

IMPROVING THE METHODOLOGICAL FRAMEWORK FOR IMPLEMENTING MODERN BANKING SERVICES IN COMMERCIAL BANKS

Umarov Abdulquddus Abdilkhatovich

Andijan State Technical Institute

Associate Professor of the Department of Management

<https://doi.org/10.5281/zenodo.23069328>

Abstract: This article improves the methodological foundations for introducing modern banking services in commercial banks under the conditions of digital transformation, competition in financial markets and growing customer expectations. The research argues that a banking service should not be introduced only as a new technological product; rather, it should be managed as a continuous chain that begins with identifying customer needs and ends with systematic assessment of economic, operational and social results. The proposed approach combines customer segmentation, service parameter assessment, personalization of tariffs and channels, digital implementation, risk control and performance monitoring. Statistical evidence from the Central Bank of the Republic of Uzbekistan shows that the number of remote banking users increased from 52.9 million as of 1 January 2025 to 79.3 million as of 1 December 2025, which confirms the practical importance of scientifically grounded service methodology.

Keywords: commercial bank, banking services, modern banking services, digital banking, customer need, segmentation, financial accessibility, competitiveness, methodology.

The acceleration of digital transformation in the global financial system has changed the logic of commercial bank development. Banks are no longer evaluated only by the volume of attracted deposits, the size of their loan portfolio or the breadth of their branch network. In modern competition, customers primarily value speed, simplicity, reliability, transparency, accessibility and the opportunity to receive banking services through digital channels without territorial limitations. Therefore, the introduction of modern banking services has become a strategic direction for strengthening both financial stability and market competitiveness.

In Uzbekistan, the development of banking services has been supported by institutional reforms aimed at strengthening the resource base of banks, expanding the range of services, improving the quality of service delivery and increasing accessibility for the population and business entities [1]. These reforms create the legal and organizational basis for customer-oriented banking, but practical implementation still requires a clear methodological framework that connects regulation, technology, customer behavior and bank efficiency.

The purpose of this article is to develop an improved methodological approach for implementing modern banking services in commercial banks. The object of the research is the process of introducing and developing modern banking services, while the subject is the set of methodological tools used to assess customer needs, segment clients, design services, select digital channels and evaluate effectiveness.

Literature and regulatory framework

Theoretical approaches to banking services usually emphasize three interconnected dimensions: the economic nature of the service, the channel through which it is delivered and the value created for the

client. A banking service differs from a traditional material product because it is intangible, is produced and consumed with active customer participation, depends on trust and requires high information security. For this reason, the quality of banking services is assessed not only by price, but also by convenience, speed, availability, reliability, transparency and the degree of personalization.

The regulatory development of the banking system of Uzbekistan demonstrates a gradual movement from institutional stability toward customer-oriented and digital banking. Earlier reform measures focused on strengthening the financial stability of commercial banks and expanding their resource base [4]. Later, the emphasis shifted to improving the banking system, increasing its stability, diversifying services and improving relationships with customers [3]. A separate stage was connected with increasing the accessibility and popularity of banking services, including the development of market mechanisms and expansion of services for households and entrepreneurs [2].

The Strategy for reforming the banking system of Uzbekistan for 2020–2025 gave digital transformation a more systematic character. It emphasized modernization of banking services, automation of business processes, remote banking services, digital identification and other technological solutions [1]. Thus, the regulatory trajectory can be summarized as follows: financial stability, expansion of services, accessibility of services, digital transformation and customer-centered service management.

However, the existence of legal documents and digital technologies does not automatically ensure high service quality. If customer needs are not identified correctly, if digital channels are introduced without segmentation or if service results are not measured by economic indicators, banks may face low usage, operational inefficiency and weak customer loyalty. Therefore, modern banking services require a methodological system that links the external regulatory environment with internal bank processes and measurable results.

In this article, modern banking services are interpreted as a set of financial products and digital/non-digital channels through which a commercial bank satisfies customer needs related to payments, deposits, lending, cards, money transfers, remote account management, automated scoring and financial advisory services. The methodological basis of implementation must include customer analysis, service design, technological deployment and effectiveness assessment.

Research methodology

The research uses a systematic approach, comparative analysis, grouping, segmentation, expert assessment and economic-statistical analysis. The systematic approach allows the service implementation process to be considered as a continuous management cycle. Comparative analysis is used to compare regulatory requirements and actual statistical indicators. Segmentation helps distinguish customer groups by income, age, activity type, region, financial literacy and digital capacity. Economic-statistical analysis is used to interpret the growth of remote banking users, payment infrastructure and cashless transaction volume.

