

Yashil IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

2
0
2
4



No 7

- 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



74-91 xalqaro daraja
ISSN: 2992-8982



Bosh muharrir:
Sharipov Kongiratbay Avezimbetovich

*Elektron nashr. 356 sahifa.
E'lon qilishga 2024-yil 25-iyulda ruxsat etildi.*

Bosh muharrir o'rinbosari:
Karimov Norboy G'aniyevich

Muharrir:
Qurbonov Sherzod Ismatillayevich

Tahrir hay'ati:

Salimov Oqil Umrzoqovich, O'zbekiston Fanlar akademiyasi akademigi
Abduraxmanov Kalandar Xodjayevich, O'zbekiston Fanlar akademiyasi akademigi
Rae Kvon Chung, Janubiy Koreya, TDIU faxriy professori, "Nobel" mukofoti laureati
Osman Mesten, Turkiya parlamenti a'zosi, Turkiya – O'zbekiston do'stlik jamiyati rahbari
Sharipov Kongiratbay Avezimbetovich, t.f.d., prof., O'zR Oliy ta'lim, fan va innovatsiyalar vaziri
Buzrukxonov Sarvarxon Munavvarxonovich, i.f.d., O'zR Oliy ta'lim, fan va innovatsiyalar vaziri o'rinbosari
Axmedov Durbek Kudratillayevich, i.f.d., prof., O'zR Oliy Majlisi qonunchilik palatasi deputati
Axmedov Sayfullo Normatovich, i.f.n., professor, MIM akademiyasi rektori
Abduraxmanova Gulnora Kalandarovna, i.f.d., prof., TDIU Ilmiy ishlar va innovatsiyalar bo'yicha prorektori
Kalonov Muxiddin Baxritdinovich, i.f.d., prof., Navoiy davlat pedagogika instituti rektori
Siddiqova Sadoqat G'afforovna, p.f.f.d., (PhD), Buxoro muhandislik-texnologiya instituti rektori
Xudoyqulov Sadirdin Karimovich, i.f.d., prof., TDIU Hududiy ta'lim muassasalari va markazlar bo'yicha prorektor v.b.
Yuldashev Mutallib Ibragimovich, i.f.d., TDIUprofessori
Samadov Asqarjon Nishonovich, i.f.n., TDIU professori
Slizovskiy Dimitriy Yegorovich, t.f.d., Rossiya xalqlar do'stligi universiteti professori
Mustafakulov Sherzod Igamberdiyevich, i.f.d., prof., Xalqaro "Nordik" universiteti rektori
Axmedov Ikrom Akramovich, i.f.d., TSUE professori
Foziljonov Ibrohimjon Sotvoldixo'ja o'g'li, i.f.f.d., TDIU dotsenti
Utayev Uktam Choriyevich, O'zR Bosh prokuraturasi boshqarma boshlig'i o'rinbosari
Ochilov Farxod, O'zR Bosh prokuraturasi IJQKD boshlig'i
Eshtayev Alisher Abdug'aniyevich, i.f.d., TDIU professori
Musayeva Shoirazimovna, SamDu IS instituti professori
Cham Tat Huei, (PhD) USCI universiteti professori, Malayziya
Axmedov Javohir Jamolovich, i.f.f.d.,(PhD) "El-yurt umidi" jamg'armasi ijrochi direktori o'rinbosari
Toxirov Jaloliddin Ochil o'g'li, t.f.f.d.,(PhD) TAQU katta o'qituvchisi
Djudi Smetana, p.f.n., Pitsburg davlat universiteti dosenti, Pittsburgh, Kansas, AQSH
Krissi Lyuis, p.f.n., Pitsburg davlat universiteti dosenti, Pittsburgh, Kansas, AQSH
Ali Konak (Али Кўнак), i.f.d., prof., Karabuk universiteti dosenti, Turkiya
Glazova Marina Viktorovna, i.f.n., "LUKOIL-Energoservis" Kompaniyasi iqtisodchisi, Moskva.
Nosirova Nargiza Jamoliddin qizi, i.f.f.d., (PhD) TDIU dotsenti
Sevil Piriyeva Karaman, PhD, Turkiya Anqara universiteti doktoranti
Mirzaliyev Sanjar Maxamatjon o'g'li, TDIU mustaqil tadqiqotchisi

Yashil

IQTISODIYOT va TARAQQIYOT

ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

Editorial board:

Salimov Oqil Umrzokovich, Academician of the Academy of Sciences of Uzbekistan

Abdurakhmanov Kalandar Khodjaevich, Academician of the Academy of Sciences of Uzbekistan

