

MODERN LENDING SYSTEMS AND METHODS BASED ON DIGITAL TECHNOLOGIES

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Annotatsiya: Maqolada raqamli bank texnologiyalari va ularning tarkibi hamda elementlari keng yoritib berilgan. Bank texnologiyalari bo'yicha xorijiy va mahalliy olimlarning ilmiy qarashlari chuqur o'rganilgan, tahlil qilingan va mualliflik fikrlar bildirilgan. Bundan tashqari, bank texnologiyalaridan samarali foydalanish va ularning samaradorligini yanada oshirish bo'yicha ilmiy asoslangan takliflar ishlab chiqilgan.

Kalit so'zlar: bank texnologiyalari, axborot texnologiyalari, mobil bank, kredit, risk, kompyuter, karta, NSDT, USSD, NFC.

Abstract: The article describes digital banking technologies and their composition elements are explained in detail. Foreign and domestic banking technologies scientific views of scientists are deeply studied, analyzed and author's opinions reported. In addition, effective use of banking technologies and developing scientifically based suggestions for further increasing their efficiency developed.

KEY WORDS: banking technologies, information technologies, mobile banking, credit, risk, computer, card, NSDT, USSD, NFC

Аннотация: В статье описаны цифровые банковские технологии и их состав. Элементы подробно объясняются. Зарубежные и отечественные банковские технологии научные взгляды ученых глубоко изучены, проанализированы и авторские мнения сообщил. Кроме того, эффективное использование банковских технологий и разработка научно обоснованных предложений по дальнейшему повышению их эффективности развитый.

КЛЮЧЕВЫЕ СЛОВА: банковские технологии, информационные технологии, мобильный банкинг, кредит, риск, компьютер, карта, NSDT, USSD, NFC

INTRODUCTION

Today, the importance of digital technologies in society is increasing. The issues of their widespread introduction and development of the digital economy have become a serious vital issue for every country nowadays. According to experts, in the next 3 years, 22 percent of jobs in the world will be created with the help of information technologies through the digitization of the economy.

Due to the use of digital economy technologies, there is a change in the economy some of the most important changes that can be given we will consider the main functions below. The first of them is something we call it the function of confirming the existence and value of something possible. Currently, we are building relationships based on trust and financial what is it like to confirm the identity of the other party in the transaction we rely on intermediaries. These intermediaries are like bank accounts and bonds plays the role of arbitrators in connecting to basic financial services. Blockchain reduces the need for trust required for certain transactions and sometimes even removes it. This technology is also to participants verifiable, fully functional cryptographically protected electronic use of profiles and relationships based on trust where necessary allows to install.

Today, the world financial and banking system is primarily digital electronic payment systems of the economy, cryptocurrencies and without intermediaries due to the rapid growth of the market share of elements such as lending revolutionary changes are taking place. First of all, mobile payments (from 2010 to 2016 it almost doubled every year) and each other (peer- to-peer - P2P) lending (has grown 15 times in the US in the last 3 years and in 2015 annual turnover has reached \$78 billion) a rapid increase in volume is observed. It is known that market of Internet companies, unlike traditional fields of activity the price does not have any financial basis and the company is more profitable the more information it collects, the more it produces a product (or service).

Currently, it does not have its own offices and ATMs rapid growth in the number of digital banks and financial institutions being observed. Among the basic concepts of digital banks (digitalbanking). customer orientation, digital banking from the consortium concept transition to the concept of CRM (Customer Relationship Management).

LITERATURE ANALYSIS

IT develops banks and their relationships, and quickly reorganizes operations allows to design. In its place, the internal and external work of the banking sector activities are developing further with the development of IT and this is the largest it is possible to indicate the banking system as an affected sector[3].

In other words, the IT industry is developing and growing more and more globally makes a great contribution to ensuring the stability of banks in the period of competition.[4] In general, IT technologies, their use in banking, software elements such as supplies and communication tools constitute "banking technologies". Different views on "banking technologies" in economic literature and scientific research and explanations are given. For example: M.V. According to Dubinin⁵, bank technologies are various telecommunications and information used in banks technologies, computer networks, software products, internal procedures, risk management models and others.

