

Yashil IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

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No 8

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From this point of view, studies have been initiated in the field of finance and information systems to analyze these changes and the impact of digital development on the financial sector. Therefore, this paper reviews the current state of digital finance research on new and innovative business functions of banks.

LITERATURE REVIEW

According to Gomper P., Koch., J and Siering M. in terms of operational efficiency, financial technology innovations allow commercial banks to expand their service capabilities, meet the various needs of customers, and increase the opportunity for growth in the future, thereby increasing profitability¹. This definition talks about the benefits of implementing financial technologies, but it does not take into account the results of their implementation, such as the elimination of risks caused by the human factor, the reduction of operating costs, and the increase of profits.

They also believe that financial innovation has made it possible to reduce information asymmetry between banks and borrowers, thereby making banks safer and more flexible². In this definition, the author did not take into account that the state of the digital infrastructure for digital banks and financial services is not the same for all residents.

Fuster A. and others, «from the point of view of risk control, financial technology can use advanced technologies such as biometrics and voice recognition to reduce labor, capital and time costs to increase data accuracy, which in turn reduces the risk of internal fraud and systematic can reduce the risk³. In our opinion, the definition of these authors more fully reflects the benefits of the introduction of financial technologies than the definitions given above. However, it does not take into account the impact of cyber attacks, which are expanding day by day due to the introduction of financial technologies.

A number of other researchers have studied the properties of blockchain and believe that it will act as a catalyst for the development of the financial sector⁴.

In turn, among the advantages of integrating financial and technological solutions into banking services, the following should be noted:

- convenience of obtaining banking services without connecting to branches and business graphics;
- speed of operations due to automation and reduction of the human factor;
- the prospect of rapid scaling without the need to expand the branch network, step by step from offline to internet and mobile banking;
- originality, new solutions provide significant competitive advantages;
- reducing costs for banks, increasing economic efficiency;
- increase sales;
- revenue growth;
- comprehensive competitive advantages in the long run⁵.

Financial technologies also create a number of opportunities for market participants and the economy.

Bower J.L. and Christensen C.M. theory of “disruptive innovation” also applies to the impact of financial technologies on the economy, their creation is described as “a process by which a small company with fewer resources (usually a start-up/new entrant) can successfully challenge existing businesses” while making a number of traditional financial services obsolete⁶. This definition refers to one of today’s hot issues, namely the fact that small FinTech companies operate as competitors not only to banks, but also to large financial conglomerates, which reminds us of Schumpeter’s theory of “creative destruction”⁷.

Effective technological solutions that meet the advanced analytical requirements of digital transformation enable financial organizations to fully exploit the potential of unstructured and large-scale data, unlocking competitive advantages and new market opportunities⁸. This definition shows the impact of financial technologies on the banking services market. It is this issue that makes it possible to choose a customer-oriented business

- 1 Gomper P., Koch J. A., Siering M. Digital Finance and FinTech: current research and future research directions //Journal of Business Economics. – 2017. – Т. 87. – С. 537-580.
- 2 Gomper P., Koch J. A., Siering M. Digital Finance and FinTech: current research and future research directions //Journal of Business Economics. – 2017. – Т. 87. – С. 537-580.
- 3 Fuster A. et al. The role of technology in mortgage lending //The Review of Financial Studies. – 2019. – Т. 32. – №. 5. – С. 1854-1899.
- 4 Fauzi, Muhammad Ashraf, Norazha Paiman, and Zarina Othman. 2020. Bitcoin and Cryptocurrency: Challenges, Opportunities and Future Works. The Journal of Asian Finance, Economics and Business 7: 695–704.
- 5 Лаврушин О.И., Бердышев А.В., Криворучко С.В. [и др.]. Финансовые рынки в условиях цифровизации – Москва: Общество с ограниченной ответственностью “Издательство “КноРус”, 2020. – 372 с. – ISBN 978-5-4365-4643-8. – EDN MAQWJP.
- 6 Bower J. L., Christensen C. M. Disruptive technologies: catching the wave. – 1995.
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- 8 Стриженко А.А., Карпухина О.М. Технологическая революция: основные направления и эффекты // Российский экономический интернет-журнал. – 2018. – № 3. – С. 58.



model for banks today. This, in turn, increases the level of use of financial services by customers and has a positive effect on their financial activity.

