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IMPROVING THE APPLICATION OF BIG DATA TECHNOLOGIES IN THE DIGITALIZATION OF COMMERCIAL BANKS

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Abstract. The article examines the role of Big Data technologies as a key driver of digital transformation in the commercial banking sector of Uzbekistan. As remote banking services, card-based payments, and instant payment systems continue to expand, commercial banks accumulate substantial volumes of transactional and behavioural data that can be transformed into valuable business insights through advanced analytical processing. Drawing on the official statistics of the Central Bank of the Republic of Uzbekistan for the period 2020–2025, the study demonstrates the rapid expansion of the data-generation base. Specifically, the number of remote banking service users increased from 43.6 million in January 2024 to 82.9 million in January 2026, while the number of transactions processed through the Instant Payments System grew from 5.4 million in 2020 to 61.3 million in 2025. The study proposes a measurable indicator of a bank's Big Data intensity, calculated as the ratio of information technology expenditure to total operating expenses, and examines its relationship with profitability and asset quality using a fixed-effects panel data model based on six leading commercial banks over the period 2018–2024. The estimated effect is positive; however, it has not yet reached statistical significance, which is consistent with the technology-return J-curve described in the classical literature and the relatively short observation period. Based on these findings, the article develops practical recommendations for improving credit-scoring models by incorporating payment discipline and digital activity indicators, as well as for enhancing real-time fraud monitoring.

Keywords: Big Data, commercial banks, digital transformation, credit scoring, fraud monitoring, panel data, information technology, Uzbekistan, banking analytics, financial soundness.

Аннотация. В статье рассматривается роль технологий Big Data как одного из ключевых факторов цифровой трансформации коммерческих банков Узбекистана. По мере расширения дистанционных банковских услуг, карточных платежей и систем мгновенных переводов коммерческие банки накапливают значительные объёмы транзакционных и поведенческих данных, которые при аналитической обработке могут быть преобразованы в ценный информационный ресурс. На основе официальной статистики Центрального банка Республики Узбекистан за период 2020–2025 годов показан стремительный рост базы генерации данных. В частности, число пользователей дистанционных банковских услуг увеличилось с 43,6 млн в январе 2024 года до 82,9 млн в январе 2026 года, а количество операций в Системе мгновенных платежей возросло с 5,4 млн в 2020 году до 61,3 млн в 2025 году. Предложен измеримый показатель интенсивности использования Big Data в банке, основанный на отношении расходов на информационные технологии к совокупным операционным расходам, и исследована его взаимосвязь с прибыльностью и качеством активов с использованием панельной модели с фиксированными эффектами по шести ведущим коммерческим банкам за период 2018–2024 годов. Полученный эффект является положительным, однако пока не достиг статистической значимости, что соответствует эффекту J-кривой отдачи от технологических инвестиций, описанному в классической литературе, а также объясняется относительно коротким периодом наблюдения. На основе полученных результатов разработаны практические рекомендации по совершенствованию моделей кредитного скоринга с учётом показателей платёжной дисциплины и цифровой активности, а также по повышению эффективности мониторинга мошеннических операций в режиме реального времени.

Ключевые слова: Big Data, коммерческие банки, цифровая трансформация, кредитный скоринг, мониторинг мошенничества, панельные данные, информационные технологии, Узбекистан, банковская аналитика, финансовая устойчивость.

INTRODUCTION

Over the past decade, the digital transformation of the banking sector has evolved from a supporting function into a central element of competitive strategy, with data becoming its primary strategic resource. Every card payment, mobile banking session, money transfer, and loan application generates a digital footprint, and the accumulation of these digital records forms what is commonly referred to as Big Data, characterized by its high volume, rapid generation velocity, and diverse data formats (Laney, 2001; De Mauro, Greco, & Grimaldi, 2015). For commercial banks, the ability to collect, store, process, and analyse such data increasingly determines the speed of managerial decision-making, the accuracy of risk assessment, and the quality of customer service.