Digital banking services for modern people to all areas of life, primarily mobile devices, social entering networks, information services, e-commerce, internet trade and others is observed on the way. The digital bank used digital channels for its customers offers a variety of digital products and services. Such banking infrastructure is optimized for digital communications and is not yet ready for the rapid exchange of digital technologies it's not. Among the main tasks of such banks are customer accounts to promptly inform him about the status and the operations he has carried out, the nearest bank branch, ATM, exchange point for him or find an autokiosk. In addition, the digital bank to its customers should provide such an online service that can work on all platforms and focus its activities mainly on mobile devices.

ANALYSIS AND RESULTS

We can point out seven main directions for improving the model:

- omnichannel and simplification of user services;
- develop new methods and tools of information management exit;
- use of open API system;
- cooperation and competition with financial and technical companies;
- development of mobile payments;
- developing a strategy for managing innovations in the banking sector output and implementation;
- implementation of innovative regulation of activity.

The full transition to digital services is not limited to banks only able to use various banking services quickly and conveniently also benefits consumers (e.g. cost reduction, communication scope coverage, flexibility, better customer knowledge). to modern ICT software and technical tools in the banking system of the Republic based innovative technologies are being actively introduced. Uzbekistan Results of banking system activity of the Central Bank Administration of the Republic of Kazakhstan in the structure of financial services the share of banking services was 88% and with previous years increased by 1.2 times. Also, the banking system for 2019 expanding the number of services and improving the quality, modern in this field specific on the rapid introduction of information and communication technologies the tasks are defined.

Distrust of non-cash accounts, digital banking services prevents rapid spread of channels. It should also be noted that the transition of banks to digital services is long-term and costly, is a process that requires the active support of shareholders and the allocation of large amounts of funds. Nowadays, banks own a number of online services and remote banking services to its customers is showing. In particular, to the

clients of TIF National Bank of the Republic of Uzbekistan offers the following online services:

- 1) notification of bank transactions via SMS;
- 2) by e-mail about the performed actions to notify;
- 3) organization of personal IVR-cabinet for customers.

Providing remote banking services and online services to clients practice shows that local banks have a limited type of online offers services, as well as banking activities to the needs of consumers the popularization process is taking place very slowly. If local banks that provide various financial services through digital channels from consumer bank services anytime and anywhere they would have had the opportunity to use it. Remote banking for customers in order to provide services and develop online services the following measures are suggested:

- 1) between banks and consumers using new technologies shorten the distance;
- 2) organize banking services by working with clients in an interactive way organization and development based on advice;
- 3) digital between traditional banks and professional organizations development of collaborative relations on the introduction of technologies and putting them into practice;
- 4) new digital banking transactions for customers involvement in the use of technologies.

The concept of transition to a knowledge-based digital economy is industrial with the transition from the era to the production method of the information-technological era depends. The main reason for the emergence of this concept is industrial covering all sectors and aspects of the economy and its a new one that has completely changed its scale, dynamics and inner essence is a paradigm of digital information technologies. Scientific research shows that the industrial economy is replaced by the information economy. It is not exactly equivalent to the transition from agrarian to industrial economy, because it is new within the framework of the paradigm, the main sectors of the economy are detailed in the fields of science computer technologies that require knowledge, competitive and they are defined as information networks that can quickly adapt to changing conditions. Such a quality of the structure of the modern digital economy changes are now seen as global changes, in which "material" economy to "intellectual" economy or "knowledge-based economy" - is understood as a transition to knowledge-based economy. Post-industrial to understand the nature of such innovations entering the economy completely as a result of data processing of information technologies demand to create new types of activities by creating new knowledge does.

The concept of "based digital economy" or "Intellectual economy" is scientific

set of knowledge and them (knowledge, technologies, drawings, methods and others) material data carriers (diskettes, flash drives, internet resources, etc.) development of tangible and intangible production and means that it will remain the main source of economic growth. Because of the same digital economy in scientific-practical, business and professional circles knowledge, information, news and scientific-technological from the point of view of development innovations have been thoroughly studied in every way. New inventions, scientific and technical information and digital innovations are the main economy of Uzbekistan restructuring and development of sectors from the point of view of digital economy began to clarify. But nowadays there are many areas of the economy due to the fact that they did not use the achievements of science, science and technology on a large scale, those who have fallen into a depressive state in a certain sense.

CONCLUSIONS AND DISCUSSIONS

In one word, it can be said that modern digital information in the banking sector the use of technologies and their software is not only banking provides a competitive advantage in the market of services, but also administrative costs such as reducing, increasing labor productivity, reducing excessive time consumption there are also positive effects.

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