Rae Kwon Chung, honorary professor of TSUE, Nobel laureate, South Korea,

Osman Mesten, member of the Turkish Parliament, head of the Turkey-Uzbekistan Friendship Society

Sharipov Kongratbay Avezimbetovich, DSc, Prof., Minister of Higher Education, Science and Innovation of the Republic of Uzbekistan

Buzrukkhanov Sarvarkhan Munavvarkhanovich, DSc, Deputy Minister of Higher Education, Science and Innovation of the Republic of Uzbekistan

Akhmedov Durbek Kudratillayevich, DSc, Prof., Deputy of the Legislative Chamber of the Oliy Majlis of the Republic of Uzbekistan

Akhmedov Sayfullo Normatovich CSc, Prof., Rector of Academy of Labor and Social Relations

Abdurakhmanova Gulnora Kalandarovna, DSc, Prof., TSUE Vice-Rector for Scientific Affairs and Innovation

Kalonov Mukhiddin Bakhritdinovich, DSc, Prof., Rector of the Navoi State Pedagogical Institute

Siddikova Sadokat Ghaforovna, PhD, Rector of the Bukhara Institute of Engineering and Technology

Khudoykulov Sadirdin Karimovich, DSc, Prof., acting Vice-rector for regional educational institutions and centers of TSUE

Yuldashev Mutallib Ibragimovich, DSc, Prof., of TSUE

Samadov Askarjon Nishonovich, CSc, Prof., of TSUE

Slizovsky Dimitriy Yegorovich, DSc, Prof., of the People's Friendship University of Russia

Mustafakulov Sherzod Igamberdiyevich, DSc, Prof., Rector of International "Nordic" University

Akhmedov Ikrom Akramovich, DSc, Prof., of TSUE

Foziljonov Ibrohimjon Sotvoldixo'ja ugli, DSc, Prof., of TSUE

Utayev Uktam Choriyeich, Deputy Head of the DGPO of the Republic of Uzbekistan

Ochilov Farkhod, Head of the DCECGPO of the Republic of Uzbekistan

Eshtayev Alisher Abduganievich, DSc, Prof., of TSUE

Shoira Azimovna Musaeva, professor of SamDu IS Institute

Cham Tat Huei, PhD, professor at USCI University, Malaysia

Akhmedov Javokhir Jamolovich, PhD, deputy of executive director of the "El-yurt umidi" fund

Tokhirov Jaloliddin Ochil ugli, PhD, Senior Lecturer at Tashkent University of Architecture and Construction

Judy Smetana CSc, Associate Professor, Pittsburgh State University, Pittsburgh, Kansas, USA

Chrissy Lewis CSc, Associate Professor, Pittsburgh State University, Pittsburgh, Kansas, USA

Ali Konak DSc, Prof., Associate Professor of Karabuk University, Turkey

Glazova Marina Viktorovna, CSc, economist at LUKOIL-Energoservis Company, Moscow.

Nosirova Nargiza Jamoliddin kizi, associate professor of TSUE

Sevil Piriyea Karaman, PhD, doctoral student at Ankara University, Turkey

Mirzaliyev Sanjar Makhamatjon ugli, independent researcher of TSUE

Ekspertlar kengashi:

Berkinov Bazarbay, iqtisodiyot fanlari doktori, professor

Po'latov Baxtiyor Alimovich, t.f.d., profesor

Aliyev Bekdavlat Aliyevich, f.f.d., TDIU professori

Isakov Janabay Yakubbayevich, i.f.d., TDIU professori

Xalikov Suyun Ravshanovich, i. f. n., TDAU dotsenti

Rustamov Ilhomiddin, f.f.n., Farg'ona davlat universiteti dotsenti

Hakimov Ziyodulla Ahmadovich, i.f.d, TDIU dotsenti

Kamilova Iroda Xusniddinovna, i.f.f.d., TDIU dotsenti

G'afurov Doniyor Orifovich, p.f.f.d., (PhD)

Fayziyev Oybek Raximovich, i.f.f.d. (PhD), Alfraganus universiteti dotsenti

Tuxtabayev Jamshid Sharafetdinovich, i.f.f.d, TDIU dotsenti

Xamidova Faridaxon Abdulkarim qizi, i.f.d., TMI dotsenti

Yaxshiboyeva Laylo Abdisattorovna, TDIU katta o'qituvchisi

Babayeva Zuhra Yuldashevna, TDIU mustaqil tadqiqotchisi

Muassis: "Ma'rifat-print-media" MChJ

Hamkorlarimiz: Toshkent davlat iqtisodiyot universiteti, O'zR Tabiat resurslari vazirligi, O'zR Bosh prokuraturasi huzuridagi IJQK departamenti.