Since 2017, the banking system of Uzbekistan has undergone substantial structural reforms. The Strategy for Reforming the Banking System of the Republic of Uzbekistan for 2020–2025, approved by Presidential Decree No. PF-5992¹, together with the Digital Uzbekistan – 2030 Strategy, established the institutional framework for the wider adoption of remote banking services, digital customer identification, and online lending. As a result of these reforms, the volume of data generated and processed within the banking system has increased significantly, transforming Big Data from a theoretical concept into an important practical resource for effective banking management and regulatory oversight.

The central issue addressed in this study is that the rapid expansion of the banking data ecosystem has exceeded the current capacity of many banks to fully utilize its analytical potential. Although substantial amounts of data are continuously collected, they are not always systematically transformed into effective managerial decisions, particularly in the areas of credit risk assessment and fraud detection. Accordingly, the objectives of this study are threefold: first, to substantiate the role of Big Data as a key driver of digital transformation in commercial banks; second, to propose a measurable indicator for assessing a bank's Big Data intensity; and third, to develop practical mechanisms for the effective application of Big Data technologies within the banking sector of Uzbekistan.

LITERATURE REVIEW

The conceptual foundation of Big Data is commonly traced to the three-dimensional framework proposed by Laney (2001), who characterized the challenges of data management in terms of volume, velocity, and variety. Subsequently, De Mauro, Greco, and Grimaldi (2015) synthesized numerous existing definitions into a unified conceptual framework, defining Big Data as information assets whose scale, diversity, and complexity require specialized analytical technologies to generate value. Gandomi and Haider (2015) further emphasized that a substantial proportion of Big Data is unstructured and that its practical value depends primarily on the analytical methods employed to process it. This distinction between raw data and the value derived through analytical processing is particularly significant in the banking sector, where data itself provides little strategic advantage unless it can be effectively analysed.

The banking literature identifies a broad range of practical applications for Big Data technologies. Chen, Chiang, and Storey (2012), in their influential review of business intelligence and analytics, described the evolution from structured transactional databases to high-volume, real-time, and unstructured data sources, identifying the financial sector as one of the fields in which advanced analytics has had the greatest impact. Similarly, Srivastava and Gopalkrishnan (2015), based on an analysis of international banking practices, identified fraud management, customer sentiment and feedback analysis, product cross-selling, and transactional behaviour analysis as the areas in which Big Data generates the greatest practical benefits. Their key conclusion—that commercial banks are among the primary beneficiaries of data analytics because of the extensive customer and transaction records accumulated over time—is also highly relevant to the banking sector of Uzbekistan, where the volume of digital financial transactions has expanded rapidly in recent years.

Nevertheless, the relationship between information technology investment and bank performance is not linear or automatic. Berger (2003), in a comprehensive study of technological progress in the banking industry, demonstrated that productivity gains resulting from technological innovation emerge gradually and are often difficult to identify within relatively short observation periods. Likewise, Beccalli (2007), examining information technology investments in European banks, found that their impact on financial performance is generally modest and frequently statistically insignificant during the initial years following implementation. This phenomenon is commonly explained by the J-curve effect of technological investment, whereby implementation costs are incurred immediately, while measurable economic benefits materialize over a longer period. Another recurring methodological challenge is the measurement of information technology investment, as commercial banks rarely disclose IT expenditures as separate reporting categories, requiring researchers to rely on proxy indicators. In the context of Uzbekistan, empirical studies addressing these issues remain relatively limited,

1 <https://lex.uz/docs/-4811025>

thereby highlighting the scientific contribution and practical relevance of the present research.

RESEARCH METHODOLOGY

This study combines a descriptive analysis of the banking sector's data-generation capacity with a panel econometric assessment of the relationship between Big Data intensity and bank performance. The descriptive analysis is based on the Statistical Bulletins of the Central Bank of the Republic of Uzbekistan for the period 2019–2025 and Country Report No. 25/227² published by the International Monetary Fund (2025). These sources were selected because they are official, reliable, and verifiable. Accordingly, all statistical information presented in the study is derived exclusively from these sources or from the audited financial statements of the respective commercial banks.