There are a number of research works by Uzbek economists, such as G.M. Bekimbetova⁹, R. M. Asrarovna¹⁰, N Abdieva and U Perdebaeva¹¹ and others on the issues of innovation in different areas of the economy.

Also, by S. Omonov, speaking about the role of robo-advisors in the capital market, not only banks, he believes that robo-advisors serve to further expand the activities of institutional investors¹². Considering that one of the most active institutional investors is a bank, it can be understood that it is the banks that will begin to use robo-advisors, in particular, that will serve to further increase their position and weight in the capital market.

As financial technology innovations progress, shadow banking in the U.S. has led to an increase in market share¹³. It is known that the hidden economy usually appears due to the dysfunctional legal system or the complexity of procedures. But, in fact, not agreeing to this definition, the development of financial technologies does not affect the increase or decrease of the “hidden” part of the economy. It is simply used as a convenient instrument used in the “hidden” economy. That is, existing shortcomings in legislation and society cannot be eliminated with the help of financial technologies.

However, there is another one viewpoint, which financial services can help drive economic development. They help people escape poverty by facilitating investments in their health, education, and businesses. A growing body of research reveals many potential development benefits from financial inclusion—especially from the use of digital financial services, including mobile money services, payment cards, and other financial technology (or fintech) applications¹⁴.

Since 2010, the main international organizations concentrated on creating and realizing programs of support developing countries in penetration digital financing services for increasing financial inclusion. G-20 and the World Bank have led the initiative for increased financial inclusion using digital financing services in developing countries to help reduce poverty levels in developing and emerging economies¹⁵.

According to a United Nations Report, financial inclusion is the sustainable provision of affordable financial services that bring the poor into the formal economy. It was set up Focus Group on Digital Financial Services (FG DFS), which was aimed to bridge the gap between telecommunications and financial services regulators, and the private and public sectors for supporting developing countries in solution main preventing issues of access financial digital services¹⁶.

This, in turn, leads to economic development as a result of the expansion of the banking services market, the increase of financial inclusion and the acceleration of economic processes.

RESEARCH METHODOLOGY

The article uses methods of scientific abstraction, descriptive statistics, expert evaluation, grouping, dynamic analysis and comparison.

In the article, the analysis was carried out based on the statistical data and research of Boston Consulting Group, Capital IQ, Pitchbook, the World Bank and other international financial organizations and consulting companies.

ANALYSIS AND RESULTS

The 21st century can be called the century of development of science and technology, because it is the beginning of this period, and the sectors that create higher added value than agriculture, production and raw

9 Г.М.Бекимбетова “Современные цифровые стратегии стимул развития национальных эффективных инновационных предприятий в Узбекистане”, Science and Education, 2022

10 Asrarovna, R. M. (2023). The Role of Investments in the Development of the Real Sector. American Journal of Public Diplomacy and International Studies (2993-2157), 1(9), 392-396.

11 Abdieva N. et al. Cooperation of Electronic Preparation Systems and Financial Preparation Systems in Economic Subjects in the Republic of Uzbekistan //International Journal on Orange Technologies. – 2022. – Т. 4. – №. 2. – С. 70-76.

12 Омонов С. Ў. Капитал бозорида институционал инвесторлар фаолиятини тартибга солишнинг хориж тажрибаси //Экономика и финансы (Узбекистан). – 2021. – №. 8 (144). – С. 33-38.

13 Buchak G. et al. Fintech, regulatory arbitrage, and the rise of shadow banks //Journal of financial economics. – 2018. – Т. 130. – №. 3. – С. 453-483.