Jurnalning ilmiyligi:

“Yashil” iqtisodiyot va taraqqiyot” jurnali

O'zbekiston Respublikasi
Oliy ta'lim, fan va innovatsiyalar
vazirligi huzuridagi Oliy
attestatsiya komissiyasi
rayosatining
2023-yil 1-apreldagi 336/3-
sonli qarori bilan ro'yxatdan
o'tkazilgan.



MUNDARIJA

Avtosanoat korxonalarini marketing strategiyasini takomillashtirish yo'llari	16
Qo'ng'irotboy Avezimbetovich Sharipov, Zayniddinova Umida Djalolovna	
Mamlakat raqamli iqtisodiyotni rivojlantirishda maxsus iqtisodiy zonalar omilidan foydalanish istiqbollari	26
Izbosarov Boburjon Baxriddinovich, Abdurasulov Ravshanbek Xotam o'g'li	
Mamlakatimizda pillachilik biznesini rivojlantirish orqali mahsulot ishlab chiqarish va uni qayta ishlash holatining tahlili	37
Turgunov Odilbek Maripovich	
Etnografik turizmni tashkil etishning xorij tajribasi	41
I. Axmedov	
Xizmatlar sohasining milliy iqtisodiyotdagi rolini tahlil qilishning zamonaviy yondashuvlari	46
Xusanov Murodjon Sunnatullayevich	
Iqtisodiy o'sish tushunchasi va uning rivojlanish tarixi	54
Maksudov Avazbek Ulug'bek o'g'li	
Ijtimoiy-iqtisodiy jarayonlarni takomillashtirish asosida inson kapitalini rivojlantirish	59
Ubaydullaev G'ayrat Zuvaytovich	
O'zbekistonda aholi bandligini ta'minlashda oilaviy tadbirkorlikning o'rni	65
Baymanova Mavlyuda Djurayevna	
The Effect of Students' Financial Status on Academic Performance in Uzbekistan	70
Alimov Damirjon Odilovich	
Qoraqalpog'iston Respublikasida xizmat ko'rsatish sohasida tadbirkorlik faoliyatining o'rni	76
Jusupova Anjim Tansiqbaevna	
Insurance Mechanisms in Foreign Trade: Mitigating Risk and Facilitating Global Commerce	82
Sohibjamol Abirkulova	
Nodavlat umumiy o'rta ta'lim maktabning faoliyati samaradorligini aniqlashdainnovatsion usullardan foydalanish	87
Ustadjalilova Xurshida Aliyevna	
Qishloq xo'jaligi korxonalarida asosiy vositalar hisobi va auditi bo'yicha xorijiy tajribalar va ulardan respublikamizda foydalanish imkoniyatlari	92
Xojimurodov Zuxriddin Shukurullo o'g'li	
O'zbekiston Respublikasi budjetining shakllanishida egri soliqlarni undirishning fiskal samaradorligi	97
Abdulxayeva Shahnoza Muxammadiyevna Mamlakat sanoatining barqaror rivojlanishida energiosamaradorlikning roli	104
J. J. Yaxshilikov	
Сравнительный анализ состояния сферы услуг в регионах Андижанской области	109
Мусабоев Рустам Алижонович	
Hududlarda aholi bandligini oshirish va kambag'allikni qisqartirishda ishlab chiqarish sanoatining o'rni (Qashqadaryo viloyati misolida)	114
Hamdamov Shahzod Ilhom o'g'li, Baxronov Baxriddin Najmiddinovich	
Banklarning qimmatli qog'ozlar bozoridagi faoliyatini takomillashtirish yo'llari	118
Ermatov Utkirbek Baxodirjonovich	



