ECONOSCITECH INTEGRATION

ISSUE 4

SOCIAL, ECONOMIC, SCIENTIFIC AND TECHNICAL ACADEMIC JOURNAL

TASHKENT STATE UNIVERSITY OF ECONOMICS

Scopus
Journal integrated into the Scopus database

ISSN: 3060-5075

Acceptance of articles

PUBLISHED EVERY MONTHLY

ARTICLE CONTRIBUTORS

PROFESSORS-TEACHERS, SPECIALISTS AND SCIENTIFIC RESEARCHERS.

Google Scholar

Academic Resource Index ResearchBib

BASE

OpenAIRE

doi Digital Object Identifier

OPEN ACCESS

CONTACT: +998 90 955 49 28 https://econoscitech-integration-journal.uz

2025

THE SCIENTIFIC-POPULAR ELECTRONIC JOURNAL "ECONOSCITECH-INTEGRATION" HAS BEEN REGISTERED UNDER THE NUMBER C-5669651 BY THE AGENCY FOR INFORMATION AND MASS COMMUNICATIONS (AOKA) OF THE REPUBLIC OF UZBEKISTAN, EFFECTIVE FROM OCTOBER 9, 2024.

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Electronic publication, Issue 4. Approved for publication on August, 2025.

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Editor-in-Chief's Desk

Dear Esteemed Professors and Researchers,

We often hear about your aspirations to publish articles in international journals. Inspired by your academic potential, we are pleased to announce the launch of Econoscitech-Integration, an international scientific journal specializing in socio-economics, science and technology, and innovation. Our journal is committed to fostering collaborative ties with prominent research centers across Central Asia and Europe, promoting the exchange of new knowledge and innovations.

Through Econoscitech-Integration, we aim to bring valuable research, analyses, and practical insights focused on the socio-economic development of our country to a wide audience. Here, we provide an opportunity to address issues in economics, technology, innovation, and social sciences through modern scientific approaches and to implement them in practice. The research published in our journal covers not only theoretical knowledge but also addresses relevant and impactful practical topics.

If you have innovative ideas in fields such as economics, engineering, education, tourism, or other critical areas, and wish to explore solutions, we invite you to collaborate with us. We value every article submitted, recognizing its importance for societal and national development, and we approach each submission with dedicated attention.

Zufarova Nozima Gulamiddinovna
DSc., Dean of Tourism Faculty, TSUE

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DIGITALISATION OF BANKING: NEW CHALLENGES AND OPPORTUNITIES

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Abstract. Increasing the share of digital business is the key to survival for banks. Digital technologies have radically transformed the banking business over the last 10 years. The paradigm of customer-bank interaction has changed, and digital channels (mobile banking, internet banking, etc.) have not only become the main means of customer-bank interaction for daily tasks, but also for processing complex products such as loans and mortgages. At the same time, the high cost of new technologies, as well as the risks associated with the lack of readiness of many economic entities for full-scale digital transformation, require a comprehensive vision and deep understanding of the digitalisation process when making managerial decisions, including in the financial sector.
Keywords. Digital innovation, digital transformation, technology, regulation, payment services, financial intermediation, e-commerce, digital platforms, fintech, blockchain, government regulation.
Аннотация. Увеличение доли цифрового бизнеса является ключевым фактором выживания банков. За последние десять лет цифровые технологии радикально трансформировали банковский бизнес. Изменилась парадигма взаимодействия клиента и банка: цифровые каналы (мобильный банкинг, интернет-банкинг и др.) стали не только основными средствами для выполнения повседневных операций, но и для обработки сложных продуктов, таких как кредиты и ипотека. В то же время высокая стоимость новых технологий, а также риски, связанные с недостаточной готовностью многих экономических субъектов к полномасштабной цифровой трансформации, требуют комплексного видения и глубокого понимания процесса цифровизации при принятии управленческих решений, включая сферу финансов.
Ключевые слова: цифровые инновации, цифровая трансформация, технологии, регулирование, платежные услуги, финансовое посредничество, электронная коммерция, цифровые платформы, финтех, блокчейн, государственное регулирование.

