

**INCREASING THE ROLE OF VIRTUAL BANKS IN DEVELOPMENT  
DIGITAL ECONOMY (ON THE EXAMPLE OF UZBEKISTAN)**

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**ABSTRACT**

*The article discusses the issues of studying the potential and challenges associated with changing types of banks, and the prospects for the development of virtual banks, in the same way as traditional ones. In the article, the author considers the creation of virtual banks in Uzbekistan. As a result of the research, the author has developed his own proposals and conclusions.*

**KEYWORDS:** *Virtual Bank, Banking Sector, Digital Economy, Authorized Capital Size, Digitalization, Transformation*

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