Развитие цифровой экономики в Узбекистане, ее плюсы и минусы	122
Раупова Мухлисахон Ибрахимжон кизи, Мамбетова Мадина Зоҳид кизи, Алижонова Малика Алижон кизи, Хакимова Нигора Бахтиёрвна	
Investment Management is an Important Factor of Economic Development.....	127
Yuldasheva G. A., Ziyayev Dilshodjon	
O'zbekistonda moliyaviy texnologiyalar sanoatining rivojlanish istiqbollari.....	130
Rustamov Jasurbek Ravshanbek o'g'li	
Davlat-xususiy sherikchilik asosidagi loyihalarni moliyalashtirish.....	136
To'irov Yunus Alamovich	
Operatsion faoliyatni boshqarishda strategiya tushunchasiga bo'lgan yondashuvlarning shakllanishi.....	143
Dedajanov Baxtiyor Nabijanovich	
Ta'lim jarayoniga raqamli texnologiyalarni joriy etish orqali ta'lim sifati va samaradorligini ta'minlash.....	148
Xusniddinov Yorqinjon Muxiddin o'g'li	
Budjet tashkilotlarida pul mablag'lari nazorat qilishni rivojlantirish yo'llari.....	152
Alimardonov Muxammadi Ibragimovich, Djalilova Malika Shuxratovna	
QQS ma'murchiligining yevropa tajribasi.....	157
Bisenbayev Sharyar Kuanishbayevich	
O'zbekistonda soliq yukiga ta'sir etuvchi omillar tahlili	162
Nasimov Ravshanjon Azimovich	
Raqamli iqtisodiyot sharoitida muqobil energiya vositalaridan foydalanib ma'lumot almashinish va iqtisodiy samaradorlikni oshirish masalalari	170
Ashurov Azizbek Ergash o'g'li, Janzakov Bekzot	
Analysis of the theoretical foundations of sustainable economic development at regional level	175
Khudayorova Munira Omonboy kizi	
Soliq ma'murchiligida joriy etilgan jismoniy shaxslardan olinadigan soliqlarni undirish mexanizmini takomillashtirish yo'llari	182
Muxtorov Zokir Sayfulla o'g'li, Karimov Ilhom Anorboy o'g'li, Homidov Asrorbek Tohirjon o'g'li, Axmedova Shoxista G'ayrat qizi	
Sirdaryo viloyatining investitsiya muhiti zamonaviy rivojlanish tendensiyalari	187
Xolmurotova Diyoraxon Ibragimovna	
Transformatsiyalash jarayonida tijorat banklarining kreditlash faoliyatini rivojlantirishning nazariy asoslari.....	191
Razzoqov Bexzod Gofurovich	
Modern trends in assessing the impact of industrial development on the environment.....	196
Turg'unov Jasurbek Alimardon o'g'li	
Pul oqimlarini guruhlash mezonlari bo'yicha tasniflashni kengaytirish.....	202
Atamurodov Saidmurod Yaxyoevich	
Iqlim o'zgarishlari va uning iqtisodiy rivojlanishga ta'sirining ilmiy-nazariy tahlili	208
Ashrafjon Elov	
Soliqlarning iqtisodiy mohiyati va ahamiyati	214
Abramatov Eldor Toshmamatovich, Alimov Abduraxon Alxamiddin o'g'li, Shodmonqulov Temurbek Ulug'bek o'g'li, Nurillayev Jasurbek Davronbekovich	
Tijorat banki daromadlari - moliyaviy barqarorlikni omili sifatida.....	218
Umarov Davron Shavkatovich	
Raqamli iqtisodiyot sharoitida korxona barqarorligini boshqarishning o'ziga xos xususiyatlari	223
Masharipova Manzura Alimbayevna, Rahimov Mirjalol Sultonboy o'g'li	
Innovatsion yondashuvlar asosida chakana savdoni rivojlantirish yo'nalishlari.....	227
Saparova Mohira Alisher qizi, Abdullayev Ilyos Sultanovich	



