

**THE BANKING SYSTEM OF THE REPUBLIC OF UZBEKISTAN IS A DIGITAL
BANKING AND BANKRUPTCY SYSTEM THAT ENSURES THE
COMPETITIVENESS OF THE BANKING BUSINESS**

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Abstract: Among the requirements imposed by the Central Bank on banks are institutional regulation of banking activities and interbank regulation of banking activities. The activity of Samarkand banks is regulated by the international rating agency of the Samarkand Federal District, according to which Samarkand banks are declared bankrupt in the Republic of Uzbekistan. The bank's activities in the Republic of Uzbekistan are regulated by the Law of the Republic of Uzbekistan "On Banks of the Republic of Uzbekistan"..

Key words: banking system, commercial banks, interbank competition, efficiency of commercial banks, assessment of the efficiency of commercial banks.

**ЎЗБЕКИСТОН РЕСПУБЛИКАСИДА БАНК ФАОЛИЯТИНИ
РАҚАМЛАШТИРИШ ВА БАНКЛАРАРО РАҚОБАТ ШАРОИТИДА ТИЖОРАТ
БАНКЛАРИ РАҚОБАТБАРДОШЛИГИНИ ТАЪМИНЛАШ**

Аннотация: Мақолада рақамли иқтисодиёт талаблари асосида банк тизимидаги институционал ўзгаришлар ва банклараро рақобат кескинлашуви шароитида тижорат банклари рақобатбардошлигини таъминлашнинг асосий йўналишлари тадқиқ этилган. Тижорат банклари фаолияти самарадорлигини баҳолашнинг халқаро рейтинг агентликлари қўллаётган тизимини Ўзбекистон Республикаси Марказий банки кўрсатмалари билан қўллаш тизимининг устунликлари ҳамда ўзига хос хусусиятлари илмий асослаб берилган. Ўзбекистон Республикаси тижорат банклари фаолиятида уни қўллаш имкониятлари тадқиқ этилган ҳамда тавсиялар ишлаб чиқилган.

Калит сўзлар: банк тизими, тижорат банклари, банклараро рақобат, тижорат банклари фаолияти самарадорлиги, тижорат банклари фаолияти натижаларини баҳолаш.

**ОБЕСПЕЧЕНИЕ КОНКУРЕНТОСПОСОБНОСТИ КОММЕРЧЕСКИХ БАНКОВ В
УСЛОВИЯХ ЦИФРОВИЗАЦИИ ЭКОНОМИКИ И МЕЖБАНКОВСКОЙ
КОНКУРЕНЦИИ**

Аннотация: В статье исследуется основнке направления обеспечения конкурентоспособности коммерческих банков в контексте институциональных изменений банковской системы в условиях цифровой экономики и на основе новых требований межбанковской конкуренции. Научно обоснованы преимущества и особенности системы оценки эффективности коммерческих банков, применяемой международными рейтинговыми агентствами по поручению Центрального банка Республики Узбекистан. Изучены возможности его применения в деятельности коммерческих банков Республики Узбекистан и разработаны рекомендации.

Ключевые слова: банковская система, коммерческие банки, межбанковская конкуренция, эффективность коммерческих банков, оценка эффективности коммерческих банков.

Introduction

In recent years, Uzbekistan has witnessed a transformation of the digital banking model, which is becoming increasingly popular and widespread. Banks are investing in the development of this business model. Digital technologies are technologies that use electronic computing equipment to record code pulses in a certain sequence and at a certain frequency. According to Cisco, many customers are currently dissatisfied with banking services in general. Digital transformation is becoming a lifeline for the financial sector. Our President Sh. Mirziyoyev gave instructions on the implementation of digitalization projects in various sectors of the economy by 2025, taking into account world experience. He said: "Without a digital economy, the country's economy has no future. "Currently, the banking system of Uzbekistan lags behind modern requirements for the development of digital technologies, the introduction of new banking products and software."

In 2020, a large-scale transformation program was launched in all banks in the country. The main focus is on increasing the capital and resource base, as well as the profitability of banks.

The main goal of these reforms in the banking sector is to train commercial banks in customer-oriented work.

