

**Ways to in Increase the Efficiency of Digital Services in Rural Areas****Jumaboev Rustam Abdunabi ugli**

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**Abstract**

*A digital bank is a bank or its subsidiary that provides remote banking services using innovative banking technologies. In this article, we will define the concept of "digital banking" using the example of the activities of ANOR BANK JSC and analyze the current state of digital banking services and the bank's activities. Also, as a result of comparing the activities of traditional banks and digital banks operating in the country, conclusions were drawn about the development of banking services in the country.*

**Keywords:** *Digital banking, digital banking, digital innovation, mobile application, traditional banking, call centers, online credit, online deposit.*

Today, great changes are taking place in the field of technology, information and communication. Undoubtedly, the remote areas of Uzbekistan are not left out. The organization and development of digital services in remote areas is one of the most pressing issues today. The villages are not crowded. Therefore, the use of interactive services for the population is difficult. This is because the population has to travel several kilometers to use digital services. An interactive digital service system is also being developed in rural areas to lighten their burdens and cover long distances.

An important feature of e-government is the introduction of online services instead of offline services. Dozens of other agencies will be banned from collecting documents for a particular document. How? By integrating government databases and information systems. In particular, business processes need to be streamlined through re-engineering. Creating opportunities for people to apply and receive services online, to access information, applications, etc. remotely are factors in an informed society.

Resolution of the Cabinet of Ministers of the Republic of Uzbekistan dated August 23, 2007 No 181 approved the "Regulations on interactive public services using information and communication technologies" and "Register of basic interactive public services." This Regulation determines the procedure and conditions for the provision of services to legal entities and individuals using information and communication technologies by state and economic administration, local government. In accordance with this Regulation, the Committee is tasked with maintaining the Register of Basic Interactive Public Services, as well as, if necessary, together with the ministries

and departments to submit to the Cabinet of Ministers a generalized proposal to amend the Register of Basic Interactive Public Services.

Today, the Basic Interactive Public Services Register consists of 197 types of services. There are 617 types of interactive services provided by government agencies through websites. Completing, integrating and regulating government information systems and databases is another important step in the introduction and development of e-government in the country.

In accordance with the State Program "Year of Prosperity and Happiness" approved by the Decree of the President of the Republic of Uzbekistan dated February 14, 2013 No PF-1920 In accordance with the Resolution No. 378 of December 30, 2012 "On measures to further improve the activities of the portal", the Single interactive portal of public services on the Internet at [my.gov.uz](http://my.gov.uz) was launched in test mode. Today, the Single Portal provides interactive services to the population. In accordance with the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan dated December 30, 2012 No. 378, the projects on increasing the number of public interactive services provided through the Single interactive public services portal are doing.

Also, as part of the long-term plans for the introduction of "e-government" in 2014-2016 will be implemented a project to create an integrated interagency platform. The platform integrates the information systems of all government agencies and serves for the exchange of information between agencies that provide information, applications and other services to the public.

Detailed information on digital transformation processes in Uzbekistan was provided. In particular, in Uzbekistan:

Status of telecommunication infrastructure development;

Digital Uzbekistan 2030;

E-government projects;

Development of e-government services;

Final indicators for the rating of the implementation of projects for the development of digital economy and e-government in public and economic administration;

Providing digital government services through a single window;

Providing digital government services;

He spoke about the work being done in our country for the future.

ICT infrastructure. According to the data, the bandwidth of international Internet channels in Uzbekistan will reach 4,200 Gbps in 2020-2022. As of 2020, social facilities: schools - 70%, preschools and healthcare - 100% are connected to fiber-optic networks. By 2021, it is planned to fully connect schools to fiber-optic networks. Currently, 2,000 computers are used in kindergartens and 65,000 in schools in Uzbekistan.

In 2020, the total length of broadband (KPU) networks in Uzbekistan will be 55.6 thousand kilometers and the coverage rate will be 70%. It is planned to increase this figure to 70,000 kilometers in 2022, 120,000 kilometers in 2025 and 250,000 kilometers in 2030.

E-government. OneID ([id.egov.uz](http://id.egov.uz)) is a single identification system with more than 800,000 users. More than 60 systems are connected to it. The interagency integrated platform provides information exchange between government agencies. The platform is connected to 124 web services of 110 state information systems, and in 2020 more than 475 million requests were processed. The

integrated platform is currently being upgraded and upgraded to a new architecture. It is also planned to launch a second version of the platform for direct communication between government agencies and entrepreneurs.