Experience of foreign countries in youth labor market research	231
Asqarova Muhabbat Ibraximovna	
Xorij mamlakatlarida ijtimoiy tibbiy sug'urta badallari qiymatlarini taqqoslash	235
Umurzakova Mo'tabarxon Nodir qizi	
O'zbekistonda alkogol va tamaki mahsulotlari ishlab chiqarilishi hamda realizatsiya qilinishi tahlili	241
Eshmatov Sirojiddin Tog'aymurodovich	
Oliy ta'lim muassasalarini xalqaro tasnifining vujudga kelishi ilg'or tajribalari	247
Yuldashev Iskandar Bahromovich	
Анализ зарубежного опыта методологии оценки финансового потенциала развитых стран.....	253
Буранова Лола Вахобовна	
Davlat oliy ta'lim muassasalarida ta'lim xizmatlari xarajatlari hisobini takomillashtirish.....	263
Abdurahmanov Otabek Patidinovich	
"To'qimachilik sanoatini rivojlantirish yo'lidagi muammolar va yechimlar"	270
Otaxanova Umida Olim qizi	
Raqamli iqtisodiyot sharoitida mintaqalar infratuzilmasini rivojlantirish istiqbollari.....	275
Sayfulina Alfira Feratovna	
Oliy va xususiy ta'lim muassasalarida ta'lim menejmentini qo'llash hamda alohida mexanizmlarining tahlili.....	281
Teshaev Hotamjon Ixtiyor o'g'li, Narzullayeva Gulchehra Salimovna	
Jismoniy tarbiya va sport sohasini davlat-xususiy sheriklik asosida boshqarishning nazariy asoslari	287
Yuldoshev Ulug'bek Asqar o'g'li	
Asosiy vositalarga oid BHXS va MHXSlar maqsadi va amaliyotda qo'llanilishi.....	293
Nematova Dilnoza Azamatovna	
Makroiqtisodiy barqarorlikni ta'minlashning ilmiy-nazariy asoslari va omillari	297
S.M.Xolxo'jayev	
The implementation of eco-tourism in supporting the optimality of tourism sector (case study in Indonesia and Uzbekistan)	302
Khalimova Mohirabonu, Alfira Sofia, Diana Igorevna Stepanova	
Innovations in export logistics for Uzbekistan's produce.....	310
Sevinch Makhmutullaeva	
Tijorat banklarida ichki audit faoliyatini rivojlantirishning ahamiyati	314
Yo'ldashov Adham Tavboyevich	
Налоги и их роль в доходах бюджета Республики Узбекистан.....	319
Умида Юлдашева	
Tijorat banklarining daromad manbalarini raqamli texnologiyalar orqali kengaytirish yo'llari.....	323
Ahmedov Komron Muhammadaliyevich	
Цена пруденциальной политики Центрального банка Узбекистана.....	328
А.М. Абдукадиров	
Tax history	338
Mirhayotov Xusniddin	
Анализ состояния транзитных перевозок железнодорожного транспорта	341
Саримсакова Малохат Хикматуллаевна	
Kichik biznesning iqtisodiy rivojlanish salohiyatini baholash konsepsiyasi va uni baholash.....	344
Israilov Rustam Ibragimovich	
Yer qa'ridan foydalanganlik uchun soliq ma'muriyatchiligini tashkil etishning ayrim masalalari.....	348
Idirisov Alisher Otajonovich	



Особенности разработки специальной одежды для работников прядильных предприятий.....	352
Н.Т. Гафурова, М.Э. Ходжаева, Б.Б. Бозоров	
Ways to improve the efficiency of banking services in our country	356
Muminova Masuda Bakhtiyorovna	



WAYS TO IMPROVE THE EFFICIENCY OF BANKING SERVICES IN OUR COUNTRY

Muminova Masuda Bakhtiyorovna

DSc in Economics, Associate Professor, Department of Banking,
Tashkent State University of Economics

Abstract: This article is devoted to the consideration of the socio-economic, technological efficiency of the development of banking services in commercial banks of Uzbekistan. In addition, the article analyzes the factors that enhance efficiency of banking services.

Key words: commercial banks, infrastructure, digital banking, services, bank employees and customers, economic, social, technological efficiency.

Annotatsiya: Ushbu maqola O'zbekiston tijorat banklarida bank xizmatlarini rivojlantirishning ijtimoiy-iqtisodiy, texnologik samaradorligini ko'rib chiqishga bag'ishlangan. Bundan tashqari, maqolada bank xizmatlari samaradorligini ta'sir etuvchi omillar tahlil qilinadi.

Kalit so'zlar: tijorat banklari, infratuzilma, raqamli banking, xizmatlar, bank xodimlari va mijozlari, iqtisodiy, ijtimoiy, texnologik samaradorlik.

Аннотация: Данная статья посвящена рассмотрению социально-экономической, технологической эффективности развития банковских услуг в коммерческих банках Узбекистана. Кроме того, в статье анализируются факторы, повышающие эффективность банковских услуг.

Ключевые слова: коммерческие банки, инфраструктура, цифровой банкинг, услуги, сотрудники и клиенты банка, экономическая, социальная, технологическая эффективность.