Analysis of the literature on the topic

The digitalization of the banking system is being studied with great attention by theorists and practitioners. In particular, K. Skinner and B. King revealed the conditions, advantages, problems and new prospects for creating a digital bank. The Massachusetts Institute of Technology has prepared a report entitled "Digital Banking Manifesto: The End of Banks?" It analyzes digital banks from the perspective of bank customers and investors. J. Cronk and W. Dubai studied the experience of digitalization in the process of transforming financial services and fintech. innovations in the field of digital banking.

The ecosystem of the digital economy was studied by L. Chacko, N. Fur, A. Shipilov and M. G. Jacobides . and others.

The scientific and practical aspects of assessing the efficiency of commercial banks and improving it in the context of interbank competition have been reflected in the research and scientific works of a number of foreign economists, including Allen N. Berger, Yener Altunbas, David Humphrey, Philip Molyneux, Joseph P. Hughes, Loretta J. Mester, Subal C. Kumbhakar, Albert Assaf, John O.S. Wilson, Yizhe Dong, Steven Fries, Anita Taci, John H. Leusner, John J. Mingo, Anatoly Peresetsky and Veronika Belousova.

Methodological issues of the system for assessing the effectiveness of commercial banks in the conditions of interbank competition have found their expression in the scientific research of foreign economists and scientists O. Lavrushin, L. Batrakova, O. Zhilan, M. Kovalev, A. Osmolovsky, P. Rose, E. Rode, O. Semibratova, L. Padalkina, K. Campbell[2-5].

The scientific works of Uzbek economists Sh.Z.Abdullaeva, A.A.Omonov, T.M.Koraliev, U.D.Ortykov, B.B.Babaev, Sh.B.Ruzmetov, J.A.Isakov, G.N.Makhmudoval studied the issues of efficiency in managing financial resources of commercial banks[6-13].

The above economists studied the activities of commercial banks in general. However, the assessment of the effectiveness of ensuring the competitiveness of commercial banks in the conditions of the digital economy and interbank competition and its improvement in the conditions of interbank competition were not separately studied and analyzed.

The novelty and understudied nature of this topic increases the interest of young scientists and practitioners in it.

The purpose of the study is to analyze the indicators of interbank competition and competitiveness of commercial banks in the banking system of Uzbekistan in the context of the digitalization of the economy, taking into account the Strategy for Reforming the Banking System of the Republic of Uzbekistan for 2020-2025, and draw conclusions on further improving this area.

The object of the study is the activities of commercial banks of the Republic of Uzbekistan.

The subject of the study is relations in ensuring the competitiveness of interbank competition and commercial banks in Uzbekistan in the context of the digitalization of the economy.

Research methods

The study uses a systematic approach, classification, logical method, systematic analysis, scientific abstraction and generalization methods. In particular, using structural and systemic analysis, the main indicators of the banking sector are classified, and the impact of digital technologies is studied by abstracting other factors.

Analysis and results:

Banks work as service agencies for customers and have an electronic service channel via the Internet in the form of a platform both in the branch itself and on mobile devices. There is an electronic service channel, a bank branch, based on Internet technologies. Now banks are focused on digital technologies. Call centers, ATMs, branches, Internet - banking, mobile banking - now everything is digital, therefore the bank is also digital and relies on a digital platform that penetrates every cell of the banking body.

The literature highlights a number of features of digital banks.

1. In digital banks:

- digitized business processes are ongoing;
- graphic models are used in business processes closely related to ICT;
- they work with a lot of data, indicators such as KPI systems, risks and scoring systems within the framework of Big data technologies;
- electronic records are ongoing.

2. Digital banks are focused on self-service to customers and their services are provided electronically, including through online banking, mobile applications, Internet acquiring, interbank services, etc.

3. There is a single electronic banking system management center for managers, an electronic knowledge base for employees on business processes. To create a digital bank, it is very important to make quick decisions and train in new business processes and technologies. The head of a digital bank must have complete and detailed statistical information on all priority business processes of the bank.