14 Asli Demirgüç-Kunt, Leora Klapper, Dorothe Singer, Saniya Ansar, Jake HessThe (2020) Global Findex Database 2017: Measuring Financial Inclusion and Opportunities to Expand Access to and Use of Financial Services.The World Bank Economic Review, Volume 34, Issue Supplement_1, February 2020, Pages S2–S8, <https://doi.org/10.1093/wber/lhz013>

15 GPF I G20 Principles for innovative financial inclusion - executive brief (2010) <http://www.gpfi.org/publications/g20-principles-innovative-financial-inclusion-executive-brief>, 16. King RG, Levine R (1993) Finance and growth: Schumpeter might be right. Q J Econ 108 (3):717–738

16 UN DESA. World Population Prospects 2019: Highlights (ST/ESA/SER. A/423); United Nations Department for Economic and Social Affairs: New York, NY, USA.



materials are precisely the sectors based on science and technology. For example, according to research conducted by Insider Monkey, software (systems and applications) will be the most profitable sector in 2021, when the pandemic is still evident, with a return on capital of 32.07%¹⁷. As a result, the development of artificial intelligence, Big Data, “cloud” technologies, blockchain and other high technologies is leading many countries to digitize their economies. The fastest growing financial sector of the economy, especially banks, are actively contributing to these digitization processes.

Financial markets around the world are undergoing far-reaching changes, driven by new technologies, consumer behavior and new regulatory approaches.

According to a survey conducted by the international company BCG among the leaders of financial technology companies, as the only solution to get out of this situation, financial technology companies in the last half of the last year stated that increasing the level of profitability and making profitable growth the primary priority, not at the expense of financing¹⁸. The result of this survey means that financial technology companies do not expect the level of financing in the financial technology market to reach the figure of 2021¹⁹. It is enough to focus only on the income growth situation at the beginning of 2023 and the growth forecast at the beginning of 2024. The reason is that international organizations are planning to achieve higher profitability in income by the beginning of 2024.

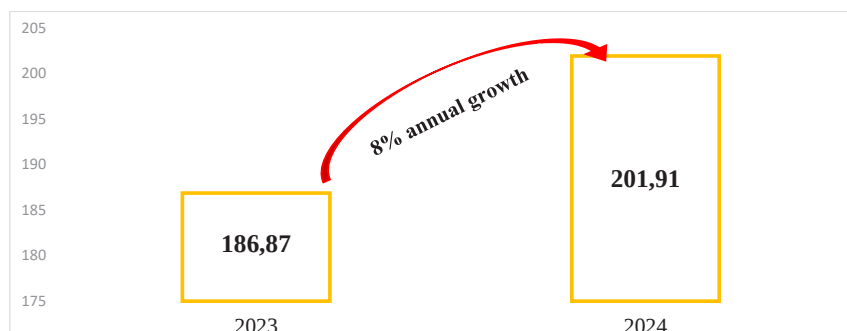


Figure-1. Total revenue from financial technologies as of the beginning of 2023 and forecast as of the beginning of 2024, bln. US dollars.²⁰

According to the data presented in Figure 1, in 2024, global financial technologies will cost 201.91 billion. US dollar receipts are forecasted, and this indicator represents an annual growth of more than 8 percent compared to the beginning of 2023 (186.87 billion US dollars).

Despite the emerging instability in the global economy, the continued development of the financial services sector, particularly the demand for financial technology, remains strong. A number of factors influence that.

Another factor is that the overall customer experience in financial services (including the insurance sector) has historically been one of the lowest compared to other industries.