INTRODUCTION

Currently within the framework of the economy "digitalization", the use of digital technologies in the banking system has become more active due to the comprehensive application of the Internet and information and communication technologies in all spheres of life. The level of the banking infrastructure development is increasing year by year. It should be noted that traditional banks are being replaced by digital banks, as well as remote banking and digital banking services are being widely applied. The world banking system is getting advanced in connection with software interfaces that provide delivery of digital banking, mobile banking, neo-banking, digital technology, inter-institutional banking products. Meanwhile, comprehensive researches are being conducted on the development of banking infrastructure by means of digital and innovative technologies, increasing the popularity of banking services. In recent years, the country has been paying particular attention to the development of the banking system and "digital banking", expansion of innovation-based services and improvement of existing banking services. One of them is "digital banking", which is comprehensively used in the banking system of the countries with both developed and transitive economies. "Digital bank is a bank or its subsidiary that provides distant banking services using innovative banking technologies (without providing cash services). Remote provision of banking services by digital banks is implemented in accordance with the internal regulations of the bank, taking into account the requirements of the statutory documents"[1].

The advantage of digital banking services is that users of this type of service will be able to choose the type of service that is convenient and affordable for them. The increasing demand of the population for services and the development of "digital banking" in the country require introduction of new services in the banking system.

LITERATURE REVIEW

Scientific and methodological aspects of the digital banking services development and the factors, which make an impact on it, have been investigated by foreign scholars. Researches conducted by economists Dolgushina A.Ya. and Poltoradneva N.L. enable to reveal the basic features of the digital model of banking services. In their opinion, non-cash circulation is presented as a priority form of money supply within the digital model. In the digital model, current forms of security of the banking services process can include static and dynamic methods of authentication of users of devices that are remotely connected to banking services [2].



From the point of view of N.I. Kulikov and Yu.V. Kudryavtseva, online services in the Russian banking services market are developing even during stagnation in the economy, and although full transition to this system is now ahead of time, however, this process is inevitable in the next 3-5 years[3].

According to L.A. Samsonova, the need to survive in a highly competitive environment in the banking sector, especially within the framework of the increase of consumer culture of individuals, imposes its conditions on banks. In this case, banks that provide distant services to their customers, will have a clear advantage. Only banks that completely restructure their activities in compliance with the new requirements of the banking business and current cutting-edge information technologies will win in the competition [4].

A.N. Azriliyan believes, that "financial services are the activities related to the attraction and use of funds of individuals and legal entities". From the point of view of V.M. Usoskin, commercial banks are financial intermediaries that provide a mechanism for inter-sectoral and inter-regional redistribution of monetary capital in society [5].

Herewith, economists and scholars of Uzbekistan have also investigated the issues related to the financial services of commercial banks. In the opinion of O.F. Alikoriev, "Banking service is a form of the bank's activities that promotes the optimal performance of banking operations rendered to customers" [6].

According to the opinion of F.I. Mirzaev, "Banking services represent a traditional branch of banking business aimed at increasing the revenue of banks and meet the needs of private and corporate banks, as well as the economy" [7]. Economists-scholars Sh.Z. Abdullaeva and O.Yu. Rashidov include banking services in the type of banking operations, divide banking operations into active, passive, commission (intermediary) and trust operations [8].

From the point of view of O.A. Artikov, banking services can be divided into two main groups according to their economic content and purpose: services that are performed to maintain a certain level of liquidity of the bank and services that are performed for profit [9].

In our opinion, the definitions given by O.F. Alikoriev and O.A. Artikov are the most appropriate and comprehensive. The basic advanced technologies for optimizing banking services include the use of analytical approaches and tools for customer data processing. In addition, lending institutions with the digital model of banking services will have one or more centers for processing customer data, which will be available to bank employees from anywhere in the country. A distinctive feature of the current model of banking is that in the process of redistribution of the workload of the structural subdivisions of the lending institution the main task is the transition to the automation (IT) department of banking. According to the digital model of banking services, the ratio of "front office/back-office" accounts for 0-20/80-100 in the lending institution. In the digital model, modern forms of security of the banking process can include static and dynamic methods of authentication of users of devices that are remotely connected to banking services. Research methodology Such research methods, as scientific abstraction, principle of objectivity, observation, comparison, statistical grouping, comparative analysis, as well as survey methods have been widely used in the research process.

ANALYSIS AND RESULTS

The experience of developed countries demonstrates that unless banks invest enough in their infrastructure, they are more likely to lose their customer base. In the development of banking infrastructure in our country, first of all, adoption of regulatory framework, professional development of the personnel, provision of advanced technologies will constitute a basis for the banking infrastructure development. In turn, the banking infrastructure development is a factor that ensures consistency of an efficient mechanism to increase the number of customers by expanding and improving the scope of banking services. Convenience of banking services for customers, more understandable for users of the banking services market, increasing the general level of financial literacy of the population, changes in banking legislation will contribute to the development of infrastructure in the banking system. Efforts to enhance the positive image of banks in a highly competitive environment, to maintain and increase the customer base are aimed at developing relationships with customers. Many researchers point out that only companies that focus their efforts on building and developing relationships with customers and meeting their interests and needs will ultimately be successful[10].