4. Highly qualified employees who learn skills in accordance with current development trends and changes. Cross-functional teams formed by specialists from different fields and constantly working together. The corporate culture of the bank is focused on digital business and innovations.

5. The architecture of the banking system (the structure, composition and interconnection of information systems) meets the following requirements:

- most of the bank's information systems are closely interconnected and form a single platform;
- the system architecture is an open ecosystem. Bank partners have the opportunity to develop new proprietary services for this and integrate them with bank products (services). For example, when applying for a mortgage loan at a bank, the implementation of construction services and services for the sale of goods.

At first glance, the services provided by digital banks are traditional: active and passive operations. However, digital banks are beginning to use new formats that depend on economic and technological development, the legislative framework and the development of the banking sector.

The banking system in Uzbekistan is divided into two levels: the first is the Central Bank, the second is commercial banks and credit institutions. The Central Bank, within its powers and functions, makes decisions independently of other state authorities and management bodies. The monetary policy of the Central Bank is aimed at ensuring the stability of the banking system and the functioning of payment systems. The Central Bank manages the banking system through a single digital centralized system. Several Central Banks around the world are studying the possibilities of state support for digital currencies, reducing capital outflows, money laundering and tax evasion, and making economic activity more transparent and efficient. For example, the PBOC, BoE, and the Bank of Russia are actively working in this direction.

Banks in Uzbekistan are organized in the form of joint-stock companies. Banks acquire the status of a legal entity from the moment of state registration with the Central Bank. A bank operates in the Republic of Uzbekistan on the basis of a banking license issued by the Central Bank. The license is issued with an unlimited validity period. It is prohibited to transfer the license or the rights related to it to other persons. Banking activities carried out without a license are considered illegal and entail liability. Income received as a result of such activities is transferred to the state budget of the Republic of Uzbekistan. To obtain prior permission to establish a bank, a person authorized by the founders to protect their interests in establishing a bank with the Central Bank shall submit an application to the Central Bank no later than three

months after the signing of the founding agreement with the Central Bank, attaching the following documents: founding agreement; founding agreement; founding agreement. bank charter in duplicate; minutes of the founding meeting; list of founders; information on direct and indirect founders, including ultimate beneficial owners with large assets; financial statements of the founder of the legal entity for the last three years, certified by an auditing organization, etc. The Central Bank has the right to establish a separate procedure for prior approval for the establishment of a bank or participation in the authorized capital of international financial institutions, foreign banks and other credit organizations with high capital and credit ratings. If in 2017 28 commercial banks were included in the banking system of the Republic of Uzbekistan, then at the beginning of 2025 their number was 36. All of these banks provide traditional banking services: lending, deposit operations, cash settlement services, etc. (Table 1) .

Table 1.

Information on commercial banks operating in the Republic of Uzbekistan as of the beginning of 2025 (billion soums)

No	Name of the banks	Active		Credit		Capital		Deposits	
		ammount	,%	ammount	,%	ammount	,%	ammount	,%
Total:		751 736	100%	525 887	100%	112 989	100%	297 396	100%
State-owned banks		497 436	66%	363 939	69%	70 183	62%	150 648	51%
1	Milliybank	135 399	18%	107 289	20%	18 837	17%	37 844	1
2	Industrial construction	86 805	12%	63 996	12%	9 639	9%	18 834	2
3	Agrobank	77 126	10%	59 641	11%	12 398	11%	18 885	3
4	Asaka Bank	57 314	8%	38 206	7%	6 636	6%	15 483	4
5	People's Bank	46 194	6%	30 045	6%	7 992	7%	23 926	5
6	Business Development Bank	33 017	4%	22 696	4%	5 325	5%	10 573	6
7	Microcredit bank	24 070	3%	17 703	3%	4 829	4%	7 396	7