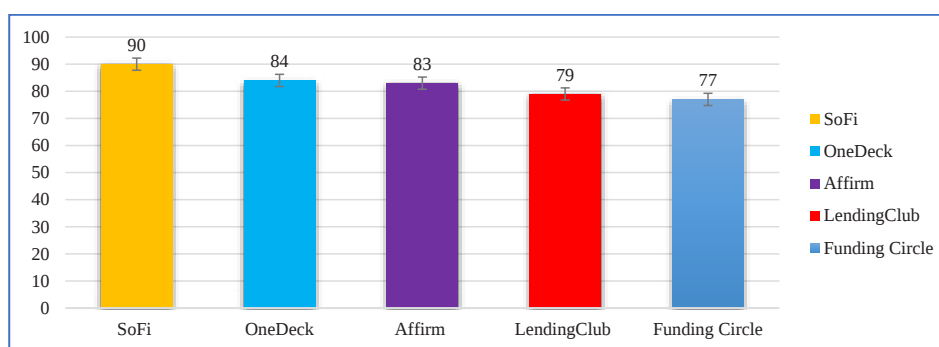


Figure-2. Customer loyalty index of the largest US promoters²¹.

17 The information was taken from information on Insider Monkey's official website, insidermonkey.com.

18 Boston Consulting Group, Inc. (BCG) – this is an international global management consulting firm founded in 1963 with headquarters in Boston, USA.

19 Boston Consulting Group, Inc.- Global Fintech 2023Reimagining the Future of Finance <https://web-assets.bcg.com/66/7e/a36d7eab41e2b4b65c3e687a17f5/bcg-qed-global-fintech-report-2023-reimagining-the-future-of-finance-may-2023.pdf>

20 The chart was created by the author based on the data provided in the BCG report. Boston Consulting Group, Inc.- Global Fintech 2023Reimagining the Future of Finance.

21 Graph Forrester company's —The US Net Promoter Rankings, 2022/ Customer Gauge Benchmarks in Financial Services Compiled by the author based on the data of the 2022 report.

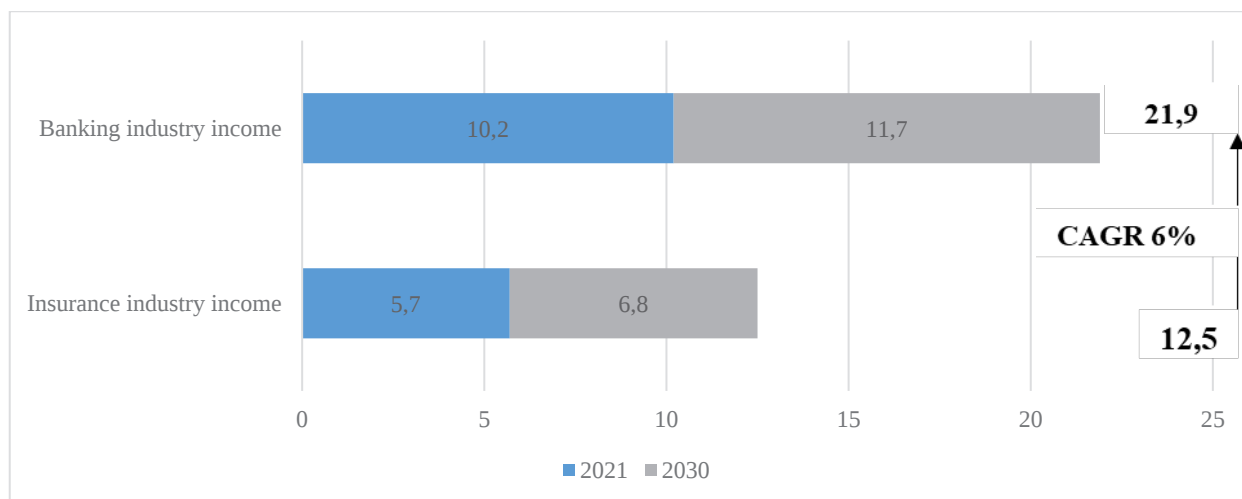


Figure-4. Forecast indicators of income growth in the insurance and banking sectors in 2021-2030, trln. US dollars²⁶.