For banks, the customer becomes the "hub of the world", which results in a sharp increase in sales and profits, and credit institutions gain a good reputation as an entity that protects the interests of the depositors concerned, rather than their problems [11].

Investigating the opinion of the above economists it becomes obvious that due to the change in approaches to banking services, the approach to the concept of "efficiency of banking infrastructure" in the process of providing services to the population will change. It should be noted, that the efficiency of the infrastructure of banking services to the population normally implies economic efficiency in the banking services market. Under conditions of the high role of the process regulating banking activities in the country, which is highly competitive,



the efficiency of banking services depends not only on economic aspects. At the current stage of development of the banking services market, we believe that along with the economic benefits, the social benefits and the benefits of the development of technologies introduced into the banking sector should be taken into account. Below there are the characteristics of social and economic efficiency of banking services.

The description of social efficiency is as follows:

- increase in the welfare of the population;
- increase in trade turnover in the region;
- increase in the volume of fee-paid services provided to the population;
- increase in total volume of production; - increase in economic and financial literacy of the population;
- increase in the level of customer confidence in banking services;
- increase in the the level of customer-focused approach of banks;
- increase in the share of regular customers;
- creation of new jobs, reduction of unemployment [12].

Economic efficiency is considered the primary objective of the banking services market. The indicators of economic efficiency are as follows:

- increase of income and its growth rates in the market of banking retail services; - increase of the customer base;

- expansion of banking products;
- increase in the number of small transactions with the cash funds of the population;
- reduction of indebtedness on overdue loans;
- reduction of risks associated with the provision of services to the population;
- expanding the use of banking services in the regions, including the remote areas;
- cutting off the number of personnel, additional office maintenance costs, etc[13].

Moreover, technological efficiency is related to the economic efficiency of banking on a direct basis and makes a direct impact on the quality and safety of banking services.

Technological efficiency is characterized by the following indicators:

- enhancing the security of banking operations;
- reducing the time spent on performing a single operation;
- improving marketing research, monitoring of customer feedback;
- improving the organization of the internal affairs of the bank;
- raising the number of remotely controlled operations;
- applying technologies at all stages of banking;
- expanding the use of plastic cards;
- measures to popularity of out-of-office banking services;
- opportunities for continuous distance training of employees [14].

The focus areas of efficiency of banking services are inextricably linked, in particular, the economic efficiency of banking activities does not have the character of prolongation if it does not have a social effect. Here-with a number of contradictions may arise if the efficiency of banking services increases in several places at the same time. First, the cost-effectiveness of the social and technological efficiency of banking services should be assessed. Regional banks do not often pay adequate attention to the social and technological efficiency of their activities or even sometimes neglect them.

Second, there are contradictions that an increase in the efficiency of one focus area can prevent successful development of another area. For example, introduction of expensive banking technologies while rendering services to the population lowers or even loses the economic efficiency of some banking services and operations, however, as customer confidence increases, social efficiency of banking operations enhances by achieving transparency. If we describe efficient banking services from the point of view of bank customers, it can be said that it is the provision of quality, cheap, quick and advanced banking services, which in some cases contradicts the economic aims of the bank. Therefore, in the development of measures to improve the efficiency of banking services, the executives of lending institutions should take into account not only the management system, but also the aims of consumers of these services. In other words, it is required to raise the level of the bank employees' attention to the customer, to create conditions for the formation of an innovation environment in the entity, in which the economic benefits are directly related to customer requirements [15].

CONCLUSION AND PROPOSALS

From the point of view of customers, banking services should be convenient and useful, and customers should be able to benefit from them. That is, the main indicators of the efficiency of banking services are as follows: 1) quality of rendering services; 2) cost of banking services; 3) technological peculiarities of banking



services. The main difference in the interpretation of the efficiency of banking services by consumers and sellers of banking services has been considered, and as a result, economic efficiency is always a primary factor for sellers of banking services. Economic efficiency is an essential condition for introducing new technologies in the provision of services, which, in turn, results in an increase in the value of banking services, which hinders the increase of competition in the market. Based on the statements specified above, it can be concluded that developing of banking services, raising the level of customer-based approach, qualification upgrading of the personnel, introducing innovation-based services, improving service methods, enhancing efficiency through the use of new technologies lead to the development of banking infrastructure.