1. INTRODUCTION.

The digital revolution sweeping the global economy is impressive in scale, pace, and geography. Since the 1960s, digital innovation has spread around the world in successive waves, emanating from the scientific epicentres of the US and Europe. Each of these waves was more intense than the previous one, covering new regions and having an increasingly tangible effect on the economy.

The first wave of digital innovations was limited to the automation of existing technologies and business processes.

The second wave occurred in the mid-1990s, when the spread of the Internet, mobile communications, social networks, and the emergence of smartphones led to a rapid increase in the use of technology by end consumers.

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The third wave of digital technologies is changing the very business model of companies, increasing their cost-effectiveness. High-speed mobile communication systems are being actively commercialised, international information and communication infrastructure is being formed, electronic payment systems and internet services are spreading, the market for mobile and cloud applications is expanding, and cryptocurrencies are becoming widespread.

Digital technologies are radically transforming the banking business. The paradigm of customer interaction with banks is changing, and digital channels are becoming not only the main means of customer interaction with banks for daily tasks, but also for the execution of various products such as QR code payments, BNPL services (Buy Now, Pay Later), currency exchange and expense-sharing solutions, loans, and mortgages.

The application of digital technologies in the work of banks is a key link in the development of the country's digital economy, as well as in increasing competitiveness in the banking sector.

2. LITERATURE REVIEW.

The issue of digitalisation in the banking sector has been widely explored at the international level, with numerous scholars and international organisations examining its theoretical foundations and practical implications. The literature highlights several core areas: digital transformation processes, the shift to new business models, security and regulatory challenges, the adoption of innovative technologies, and their overall impact on economic development.

Fadejkina and Priputenko (2021) argue that digital transformation has become a determining factor in banking development, emphasising that the expansion of digital services enhances financial stability and responsiveness to customer needs. Their research highlights how the integration of digital solutions allows banks to reduce transaction times, optimise operational efficiency, and maintain competitiveness.

In international discourse, the rise of fintech companies and neobanks has been presented as both a challenge and an opportunity for traditional financial institutions. Likuev and Bermisheva (2020), writing in Forbes, assess neobanks as a potentially promising branch of the banking system. They stress that neobanks' full online operation, reduced cost base, and improved customer service provide them with advantages over traditional banks.

The UN Digital Economy Report 2023 presents a comprehensive view of how digital financial services contribute to economic growth, financial inclusion, and the resilience of the global banking system. Similarly, PricewaterhouseCoopers (PwC) identifies eight critical technologies for the digital economy—including artificial intelligence (AI), blockchain, cloud computing, and the Internet of Things (IoT)—which are expected to fundamentally reshape banking in the near future.

In Uzbekistan, the process of digitalisation has been strongly supported through the Digital Uzbekistan 2030 strategy, as outlined in Presidential decrees and annual reports of the Central Bank. These sources highlight the rapid expansion of remote banking services, QR-based payment systems, and instant payment infrastructures. By 2023, the number of remote service users surpassed 44 million, while QR-online transactions nearly tripled compared to the previous year, demonstrating the acceleration of digital banking adoption.

According to McKinsey and other leading consulting firms, banks are following three main digital transformation paths: (1) transforming into full-fledged digital banks, (2) developing financial ecosystems through partnerships, and (3) focusing on core services such as transaction management and balance sheet operations. These models illustrate how banks worldwide are rethinking their strategies to adapt to consumer-driven demand for fast, convenient, and integrated digital solutions.

In summary, the review of international literature and reports demonstrates that digitalisation in the banking sector is not merely a technological innovation but a key driver of financial inclusion,

economic stability, and global competitiveness. Consequently, digital transformation has become a decisive factor in shaping the long-term strategic development of banks across the world.

