-bankah-zarubezhnyh-stran>
- [11] M. Sh. Komilova, "Raqamli iqtisodiyotning tizimli rivojlanishida boshqaruv uslublarining o'rnini," *JMBM*, no. 5, 2022. [Online]. Available: <https://cyberleninka.ru/article/n/raqamli-iqtisodiyotning-tizimli-rivojlanishida-boshqaruv-uslublarining-o-rni>
- [12] M. Sh. Komilova and Z. D. Niyozov, "Priority Areas of Development of Deposit Operations in Commercial Banks of Uzbekistan," *American Journal of Economics and Business Management*, vol. 8, no. 8, 2025. [Online]. Available: <https://globalresearchnetwork.us/index.php/ajebm/article/view/3924>
- [13] M. Sh. Komilova, "O'zbekiston bank tizimida innovatsion depozit xizmatlarini rivojlantirish yo'nalishlari," *Modern Science and Research*, 2025. [Online]. Available: <https://inlibrary.uz/index.php/science-research/article/view/140188>
- [14] M. Sh. Komilova, "Tijorat banklarida depozit operatsiyalarini rivojlantirishning ustuvor yo'nalishlari," *Modern Science and Research*, 2025. [Online]. Available: <https://inlibrary.uz/index.php/science-research/article/view/140156>
- [15] M. Sh. Komilova, "O'zbekiston bank tizimida innovatsion depozit xizmatlarini rivojlantirish va moliyaviy barqarorlikni ta'minlash yo'llari," *Science Research*, 2023. [Online]. Available: <https://inlibrary.uz/index.php/science-research/article/view/140188>