

**TRANSFORMATION OF THE REGULATION OF COMMERCIAL BANKS IN
THE CONDITIONS OF THE DEVELOPMENT OF THE DIGITAL ECONOMY OF
UZBEKISTAN**

Abdullaev Altinbek Yangibaevich*

*Professor,
Doctor of Economics,
Head of the Department of Banking,
Samarkand Institute of Economics and Service,
Samarkand, UZBEKISTAN
Email id:oltinbek60@gmail.com

DOI: 10.5958/2319-1422.2023.00005.X

ABSTRACT

This article identifies common problems substantiating the feasibility of using and developing a unified system of innovative banking services based on the analysis and systematization of various systems of remote banking services and methods for assessing its effectiveness. On the example of large commercial banks of Uzbekistan, innovative banking, the use of which will solve the identified problems. Implementation of the specified unified system of innovative banking services designed to provide banking service systems based on the systematization of various distance systems as a whole, with a focus on achieving criterial values of key performance indicators.

KEYWORDS: *Performance Criteria, Innovative Banking System, Systematization Of Various Remote Service Systems, Internet Technology, Remote Banking, Communication Technology.*

LITERATURE

Abdullaev A.. Methods of assessment and risk assessment of economic security of banks in Uzbekistan. Journal of Hunan University Natural Sciences. Vol. 49. No. 09 September 2022. <https://johuns.net/index.php/abstract/423.html>

Abdullaev A.. Empirical approach to assessing the reliability rating of Uzbekistan commercial banks. Journal of Hunan University Natural Sciences. Vol. 49. No. 10 October 2022. <https://johuns.net/index.php/abstract/447.html>

Abdullaev, A. & Abdullaeva, G. (2021). Empirical research on the impact of financial resources on ensuring the economic security of banks. Nveo-natural volatiles & essential oils Journal| NVEO, 9225-9248.

Abdullaev, A. & Abdullaeva, G. (2021). Research on economic security of commercial banks. SAARJ Journal on Banking & Insurance Research, 10(6): 21- 36.

Abdullaev, A. (2019). Forecasting of processes the turnover and structure of the financial resources of the banking sector. SAARJ Journal on Banking & Insurance Research, 8(5): 28 – 44.

Abdullaev, A. (2014): Development of a methodology for determining the rating assessment of the liquidity of commercial banks in Uzbekistan. *Russian scientific journal Financial management*, 61, 83 – 90.

Abdullaev, A. (2015): The development of methods of analysis and forecasting of the liquidity of commercial banks in Uzbekistan. *SAARJ Journal on Banking & Insurance Research*, 4(6), 73-87.

Abdullaev, A. (2015): Working out under methods of the construction of a rating of liquidity while functioning commercial banks of Uzbekistan. *International Journal of Economics, Commerce and Management*, 3(11), 241 – 249.

Abdullaev, A. (2016): Withonceptual bases of the study of the crisis and liquidity of commercial banks. *Journal of Management Value & Ethics, India*, 6, 31 – 51.

*Abdullaev, A. (2020):*Issues of modeling the perspective development of cattle breeding. *South Asian Journal of Marketing & Management Research*, 10 (6), 89-96.

*Abdullaev, A. (2019):*Optimization of formation, distribution and use of monetary resources of the financial sector of the country. *South Asian Journal of Marketing & Management Research*, 9(3), 4-.
*Abdullaev, A. (2021):*Research on economic security of commercial banks. *SAARJ Journal on Banking & Insurance Research*, 10(6): 21 – 36.

Абдуллаев А. Исследование оценки обеспечения экономической безопасности коммерческих банков в Узбекистане. Российский научный журнал «Финансовый менеджмент». - Москва (Россия). № 4, август 2022. <http://www.finman.ru/annotations/2022/4/>.

Abdullaev A. Development of optimization models and methods for their solution for asset management of commercial banks in Uzbekistan Saarj Journal on Banking & Insurance Research (SJBIR) Vol. 11, Issue 05, September 2022, 1-15

Abdullaev A. Portfolio management of assets and liabilities in commercial banks of Uzbekistan. SAARJ Journal on Banking & Insurance Research. India. Vol 11, Issue 05, September 2022, 62-82

Абдуллаев А. Совершенствование научно-методических подходов к оценке риска экономической безопасности банков Узбекистана. Российский научный журнал «Финансовый менеджмент». - Москва –Россия. № 1, февраль 2023 года. - с. 84 – 93.

Abdullaev A., Badalova G.K. (2023): Development of a banking service system based on the systematization of different distance systems // Scientific Collection «InterConf», (142): with the Proceedings of the 8 th International Scientific and Practical Conference «Science, Education, Innovation: Topical Issues and Modern Aspects» (February 16-18, 2023; Tallinn, Estonia) by the SPC «InterConf». Ühingu Teadus juhatus, 2023. 485 p.

Abdullaev A., Bekmurodova S.A.(2023): Transformation of the regulation of commercial banks in the conditions of the development of the digital economy of Uzbekistan // Scientific Collection «InterConf», (142): with the Proceedings of the 8 th International Scientific and Practical Conference «Science, Education, Innovation: Topical Issues and Modern Aspects» (February 16-18, 2023; Tallinn, Estonia) by the SPC «InterConf». Ühingu Teadus juhatus, 2023. 485 p.