To operationalize the concept of Big Data intensity, the study introduces the indicator (BD_{it}), defined as the ratio of a bank's information technology amortization expenses to its total operating expenses, expressed as a percentage. Since commercial banks in Uzbekistan generally do not disclose information technology expenditures as a separate reporting category, this ratio is employed as a proxy variable representing the intensity of investment in the technological infrastructure required for storing, processing, and analysing large-scale data flows. The use of a proxy indicator is consistent with the methodological approaches adopted by Berger (2003) and Beccalli (2007).

The empirical analysis employs a fixed-effects panel data model covering six leading commercial banks—Xalq Bank, the National Bank of Uzbekistan, SQB, Kapitalbank, Agrobank, and Ipoteka Bank—over the seven-year period from 2018 to 2024, resulting in a balanced panel comprising forty-two observations. The model is estimated using ordinary least squares (OLS) with entity fixed effects and cluster-robust standard errors at the bank level, following the methodology recommended by Cameron and Miller (2015). The Hausman specification test is applied to determine the appropriate choice between fixed-effects and random-effects models, while pooled OLS and random-effects estimations are additionally reported as robustness checks. The dependent variables include return on assets (ROA), the non-performing loan (NPL) ratio, and return on equity (ROE). In practical terms, the model examines whether commercial banks allocating a larger proportion of their operating expenditures to information technology exhibit differences in profitability and asset quality after controlling for bank-specific characteristics and common time-related effects.

ANALYSIS AND RESULTS

The first finding concerns the scale of the banking sector's data-generation capacity. Table 1 illustrates that the number and diversity of the channels through which commercial banks collect data have expanded significantly over a relatively short period (Table 1).

Table 1. Indicators of digitalization forming the Big Data base (Central Bank of Uzbekistan)

Indicator	01.01.2020	01.01.2024	01.01.2026
Bank plastic cards in circulation	20 547 366	46 205 950	68 267 436
Payment terminals	392 361	429 334	430 762
ATMs and info-kiosks	9 203	26 655	40 090
Remote banking service users	n/a	43 556 096	82 902 522

Source: compiled by the author based on the Statistical Bulletins of the Central Bank of the Republic of Uzbekistan (tables 6.4 and 6.5), 2019–2025.

Between the beginning of 2020 and the beginning of 2026, the number of bank cards in circulation increased from approximately 20.5 million to 68.3 million, while the number of ATMs and info-kiosks grew more than fourfold. The number of users of remote banking services, recorded from 2024 onward, almost doubled within two years, rising from 43.6 million to 82.9 million. Each additional bank card, terminal, and remote banking user generates a continuous stream of transactional data, thereby expanding the banking sector's data-generation capacity.

2 <https://www.imf.org/-/media/files/publications/cr/2025/english/1uzbea2025004-source-pdf.pdf>

The volume of financial transactions has grown even more rapidly than the number of banking instruments. Table 2 presents data on transactions processed through the Central Bank's Instant Payments System (*Tezkor to'lovlar tizimi*), which operates on a 24-hour basis throughout the year (Table 2).

Table 2. Transactions through the Instant Payments System of the Central Bank

Year	Number of transactions	Value, bln sum
2020	5 371 461	128 281.0
2021	12 291 560	315 780.1
2024	47 570 847	917 953.9
2025	61 261 910	1 389 660.5

Source: compiled by the author based on the Statistical Bulletin of the Central Bank of the Republic of Uzbekistan (table 6.3), 2021 and 2025.

The number of instant payment transactions increased approximately elevenfold between 2020 and 2025, while their total value rose from approximately 128 trillion UZS to nearly 1,390 trillion UZS. Data generated at such a scale and speed cannot be processed efficiently using traditional reporting tools. Instead, they represent the type of high-frequency and high-volume information flow for which Big Data technologies are specifically designed, providing valuable insights into spending behaviour, liquidity dynamics, and potential fraud risks through near real-time analytical processing.

