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The Main Directions of Expanding Interest Sources of Commercial Banks

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Today's demand is to improve the quality of services by introducing new types of banking services, using the opportunities of modern financial technologies to improve the efficiency of banking services. In the conditions of digital transformation, remote banking is aimed at widening the range of remote banking services, as well as using innovative technologies to further develop the banking infrastructure.

The Development Strategy of New Uzbekistan for 2022-2026 was adopted by the President of the Republic of Uzbekistan on January 28, 2022 based on the decree PF-60. In the 34th goal of this Development Strategy, the task of "increasing the volume of services by 3 times in the next 5 years through the development of services and service sectors in the regions" is defined.

A strong interbank competitive environment is emerging in our republic among all banks. It shows the need to not only increase the quality and scope of new types of services provided by banks, but also to make service prices affordable and create favorable conditions for customers. One of the most used types of financial services by the main layer of customers is credit or savings, but in the segment of banking services with the possibility of remote management, mobile banking takes the leading place. However, the main layer of bank customers, i.e. 65 percent, prefer to use traditional banking services, while 35 percent prefer to use remote banking services.

Today, the demands of customers for using banking services remotely are increasing more and more. If the customer's demand is not satisfied on time, the trust of the bank's customers in their bank will fade and the number of loyal customers will decrease. As a result, customers are forced to switch to banks that have introduced a convenient and easy system or to use other banking services. Therefore, as a result of continuous surveys conducted by banks among customers, it becomes possible to determine the wishes and desires of customers.

The Central Bank presented statistical information on the balance of loans allocated to individuals as of January 1, 2023. Accordingly, as of January 1, 2023, the balance of loans allocated to individuals is 31.45 trillion compared to 2021. increased to soums (the share is 45.26 percent) and 100 trillion. 949 billion is making up soum. The share of individuals in the total balance of loans reached 25.9 percent. The composition of loans to individuals is as follows (compared to 2021):

- mortgage loans - 46.46 trillion. soums (+29.25 percent);
- microcredit - 14.65 trillion. soums (+55.38 percent);

- consumer loans - 23.18 trillion. soums (+81.14 percent);
- educational loans - 2.06 trillion. soum;
- other loans - 36 trillion. soum.

In 2021, commercial banks launched 7 bank branches and 220 bank service offices (BSOs) providing all basic services, and the total number of banking institutions reached 2,104, and the number of banking institutions per hundred thousand adult population⁶ was 9. It was 2. In addition, in the reporting year, 835 24/7 self-service banking centers were established, which served to further increase the opportunity for consumers to use banking services around the clock.

Studying consumer behavior in today's digital transformation is a complex and research-intensive process.

We will continue our scientific research with the analysis of data on the allocation of microloans to individuals by "Hamkorbank" ATB in 2018-2023. According to Table 1, trends in loans allocated to individuals using these banking services during the studied period can be seen.

Table 1. "Hamkorbank" has been offline for years by ATB the trend of microloans allocation

Years	Loan amount per year		Year-end loan balance		Change over the year (+ -)		Loans allocated during the year	
	the number	amount	the number	amount	the number	amount	the number	amount
2018	32 872	269 350	33 070	294 951	33 070	294 951	33 268	320 552
2019	33 059	294 867	88 818	643 068	55 759	348 200	57 648	540 309
2020	88 819	643 069	117 394	729 277	28 575	86 208	42 864	455 199
2021	117 394	729 277	131 088	1 157 837	13 694	428 560	77 749	1 211 639
2022	131 086	1 157 829	111 793	1 234 256	-19 293	76 426	51 563	883 903
2023	119 794	1 280 091	105 46	1 009 366	-14 448	-270 725	26 297	562 489

As a result of the research conducted by "Hamkorbank" on microloans, it was found that the loan balance increased by 0.91% with an increase of 198 customers at the end of the year compared to the beginning of 2018. But by the end of 2019, it became known that 219,757.3 soum more loans were allocated than in 2018.

In our opinion, non-monetary factors do not have a high correlation, it can be shown that conducting the survey is related to different audiences. Hospital, library and bank visitors were randomly asked to answer questions. This may be due to the fact that there are not many bank customers of different classifications.

Therefore, it is necessary to focus on the allocation of online microloans to potential (citizens with a permanent job and a bank card), i.e. front office legal clients of banks.

Due to the fact that the online microloan allocation process for potential customers of the bank is the same as that of a "new customer" and the lack of privileged access, it causes several inconveniences. We can say that this is one of the main factors affecting the decrease in the weight of potential customers in the future.

In general, banks should try to create new banking services using modern information and communication technologies in their products and services. In our opinion, the above suggestions will be effective in improving banking services in Uzbekistan, and ultimately, we believe that it is important to suggest that the bank will serve to increase the customer base and increase the trust

of the population in the bank.

According to the results of our research, in the development of new banking services, it is necessary to develop new types of services taking into account the demands and wishes of users and their needs, so we tried to formulate the following scientific conclusions:

- Banks will issue online microloans through their applications, thereby gradually eliminating manual functions and focusing on automating banking activities.
- Banks will drastically reduce the time required for the documentation process due to the introduction of online microloan remote service systems.
- young, middle and old age groups, as well as potential or "new customers" should be paid attention to separately.
- We need to introduce a "pioneering" voice robot system to our new users of the 50+ age group via a mobile app.
- creation of additional benefits for potential customers of the bank.
- potential customers should be content with leaving one application in the bank application, that is, within a few minutes, the requested amount in the application for the card balance will be generated.
- To use the information introduced through the information portal intended for individuals, it is necessary to post a short video (GIF).
- prevent the level of risk by managing remote banking services using modern technologies such as blockchain technology and artificial intelligence.
- as a result of conducting continuous surveys among customers, it is possible to determine the wishes and desires of customers.

In general, the system of banks in our republic has been entrusted with large-scale and strategically important tasks. Naturally, their solution largely depends on the fact that the banks in our country are ready for renewal and can successfully pass the tests that life puts before us.

In other words, the final result of the reforms is evaluated by the readiness of the managers and experts working in the banking system to be updated, their professional skills, and their high scientific potential.

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