The data in Figure 4 shows that global banking and insurance revenues are expected to reach US\$21.9 trillion by 2030, a compound annual growth rate (CAGR) of 6 percent. In this case, the widespread use of payments, transfers and deposit operations in banks creates the basis for the increase in the income of the banking industry. In 2021, the income of the banking sector is 6.8 trillion. If the USA made USD, in 2030 this indicator will be 4.9 trillion. It is expected to increase to USD 11.7 trillion.

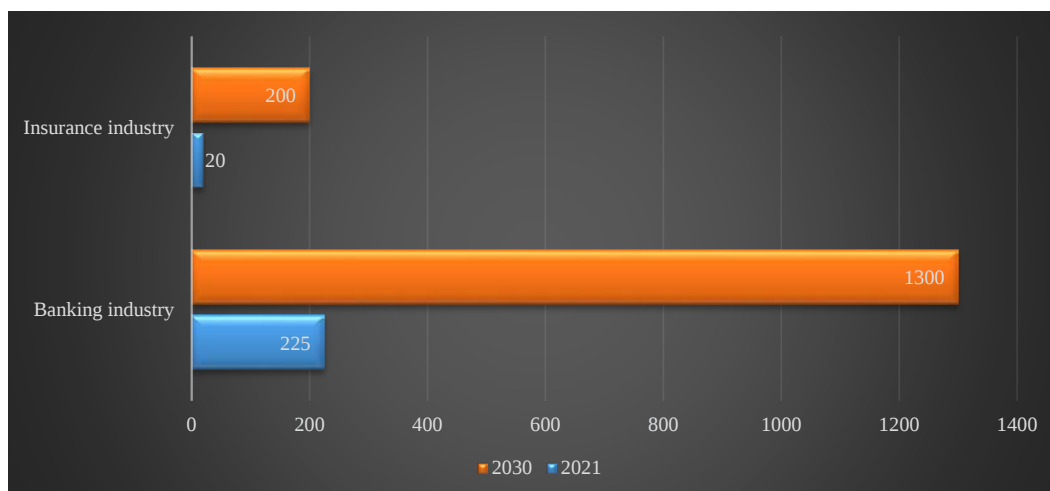


Figure-5. Forecast of global revenues from financial technologies in the banking and insurance sectors in 2021-2030, bln. US dollars²⁷.

It is expected that one of the main reasons is the widespread introduction of financial technologies that do not take into account time and geographical boundaries into the banking sector.

According to the data presented in Figure 5, financial technologies will contribute 225.0 billion to the banking sector in 2021. US dollars, 20 billion to the insurance sector. US dollars. if it brought income, by 2030 the insurance income from financial technologies by international financial organizations will be 200 US dollars, in the banking sector 1300 billion. It is forecasted to increase to USD. Despite the short-term correction we're seeing, annual revenue from fintech is forecast to more than six-fold from 2021 to 2030 to reach \$1.5 trillion. By 2030, the share of banking revenues attributable to fintech is projected to grow from 4% to 13% (22% CAGR), and they are expected to account for a quarter of the global valuation of banking services.

²⁶ The chart was created by the author based on the results of the BCG company research.

²⁷ Capital IQ, Pitchbook, It was compiled by the author using the results of BCG companies' research.



CONCLUSION

Studying the impact of the development dynamics and trends of innovative banking products on the world and national economy, in particular on the financial market, allows us to draw the following conclusions:

- financial technologies are radical innovations that significantly change financial services and the financial services market in general;
- despite the impact of the unstable geopolitical and economic situation in the global economy in recent years, it is thanks to financial technologies that the high dynamics of income from financial services, in particular, the banking and insurance sectors, will remain;
- the development of financial technologies can increase the level of financial inclusion of vulnerable segments of the population, including the elderly and women, due to their characteristics of not encountering any network, border and time barriers;
- in international practice, customer loyalty to financial technology companies is higher than bank customer loyalty;
- due to the fact that the development of financial technologies is ensured by the development of the activities of technological companies, the position of technological companies in the financial market remains high.

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