This data-intensive environment coincides with the continued development of a banking sector in which effective risk management remains a strategic priority. According to the International Monetary Fund (2025), the banking sector comprised thirty-six commercial banks, of which nine state-owned institutions accounted for approximately 67 per cent of total banking assets. At the end of 2023, total banking assets were equivalent to approximately 55 per cent of the country's gross domestic product. During the same period, the officially reported non-performing loan (NPL) ratio was 4.2 per cent, while loans classified as Stage 3 under IFRS accounted for 7.8 per cent of the loan portfolio. This difference indicates the presence of credit risks that may not be fully reflected in the aggregate NPL indicator. Under these conditions, the analytical use of transactional and behavioural data can contribute to the earlier identification and more accurate assessment of potential credit risk exposures.

The results of the panel estimation provide consistent, albeit cautious, empirical evidence. As summarized in Table 3, the coefficient of the BDit indicator is positive across all three model specifications. A higher level of information technology intensity is associated with improved profitability, with an estimated coefficient of approximately +0.18 for return on assets (ROA). The estimated coefficients for return on equity (ROE) and asset quality also exhibit positive signs. Although none of these coefficients reaches conventional levels of statistical significance, the structural dummy variable for 2023—which captures a substantial ownership and balance-sheet restructuring in one of the sampled banks—is highly statistically significant. These findings are consistent with the conclusions reported by Beccalli (2007) and Berger (2003), suggesting that the economic benefits of information technology investments emerge gradually rather than immediately. The relatively short seven-year observation period, together with the well-documented J-curve effect of technological investment, may therefore limit the statistical significance of the estimated relationship. Consequently, the findings support the need for a longer observation period to evaluate the proposed relationship more comprehensively rather than calling the underlying hypothesis into question (Table 3).

Table 3. Panel fixed-effects estimation: effect of Big Data intensity on bank performance

Dependent variable	BD-intensity coefficient	Statistical significance
Return on assets (ROA)	+0.18	not significant ($p \approx 0.35$)
Return on equity (ROE)	+0.97	not significant ($p \approx 0.55$)
Non-performing loans (NPL)	positive	not significant

Source: author's estimation. Panel fixed effects, entity effects, cluster-robust standard errors, $N = 42$ (6 banks, 2018–2024). The structural dummy for 2023 is significant at $p < 0.001$.

CONCLUSION AND RECOMMENDATIONS

The findings of this study indicate that the commercial banking sector of Uzbekistan currently operates in a data-intensive environment. Over the past six years, the number of bank cards, payment terminals, and users of remote banking services has increased substantially, while the volume of instant payment transactions

has grown by approximately eleven times within five years. These developments demonstrate that Big Data has become an important driver of digital transformation rather than merely a future opportunity. At the same time, the analytical utilization of these data resources has not yet fully matched the pace of their accumulation. Although the estimated relationship between information technology intensity and bank performance is consistently positive, it has not yet reached conventional levels of statistical significance. This outcome is consistent with both the relatively short observation period and the delayed realization of the economic benefits associated with technological investment.

Based on these findings, the following recommendations are proposed:

Introduce a standardized indicator of Big Data intensity. The publication of a measurable indicator, such as BD-intensity, would enable commercial banks and supervisory authorities to compare investments in data infrastructure across institutions and over time. This approach would also encourage more transparent disclosure of information technology expenditures in banks' financial reports.

Enhance credit-scoring models through the integration of behavioural data. Credit assessment models should incorporate borrowers' payment discipline and digital activity, derived from transaction histories, alongside conventional financial indicators. Such an approach is particularly valuable in strengthening credit risk assessment.

Expand the application of real-time fraud monitoring systems. The high transaction volume and processing speed of the Instant Payments System create favourable conditions for implementing advanced real-time analytical monitoring capable of identifying unusual transaction patterns as they occur, thereby supporting more effective fraud risk management.

Ensure the alignment of Big Data applications with information security requirements. The continued expansion of Big Data technologies should be accompanied by clearly defined data governance procedures that ensure compliance with data protection and cybersecurity requirements. Such measures will strengthen customer confidence while enabling the effective use of advanced analytical technologies.

Collectively, these recommendations can support the more effective transformation of the extensive data resources already available within Uzbekistan's commercial banking sector into measurable improvements in operational efficiency, profitability, asset quality, and customer service. Furthermore, continued data accumulation over a longer observation period will provide a stronger empirical basis for evaluating the long-term effects identified in this study.

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