8	Aloka Bank	20 244	3%	11 862	2%	2 609	2%	12 538	8
9	Turan Bank	17 267	2%	12 501	2%	1 919	2%	5 169	9
Other banks		254 300	34%	161 948	31%	42 806	38%	146 747	49%
10	Mortgage bank	50 737	7%	34 437	7%	7 400	7%	24 352	8%
11	Capital Bank	45 730	6%	30 937	6%	5 361	5%	35 299	12%
12	Khamkor Bank	26 933	4%	18 994	4%	5 044	4%	10 929	4%
13	Silk wool bank	22 848	3%	14 205	3%	3 571	3%	11 196	4%
14	Orient Finance Bank	16 205	2%	12 330	2%	3 012	3%	10 475	4%
15	Invest Finance Bank	11 668	2%	7 585	1%	1 382	1%	8 589	3%
16	UzKDB bank	10 739	1%	3 292	1%	1 804	2%	6 040	2%
17	Trust bank	10 404	1%	5 617	1%	2 829	3%	7 096	2%
18	Period bank	9 034	1%	6 834	1%	1 365	1%	3 574	1%
19	Pomegranate bank	8 975	1%	6 678	1%	988	1%	7 630	3%
20	Tibisi bank	8 931	1%	6 885	1%	2 017	2%	4 666	2%
21	Asia Alliance Bank	7 352	1%	3 723	1%	1 115	1%	5 567	2%
22	Tenge Bank	6 681	1%	3 847	1%	1 285	1%	2 170	1%
23	Agricultural bank	4 034	1%	2 058	0%	654	1%	1 963	1%
24	Octobank	3 075	0%	49	0%	698	1%	2 051	1%
25	Universal	3 017	0%	1 492	0%	575	1%	2 116	1%

	Bank								
26	Guarantee bank	1 931	0%	839	0%	350	0%	1 096	0%
27	Life is a bank	1 355	0%	833	0%	303	0%	974	0%
28	Grape bank	827	0%	78	0%	474	0%	62	0%
29	Apex Bank	791	0%	192	0%	336	0%	345	0%
30	Madad investment bank	641	0%	334	0%	437	0%	91	0%
31	Saderat Bank Iran	562	0%	16	0%	498	0%	51	562
32	AVO Bank	459	0%	248	0%	436	0%	16	459
33	Smart bank	452	0%	20	0%	354	0%	75	452
34	Capital Bank	424	0%	286	0%	175	0%	177	424
35	New bank	322	0%	140	0%	173	0%	147	322
36	Eurasian Bank	174	0%	0	0%	172	0%	0	174

Digital technologies serve as a mechanism for social elevators - they contribute to the social and financial participation of the population and can increase the availability, quality, range and convenience of services.

During the years of independence of Uzbekistan, banks were established for specific purposes and tasks, actively involving enterprises in financing at preferential interest rates with the participation of the state and state development programs.

The state occupies a dominant position in the banking sector. By the beginning of 2025, the state will participate in the capital of 9 banks, whose capital will account for more than 87% of the total capital, and assets will account for more than 85% of the assets of the banking system. State banks: Milliy Bank, Uz sanoat qurilish bank, Asaka Bank, Ipoteka Bank, Agrobank, Xalq Bani, Qishloq Qurilish Bank, Aloqabank, Turon Bank, Microcredit Bank, Asia Alliance Bank, Uzagroexportbank and Poytakht Bank. Despite the high share of the state in this area, the transition to digital technologies is showing effective results. For example, a number of mobile applications have been created - Milliy 2.0 (NBU), Ipoteka

mobile (Ipoteka Bank), Agrobank mobile (Agrobank), Joyda (Uzpromstroybank), Xalq mobile (Narodny Bank), QQB (Kishlok Kurilish Bank), Aloqa mobile (Aloka Bank), Asaka mobile (Asaka Bank), MyTuron (Turon Bank), MKB Mobile (Microcredit Bank), My Alliance (Asia Alliance Bank), through which some banking transactions can be carried out remotely. The first digital bank, TBC Bank, has been created, which provides services to customers in a convenient online format.

The digital transformation of banks is primarily aimed at better understanding the needs of customers - the public and organizations. The digital transformation process should be based on a digital strategy developed taking into account the characteristics and needs of a particular bank.