The number of transactions through the single e-government billing system in 2017 amounted to 16.6 thousand and 20 billion. In 2020, this figure will reach 16.7 million soums and 1.6 trillion soums. soums.

Today, e-government services are available in more than 500 post offices in Uzbekistan. The number of services on the single interactive state services portal has exceeded 250. The services were used more than 28 million times, of which 88.93% were individuals and 11.07% were legal entities. 35 e-services are provided in mobile applications. During the webinar, participants learned about key concepts, tools and approaches to the development of innovation and digital government in the direction of the Sustainable Development Goals until 2030, opportunities for digital change, innovation and reshaping digital government in the context of the COVID-19 pandemic. mutually evaluated. The online event was also important as the Central Asian countries exchanged experiences in digital development and the provision of quality e-services.

Studies show that it is innovative using banking technology (without providing cash services) a bank or its subsidiary providing remote banking services is a digital bank. This is the definition given to an entire bank or bank branch. Digital online banking products to users of banking banking services should be considered as a software package to provide. AA Gontar states, "Digital banking is about the bank and its customers a new form of interaction between digital, information and finance for consumers and commercial clients in the field of technology strategies innovations in the field of services " Researchers Suchat Tungjitnob, Kitsuchart Pasupa, Boontawee Suntasriwaraporn has the following to say about mobile banking in its research "Mobile banking for bank customers Immediately perform banking operations anywhere and at any time using can increase. In addition, the mobile banking application has additional branches reduces reproduction costs. The bank also has customers from the app will benefit from obtaining information. " "Studies in developed countries have shown that electronics banking reduces operating costs and is therefore a huge benefit for banks brings Digital banking creates more opportunities to make money, because they generate income from additional interest-free sources. Convenient electronics the introduction of banking services and products to attract potential customers to banks and this allowed them to increase their market share. "

For the first time in the legislation of Uzbekistan, the concept of digital banking will be introduced in 2018 "Registration and licensing of banks The first paragraph of the Regulation "On the procedure" defines a digital bank as follows given:

"Digital banking - using innovative banking technologies (cash without providing services) or a bank providing remote banking services subdivision Remote banking services provided by digital banks taking into account the requirements of the legislation in accordance with the internal regulations of the bank will be carried out without.

According to analysts at Boston Consulting Group according to other developing countries in the digital economy on average 8-10 years behind. But if no action if not seen, after 3-5 years the lag can be up to 15-20 years. "Industry under the 4.0 concept, this indicator is an investment in the national economy is one of the key factors in determining the competitiveness rating. Today, the banking industry is in the digital arms race around the world.

In 2018, world banks will invest \$ 9.7 billion in digital banking opportunities. USD planned to invest in the amount of. Most commercial banks are online and creation and development of mobile banking applications conventional bank branches and ATMs is considered more important than multiplication.

How banks around the world are already investing in digital technologies and customer engagement and satisfaction understands. For example, the Bank of America has more branches than traditional banks accepted more online deposits. Brian, Chief Executive Officer of the Bank According to Moyniha, investing in digital banking services is a customer choice helps meet the need. Indeed, the concept of “digital banking” will be European in 2015-2020 developed rapidly in the states. Digital banking is more convenient for its customers and from modern digital innovations to provide useful services widely used.

Unfortunately, according to the World Economic Forum Our country is one of the last in this indicator. Financial national to overcome the negative consequences of the same in the sector achieving the widespread use of the digital economy in the economy is key is one of the issues. The use of digital banking is economical security and the development of mobile systems plays an important role in the development of financial markets and banks.

Hence the digital transformation of financial services to increase financial activity by creating a wide range of opportunities for bank customers along with an important milestone, the economic potential of customers helps to expand. That is, one of the prospects of digital banking the cost of services due to the digitization of financial networks is up to 40-60% reduction is achieved. Customer visit to the bank, for paperwork saves time and money.

The above figures indicate that the bank is developing rapidly and to the customer quality services offered by customers based on the principle of focus is widely accepted and the number of bank customers is increasing day by day. This is it the beginning of a new digital banking trend in the banking and financial system of the country indicates. That's why traditional banks are now digital It is time to pay more attention to the development of banking services is growing.

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