Reference

1. Resolution of the Executive Board of the Central Bank of the Republic of Uzbekistan № 22/5 dated June 30, 2018.
2. Dolgushina A.Ya., Poltoradneva N.L. Digital model of banking//Scientific and technical bulletin of the St. Petersburg State Polytechnic University, №6(256), 2016, p. 206-218.
3. Kulikov N.I., Kudryavtseva Yu.V. Banks go to the Internet//Finance and Credit, №29 (2016) 2 10, 2016, p. 2-10.
4. Samsonova L.A. Remote banking // Philosophical problems of information technology and cyberspace, №2(4), 2012, p. 81-91.
5. Azrilyan A.N. Big Economic Dictionary.- M.: Institute of New Economics, 2002.-p.588.
6. Aliqoriev O.F. Ways to develop services in commercial banks. - Tashkent: "Akademnashr" publishing house, 2012.-192 p.
7. Mirzaev F.I. Ways to develop the market of banking services//Retail business development. Tashkent, 2007.-p.98.
8. Abdullaeva Sh.Z. Banking: Textbook.- Tashkent: Finance, 2003.-312 p.
9. Money, credit and banks. Textbook/O.Yu.Rashidov, I.I.Alimov, I.R.Toymuhamedov, R.R. Tojiev. - Tashkent: TSUE, 2008.- 432 p.
10. Artikov O.A. Banking services under conditions of interbank competition and ways to improve them: Abstract on the dissertation claiming on the PhD in economics.- Tashkent, 2009.-p.8.
11. Apenko S.N., Shavrovskaya M.N. Customer-based approach of personnel in the context of marketing relations//Bulletin of Omsk University. "Economy" series. – 2010. – № 2. – p. 50–56.
12. Apenko S.N., Shavrovskaya M.N. Customer-based approach of personnel in the context of marketing relations//Bulletin of Omsk University. "Economy" series. 2009. – № 2. – URL:<http://www.garant.ru>
13. Vasilev A.V., Gerasimova E.B., Tishina L.S. Monitoring the quality of banking services: monograph. - Tambov: TSTU, 2004
14. Vikulov V.S. Innovation-based activity of lending institutions//Management in Russia and abroad. – 2001. №1.
15. Shaikhutdinova E.S. Development of infrastructures of the regional economy based on innovations. Bulletin of Economics, Law and Sociology, 2015, №1 – p.72-77.

Jurnal sayti: <https://yashil-iqtisodiyot-taraqqiyot.uz>

Yashil

IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

Ingliz tili muharriri: Feruz Hakimov

Musahhih: Xondamir Ismoilov

Sahifalovchi va dizayner: Iskandar Islomov

2024. № 7

© Materiallar ko'chirib bosilganda "Yashil" iqtisodiyot va taraqqiyot" jurnali manba sifatida ko'rsatilishi shart. Jurnalda bosilgan material va reklamalardagi dalillarning aniqligiga mualliflar ma'sul. Tahririyat fikri har vaqt ham mualliflar fikriga mos kelamasligi mumkin. Tahririyatga yuborilgan materiallar qaytarilmaydi.

Mazkur jurnalda maqolalar chop etish uchun quyidagi havolalarga maqola, reklama, hikoya va boshqa ijodiy materiallar yuborishingiz mumkin.

Materiallar va reklamalar pullik asosda chop etiladi.

El.Pochta: sq143235@gmail.com

Bot: [@iqtisodiyot_77](https://t.me/@iqtisodiyot_77)

Tel.: 93 718 40 07

Jurnalga istalgan payt quyidagi rekvizitlar orqali obuna bo'lishingiz mumkin. Obuna bo'lgach, [@iqtisodiyot_77](https://t.me/@iqtisodiyot_77) telegram sahifamizga to'lov haqidagi ma'lumotni skrinshot yoki foto shaklida jo'natishingizni so'raymiz. Shu asosda har oygi jurnal yangi sonini manzilingizga jo'natamiz.

"Yashil" iqtisodiyot va taraqqiyot" jurnali 03.11.2022-yildan O'zbekiston Respublikasi Prezidenti Adminstratsiyasi huzuridagi Axborot va ommaviy kommunikatsiyalar agentligi tomonidan №566955 reyestr raqami tartibi bo'yicha ro'yxatdan o'tkazilgan.

Litsenziya raqami: №046523. PNFL: 30407832680027

Manzilimiz: Toshkent shahar, Mirzo Ulug'bek tumani
Kumushkon ko'chasi, 26-uy.