3. METHODOLOGY.

The article presents models of progress in various aspects using general methods of scientific cognition, revealing trends, characteristic features, and new promising directions of banking development.

4. RESULTS AND DISCUSSION.

The article presents models of progress in various aspects using general methods of scientific cognition, revealing trends, characteristic features, and new promising directions of banking development.

Uzbekistan is pursuing a targeted policy to create conditions for increasing the country's innovative potential and its transition to a digital economy. In particular, in accordance with the Presidential Decree of 5 October 2020, the *Digital Uzbekistan 2030* Strategy and measures for its effective implementation have been adopted. This large-scale programme document includes road maps for the digital transformation of priority economic sectors and regions.

If growth rates remain stable by 2030, it is planned to achieve a GDP per capita of USD 4,000 and enter the group of countries with “upper-middle income.” In this regard, the development of the digital economy—with an increase in its share by at least 2.5 times by the end of 2026—has been identified as the main driver. At the same time, it is planned to increase the production of software products fivefold and their export tenfold, up to 500 million US dollars, as well as to bring the level of digitalisation of production and operational processes in the real economy, including the financial and banking sectors, up to 70%. In addition, priority is given to the digitalisation of urban planning and construction, and their development within the framework of the Smart City concept[5].

The process of digitalisation of the economy should be launched first of all by banking institutions as the main financial actors responsible for the circulation of huge financial assets.

According to McKinsey’s research, as the fintech sector continues to develop and digital technologies proliferate, traditional banks have several possible development paths. The most universal option is to turn traditional banks into digital banks that offer a wide range of financial products and services. European banks more often leave the traditional business to the old bank and create a subsidiary—a digital bank—for retail. Another option is the transition from the classic bank format to a “bank-partner” financial ecosystem, which implies building partnerships with other companies. The services provided by the partners should meet a wide range of customer needs, allowing the ecosystem owner to serve them on a one-stop-shop basis. The third option is for banks to focus on providing basic services such as management, balance sheet, and transactions. This is not a high-margin area, but could be attractive due to lower risk and economies of scale.

According to the three levels of digital technology use, there are three main approaches to digital transformation of the banking sector:

1. an approach that implies gradual introduction of digital technologies on the basis of long-term planning and implementation of pilot projects;

2. an approach implemented through the creation of subsidiaries initially focused on the requirements of the digital economy;

[5] Decree No. UP-60 of 28.01.2022 «On the Development Strategy of New Uzbekistan for 2022-2026».

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3. an approach based on the recognition of digital technologies as the main value of the organisation, which implies a complete reorganisation of all internal and external prerequisites of the banking sector.

The demand for innovations is mainly dictated by consumers. Their main requirements are reduction of time for banking operations, the possibility to perform them in "24/7 mode," more convenient use of banking products and services, and the ability to receive other services along with banking services through a single interface. These needs are the main driver of innovation in the industry.

Central banks should facilitate this process by creating a favourable climate for banks to work with innovation and by actively supporting financial infrastructure, including such non-traditional organisations for the banking industry as accelerators, business incubators, and stand-alone fintech companies.

In Uzbekistan, favourable conditions are emerging for the digital transformation of the banking industry. The share of customers who switch to remote service channels is increasing every year. Thus, in 2023, the stable and uninterrupted functioning of the instant payment system, which allows legal entities and individual entrepreneurs to carry out online payment transactions 24/7, was ensured. The number of transactions made through this system increased 1.8 times compared to 2022 and totalled 31.4 million, while the volume of payments increased almost 1.4 times and amounted to 603.8 trillion sums.