The Decree of the President of the Republic of Uzbekistan No. PP-5992 dated May 12, 2020 "On the Strategy for Reforming the Banking System of the Republic of Uzbekistan in 2020-2025" was approved. The strategy was developed in accordance with the State Program for the Implementation of the Strategy of Actions in Five Priority Areas of Development of the Republic of Uzbekistan in the "Year of Development of Science, Education and the Digital Economy" in 2017-2021, as well as taking into account the main conclusions and recommendations of the Republic of Uzbekistan. The World Bank is based on the results of a study of the current state of the country's banking system.

The strategy sets out the goals, objectives and priorities for the development of the banking system, directions for changing and reforming the banking system in 2020-2025, ways to find possible solutions based on the experience of changing the financial sector of foreign countries and taking into account global trends in the financial sector.

The active phase of banking sector reforms that began in 2017 is aimed at liberalizing the foreign exchange market, removing outdated restrictions in the banking sector, freeing banks from non-core functions, and expanding the availability of banking services (Table 2).

Table 2.

Liquidity dynamics in the banking sector of Uzbekistan

Indicators	2022	2023	2024
Highly liquid assets (billion soums)	53789	58435	64098
Ratio of highly liquid assets to total assets, %	21,7%	23,4%	23,2%
Current liquidity ratio (min. amount 30%)	56,1%	81,5%	89,1%
Liquidity coverage ratio (min. level 100%)	225,2%	170,7%	208,5%
Net stable funding ratio (min. level 100%)	110,6%	107,9%	112,8%
Instant liquidity ratio (min. level 10%)	40,1%	30,9%	47,8%

*Author's development based on data from the Central Bank of the Republic of Uzbekistan.
URL: <https://cbu.uz/>

As can be seen from Table 1, highly liquid assets increased by 10,309 billion soums in 2024, the ratio of highly liquid assets to total assets increased by 1.5 percent, and liquidity ratios increased.

The dominant position of the state in the banking sector, the active participation of banks as intermediaries in financing various state programs and enterprises, has created systemic risks and difficulties: low ratings in the World Bank's Doing Business ranking, where Uzbekistan ranks 67th in the "getting a loan" section; transformation of the largest commercial banks. banks in line with modern industry requirements; delays in the practical implementation of corporate governance standards, information technology products, modern methods of managing assets and liabilities, customer relations, etc., etc.

The goal of the strategy is to implement comprehensive changes in the banking system aimed at forming a modern banking system, increasing the investment attractiveness of banks, and introducing new standards of banking services (Table 3).

Table 3.
Capital adequacy of the banking sector of Uzbekistan

Naming of indicators	2022		2023		2024	
	млрд сум	улуши, %	млрд сум	улуши, %	млрд сум	улуши, %
Tier 1 capital	57 627,1	88,2%	64 146,3	91,4%	103 659,2	83,2%
Basic capital	57 480,3	87,9%	63960,7	91,0%	103421,6	83,1%
Additional capital	146,8	0,3%	185,6	0,4%	237,6	0,1%
Tier 2 capital	12 365,7	11,8%	15 084,9	8,6%	23 807,5	16,8%
Total regulatory capital	69992,8	100%	79231,2	100%	127466,7	100%
Capital adequacy ratio	18,8%		15,6%		23,5%	
Tier 1 capital adequacy ratio	16,5%		14,3%		19,6%	

*Author's work based on data from the Central Bank of the Republic of Uzbekistan. URL: <https://cbu.uz/>

From the above data, it can be concluded that the effective placement of securities of commercial banks and increasing their profitability will allow attracting tier-two capital. At present, a significant increase in tier-one capital is a rather complicated operation. Nevertheless, the

transition to digital technologies will expand the path to increasing the capital adequacy ratio of commercial banks.

Comprehensive transformation of commercial banks with state shares, the introduction of modern banking standards, information technologies and software products, the sale of state shares in banks on a competitive basis to investors with appropriate experience and knowledge, as well as the reduction of the state share in the banking sector in parallel with the state share - reform of commercial banks and enterprises with state shares are the priority areas of reform of the banking system of the Republic of Uzbekistan.