The proposed methodology is based on the idea that a banking service should pass through a full analytical and managerial cycle before it becomes a sustainable element of the bank's product portfolio. In practice, this means that the bank first studies the needs of different customer groups, then segments the client base, evaluates service parameters, individualizes service conditions, introduces the service through digital and traditional channels and finally evaluates effectiveness using quantitative and qualitative indicators.

Table 1.

Methodological stages for implementing modern banking services in commercial banks

Stage	Content of the stage	Main criteria	Expected result
1. Identifying customer needs	Studying demand for deposits, loans, cards, payments, transfers and remote banking.	Need intensity; frequency of use; unsatisfied demand.	Evidence-based service concept.
2. Customer segmentation	Grouping clients by income, age, region, activity, digital skills and service behavior.	Segment size; profitability; risk level.	Targeted customer groups.
3. Assessment of service parameters	Evaluating price, speed, convenience, reliability, security and transparency.	Tariff level; processing time; channel availability.	Comparable service profile.
4. Personalization	Adapting tariffs, limits, conditions and communication channels to each segment.	Personal fit; affordability; simplicity.	Higher customer satisfaction.
5. Digital implementation	Introducing mobile banking, internet banking, QR payments, contactless payments, digital identification and scoring.	Digital coverage; transaction volume; system stability.	Scalable service delivery.
6. Performance monitoring	Measuring users, transactions, profitability, customer satisfaction, costs and risks.	Growth rate; cost-to-serve; digital share; complaints.	Continuous improvement loop.

The table shows that the methodological model is not limited to the launch of a new digital channel. It treats service implementation as an integrated process in which marketing, finance, information technology, risk management and customer service must operate together. This is especially important for commercial banks because the same digital product can produce different results in different customer segments. For example, a mobile banking application can increase loyalty among young clients, while entrepreneurs may value transaction limits, integration with accounting systems and quick access to credit products.

The main scientific contribution of this model is that it connects three groups of criteria: customer-oriented criteria, technological criteria and economic-efficiency criteria. This integrated structure helps banks avoid a fragmented approach and supports consistent decision-making during the introduction of modern services.

Official payment-system statistics confirm that digital channels are becoming a key part of banking service accessibility in Uzbekistan. As of 1 January 2025, commercial banks had 52.917 million remote banking users, including 1.462 million legal entities and individual entrepreneurs and 51.455 million individuals [5]. As of 1 December 2025, the same indicator reached 79.334 million users, including 1.695 million legal entities and individual entrepreneurs and 77.639 million individuals [6]. This means

that the total number of remote banking users increased by approximately 26.417 million during eleven months, or by about 49.9 percent.

Table 2.

Key indicators of modern banking-service infrastructure in Uzbekistan

Indicator	1 Jan 2025	1 Dec 2025 / Jan–Nov 2025	Absolute change	Growth, %
Remote banking users, total	52,917,166	79,333,863	+26,416,697	+49.9
Legal entities and individual entrepreneurs using remote banking	1,461,719	1,694,530	+232,811	+15.9
Individuals using remote banking	51,455,447	77,639,333	+26,183,886	+50.9
Bank cards issued into circulation	61,996,419	66,785,499	+4,789,080	+7.7
Installed POS-terminals	426,225	430,089	+3,864	+0.9
ATMs and self-service kiosks	29,909	39,846	+9,937	+33.2
Transactions through POS-terminals, mln UZS	326,735,209 (Jan–Dec 2024)	399,499,877 (Jan–Nov 2025)	+72,764,668	+22.3

The data indicate that the most dynamic component of banking service development is the expansion of remote banking users. The increase in individual users is particularly significant, because individuals accounted for the main part of the total growth. This confirms that digital banking is becoming not only an additional channel for technologically advanced customers, but also a mass channel for daily financial operations. At the same time, the growth of ATMs and self-service kiosks by 33.2 percent shows that physical-digital infrastructure remains important for accessibility, especially in regions where customers still combine remote operations with cash-in/cash-out and self-service operations.

The growth of remote banking users demonstrates that customers are increasingly moving from branch-based service models to digital interaction with banks. From a methodological point of view, this creates two practical consequences. First, banks must treat digital channels as the primary service environment, not as auxiliary tools. Second, the quality of digital channels must be measured by customer experience indicators: simplicity of registration, transaction speed, error frequency, cyber-security protection, cost of service and availability for different customer segments.