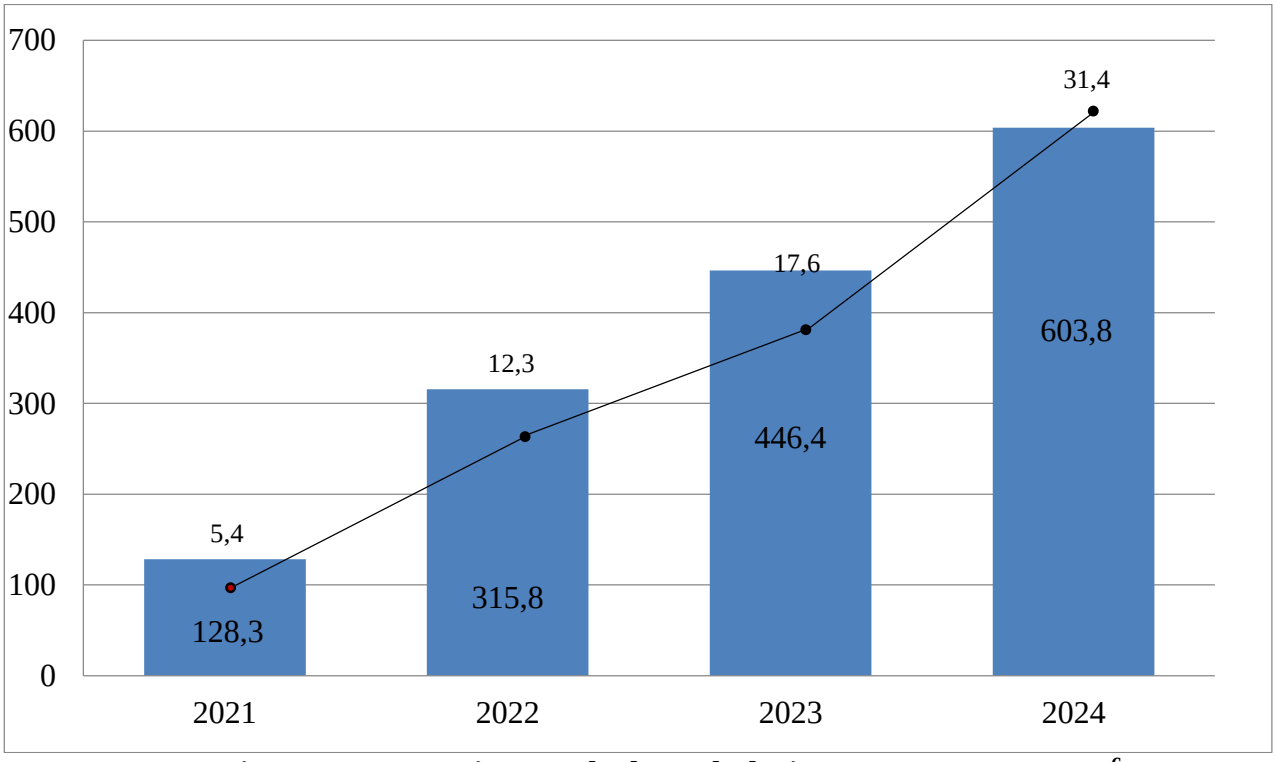

Figure 1. Transactions made through the instant payment system[6].

At the same time, 92% of the total volume of payment documents by economic entities was processed remotely, without visiting a bank. It should be noted that 28% of the total number of transactions made through this system accounted for transactions carried out in the evening/night time, while in 2022 this indicator was only 17%.

The growing use of remote banking services, in turn, is fuelling demand for bank cards. In particular, in 2023, the number of bank cards put into circulation reached 46.2 million, increasing

[6] Annual Report of the Central Bank of the Republic of Uzbekistan 2024

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by 35% compared to 2022. The number of co-branded bank cards allowing the population to make settlements with one card in the infrastructure of national and foreign payment systems increased 1.7 times compared to 2022 and reached 3.1 million units. In 2023, the volume of payments received through 429 thousand payment terminals increased 1.4 times compared to 2022, reaching 254.7 trillion sums.

During the reporting year, the number of users of remote services increased almost 1.5 times, reaching 44.1 million as of 1 January 2024. Of these, 1.3 million were business entities and 42.8 million were individuals.