Currently, the level of development of automated banking systems, software and hardware, and the experience of employees have reached a qualitatively new level, and the time has come when banks should pay more attention to management issues, maintaining profitability and operational efficiency for rapid development in a competitive environment. Therefore, further work is being carried out on the development of the payment system, the banking telecommunications network, and banking information technologies. It should be noted that in 2016-2019, the electronic payment system in Uzbekistan is actively developing. In accordance with the Resolution of the President of the Republic of Uzbekistan No. PP-3945 dated September 19, 2018 "On measures to develop the national payment system", in the fourth quarter of 2018, the National Interbank Processing Center was established, and from the first quarter of 2019, the Humo payment system was launched. The launch of this retail payment system helped to create a competitive environment in the provision of retail payment services based on bank cards, significantly increase the volume of non-cash payments in the economy, and reduce the risks associated with the operation of payment systems. In 2019, extensive preparations were made to establish a "Data Processing Center in accordance with International Standards" under the Central Bank of the Republic of Uzbekistan. In order to create conditions for 24/7 payments by business entities, work began on a pilot project to introduce a new express payment system that will provide 24/7 payments. The system was launched in the first quarter of 2020, and all commercial banks in the republic are now connected to it. Using big data technologies, you can correctly manage the Humo system. Master Card analyzes 210 billion transactions made by cardholders in more than 1.5 countries in order to forecast business. The available data set allows them to track market demand trends, which is valuable information for many companies.

Thus, the monopoly of state-owned banks leads to the provision of services that are not always beneficial to the population. In Uzbekistan, taking into account world experience, the privatization of large banks is being carried out in two stages. At the first stage, institutional foundations are being created, and at the second stage, the full implementation of the state share in foreign strategic partners. Institutional changes in banks are reflected in improving corporate governance, improving the quality and expanding the range of banking services, introducing modern information technologies and developing human resources. The introduction of information and communication technologies includes: increasing the number and scope of remote control banking services, including contactless payments; widespread use of automated scoring systems, digital identification and credit pipelines; increasing information security of bank data and systems; introducing new concepts and technologies into the banking sector (fintech, marketplace, digital banking).

After the successful completion of the conversion of banks, the second stage is planned to privatize state shares through securities to strategic investors with extensive experience,

knowledge and reputation in this area. In particular, it is planned to transform and privatize large banks: JSC Ipoteka-Bank and JSC Uzsanotkurilisbank (with the support of the International Finance Corporation), JSC Aloqabank (European Bank for Reconstruction and Development, Asian Development Bank), JSC Asaka (European Bank for Reconstruction and Development). JSC Qishloq Qurilish Bank and JSC Turonbank, taking into account their merger with the involvement of international financial institutions and consulting companies. As a result, competitiveness in the banking sector is increasing. At the same time, taking into account the social stratification of the population and its needs for banking services, state participation will be maintained in three banks: JSC Milliy Bank, JSC Agrobank

Conclusions and proposals

Research and analysis show that in the conditions of the digital economy and interbank competition, the following urgent measures should be taken to develop the banking sector of Uzbekistan:

- 1) ensuring the transparency and reliability of the banking sector for customers by transitioning to digital technologies;
- 2) expanding the list of online banking services and improving their quality by actively involving non-bank commercial organizations in this process, along with commercial banks;
- 3) increasing the level of liquidity and capital adequacy of the banking sector by issuing securities.

The adopted strategy to assess the success of the efforts made and the timely achievement of the goals set for reforming the banking sector includes the following goals:

- 1) increasing the non-state share of the total assets of the banking system from 15% to 60% by the end of 2025;
- 2) by the end of 2025, ensure an increase in the share of banks' liabilities to the private sector in the total volume of liabilities from the current 28% to 70%;
- 3) by 2025, attract at least three strategic foreign investors with relevant experience, knowledge and reputation to banks with a state share;
- 4) by the end of 2025, increase the share of non-bank credit organizations in the total volume of lending from the current 0.35% to 4%.

Thus, increasing the efficiency of the banking system through digitalization will ensure an increase in the demand for affordable and high-quality financial services by business entities and the population. In accordance with the studied strategy, ensuring the financial stability of the banking sector, reducing the state share in the banking sector, and improving the availability and quality of financial services are the priority areas for reforming the banking system in Uzbekistan.

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