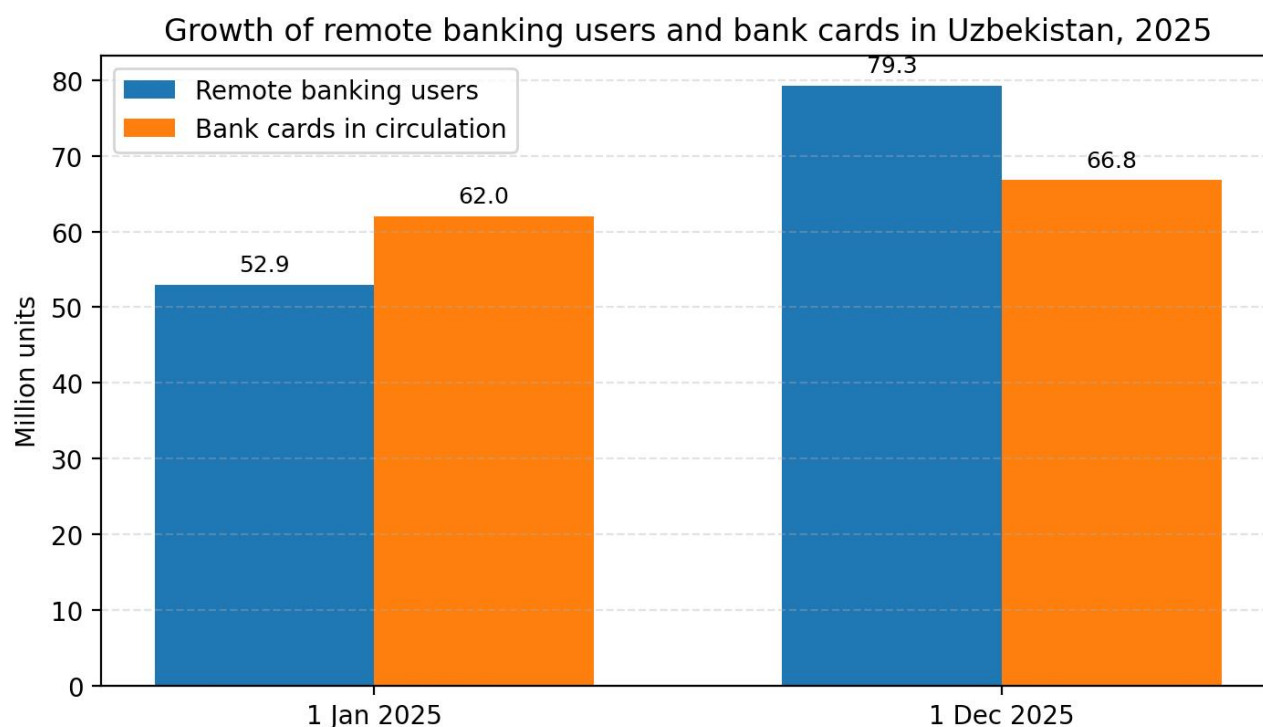


Figure 1. Growth of remote banking users and bank cards in Uzbekistan, 2025

The figure illustrates that the number of remote banking users grew much faster than the number of bank cards. This difference is important because the expansion of modern banking services is no longer explained only by the growth of card infrastructure. Customers increasingly use mobile applications, internet banking, QR payments, digital identification and remote account management. Therefore, commercial banks need to improve their methodology from infrastructure expansion to active service management. In other words, the strategic question is not only how many cards, terminals or ATMs exist, but also how frequently and effectively customers use digital channels for meaningful financial transactions.

The growth of POS-terminal transaction volume also supports the conclusion that cashless payments are expanding. In January–December 2024, transactions through POS-terminals amounted to 326.735 trillion UZS, while in January–November 2025 they reached 399.500 trillion UZS [7]. Although the two periods are not fully identical, the available data show a substantial increase in non-cash payment activity. For banks, this creates opportunities to develop fee-based income, cross-sell services and collect behavioral data for better credit scoring, while also increasing the need for cybersecurity and consumer protection.

Conclusion

The research shows that the introduction of modern banking services is a complex methodological process that requires coordination between regulatory reforms, customer needs, digital technologies and bank efficiency. The Uzbek banking sector has developed from financial stability-oriented reforms toward a wider agenda of accessibility, customer orientation and digital transformation. Statistical

Multidisciplinary research and Innovation (SICMRI 2026)

evidence for 2025 confirms that remote banking services are expanding rapidly, which makes methodological improvement especially important.

The proposed model — need identification, segmentation, evaluation, personalization, digital implementation and performance monitoring — can serve as a practical methodological basis for commercial banks. Its application will allow banks to adapt services to real customer needs, strengthen service quality, reduce operational inefficiencies and improve competitiveness in the financial market.

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