The range of basic banking services for households (savings and conversion operations, microloans, ordering bank cards, identification) in online mode was expanded, and for business entities—services for accepting payments using QR codes, NFC, and other contactless payment technologies, in addition to payment terminals. In particular, in 2023, the number of QR codes provided to business entities by the information system *QR-online* reached almost 101.0 thousand, and the volume of transactions carried out through it increased almost 2.5 times, reaching 337 billion sums.

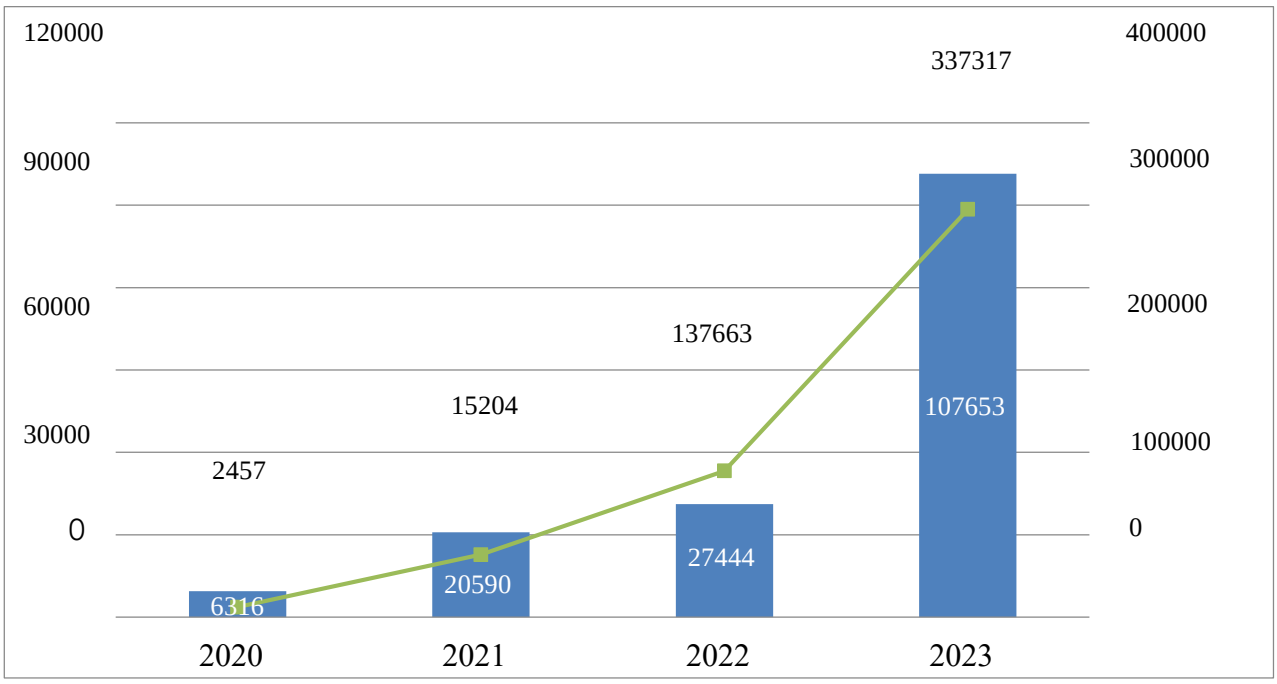

Figure 2. Number and volume of transactions made in the QR-Online system[7].

The application of financial technologies is modernising the banking system, and the segment of non-banks ("full-fledged" banks with a traditional set of services) is developing intensively—a new force in the fintech industry that is expected to change the balance of power in the global financial sector in the future. The main difference between neobanks is that they have no branch network and operate entirely online. Typically, these banks offer higher interest rates on deposits, lower fees, and a higher class of customer service and support. By doing away with outdated IT infrastructure, new players are better positioned to create modern banking products.

Non-banks either obtain a banking licence themselves or operate on the basis of an existing bank, effectively buying services wholesale from the licensing financial institution and retailing

[7] Annual Report of the Central Bank of the Republic of Uzbekistan 2023

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them to their customers. As an example, the leading digital banks by size of customer base are as follows[8].

Table 1.

Leading digital banks by size of customer base[9]

Bank	The parent company	Land	Number of customers, mln
ING Diba	NG Group	Germany	8,5
Capital One 360	Capital One Financial	U.S.A.	7,8
USAA Bank	USAA	U.S.A.	7
FNBO Direct	First National of Nebraska	U.S.A.	6
Rakuten Bank	Rakuten	Japan	5
Tinkoff Bank	-	Russia	5
TIAA Direct	TIAA-CREF Trust Company	U.S.A.	3,9
Discover Bank	Discovery Financial Services	U.S.A.	3,5
Alior Bank	-	Poland	3
DKB AG	-	Germany	3

Therefore, expanding the range, quality, and scope of digital payment services by strengthening the institutional and legal framework for these services, enhancing infrastructural capabilities, as well as ensuring their mass use, remain the most important strategic priorities in the country.

The consulting agency *PricewaterhouseCoopers* has identified eight key technologies of the digital economy: the Internet of Things and artificial intelligence—the foundation for a new generation of digital resources; robotics, drones, and 3D printers—machines that facilitate the transfer of computer capabilities into the physical world; augmented and virtual reality—technologies that combine the physical and digital worlds; blockchain and cloud computing—a new approach to the basic operations of keeping records of commercial transactions.

Digital banks provide a wide range of financial products and services, do not have front offices, and use mobile applications and websites to provide services. They are often referred to as online banks or direct banks, meeting customer needs around the clock:

– Electronic payment systems charge a percentage or commission to the seller of goods (borrower) who used the platform of a given payment system. Among the most well-known fintech companies in the payments sector are PayPal, AliPay, Klarna, Yandex.Money, Qiwi, and Google.

– Instant online lending provides customers with payday loans, which are not practised by traditional banks because of the high risk involved. One of the first firms in this market is the UK-based Wonga, which provides loans of up to £400 for terms of 1 to 35 days.

– P2P lending is an alternative to bank retail lending that provides an opportunity for people to borrow from other individuals. In the US, the Lending Club platform is popular, offering loans from $1,000 to $35,000 (up to $300,000 for legal entities) at rates from 6.8% to 28.0%, depending on credit history and loan purpose. Former IMF head Christine Lagarde believes that peer-to-peer platforms with advanced big data and AI technologies for automatic credit scoring have a great future.

– Crowdsourcing mobilises people's resources through information technologies to solve problems faced by business, the state, and society as a whole. Crowdsourcing includes

[8] Likuev A., Bermisheva P. Neobanki: Budushee ili tupikovaya vetv razvitiya bankovskoj sistemy // Forbes. – http://www.forbes.ru/tehnologii/344459-neobanki-budushchee-ili-tupikovaya-vetvrazvitiya-bankovskoy-sistemy

[9] Fadejkina N. V., Priputenko A. V. O sushnosti cifrovoj ekonomiki i cifrovoj transformacii bankovskogo biznesa / V sbornike: Problemy finansovo-kreditnogo obespecheniya novoj ekonomiki // Sbornik nauchnyh trudov po materialam nacionalnoj nauchno-prakticheskoj konferencii. – Novosibirsk: Novosibirskij gosudarstvennyj universitet ekonomiki i upravleniya «NINH», 2021. S. 49–57.

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crowdfunding—fundraising for the implementation of projects without subsequent participation in equity capital; crowd lending—lending by individuals to other individuals or legal entities through special internet platforms; and crowdinvesting—fundraising for projects with subsequent participation in equity capital.

– Remote identification is already an everyday occurrence, with Bank of America, Merrill Lynch, and Royal Bank of Scotland identifying customers by fingerprint. Other biometric data are also used, such as voice samples and the vascular pattern of a finger. The introduction of remote identification and mechanisms that recognise biometric features has made it possible to launch full-fledged electronic document flow, which was previously impossible.

– Processing of natural human speech includes recognising, understanding, and generating speech. It is estimated that in 3–4 years, digital banking assistants will be able to understand a client's question in natural language and respond in dialogue mode.

– Use of artificial intelligence (AI) by banks: for legal entities wishing to open an account or obtain a loan, instead of filling in various questionnaires, they only need to provide the bank with the company's registration number. The bank's AI system uses its own data and information from external sources to create a detailed portrait of the company, its subsidiaries, owners, customers, and jurisdictions. Instead of a security department, the AI conducts due diligence on clients.

– Robo-advising is an automated service using robo-advisors that select investment assets and manage portfolios. Expert opinions on assets to be purchased are offered by applications on smartphones, which aggregate information from open sources, analytical reports, and other necessary data, process these with the help of AI, and offer the user the most probable scenario.

The digital transformation of the banking sector is generating effects such as increased automation, higher productivity due to reduced transaction times, improved interaction with customers and employees through enhanced accessibility of information, improved quality of goods and services, and higher customer satisfaction. A clear advantage of digital banks is also the increase in transaction speed and operational security, as well as integration into social networks and messengers, which enhances usability.

The strategic focus on innovation not only enables automated communication with customers but also significantly improves the economic efficiency of operations and contributes to the development of the entire banking industry, making it more sustainable and competitive in the digital economy.

To successfully synergise digital channels, financial institutions need to:

– Invest in modern technology

– Utilise advanced technologies such as AI and blockchain to improve service quality

– Ensure data security by continually updating security systems and enforcing data protection standards

– Train employees through regular training and development to improve their skills and understanding of new technologies

– Collect and analyse data using analytical tools to understand customer needs and improve services

Today, the reforms initiated are becoming irreversible, modern society is being radically transformed, and the reflection of positive results suggests that the country and its banks have embarked on the path of developing a digital society. The success of the innovative transformation of the banking sector will depend on a number of factors. Banks must rethink their strategy and decide on the direction of their long-term development. For large banks, it may be a full-scale digital transformation with the creation of an ecosystem around their core business. Smaller players can find attractive niches or pursue point digitalisation together with partners. For banks lacking certain competences, the target solution may be to provide basic services under another brand name.

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5. CONCLUSION.

The analysis of international practices and Uzbekistan's experience demonstrates that digitalisation has become a fundamental driver of transformation in the banking sector. The global trend reveals that digital technologies are no longer auxiliary tools but core components of financial intermediation, shaping new models of customer interaction and redefining the competitiveness of banks.

Digitalisation brings significant opportunities: improved efficiency, enhanced customer satisfaction through 24/7 accessibility, wider financial inclusion, and accelerated innovation in services such as QR payments, online lending, peer-to-peer financing, and robo-advising. At the same time, it poses considerable challenges, including cybersecurity risks, high implementation costs, regulatory adjustments, and the need for continuous staff training.

For Uzbekistan, the implementation of the Digital Uzbekistan 2030 strategy marks a decisive step toward the creation of a digital society. The rapid growth in remote services, instant payment systems, and neobank operations confirms that reforms are irreversible and aligned with international standards. To ensure sustainable progress, banks must adopt a strategic approach that balances innovation with risk management, expands partnerships with fintech companies, and strengthens regulatory and infrastructural support.

Digital transformation in banking is not merely a technological upgrade but a structural shift in the financial system. The success of this transformation depends on the ability of banks to strategically integrate advanced technologies, maintain customer trust through secure and convenient services, and contribute to broader economic growth and stability. For both global and national financial systems, digitalisation stands as a key determinant of competitiveness and long-term resilience.

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Proofreader: Xondamir Ismoilov
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2025

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