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STRATEGIC RECOMMENDATIONS FOR THE DIGITAL TRANSFORMATION OF COMMERCIAL BANKS IN UZBEKISTAN

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Abstract

This thesis formulates a sequenced digital-transformation strategy for Uzbekistan's commercial banks based on sector evidence, international supervisory standards, and transformation research. The analysis distinguishes customer-facing digitization from deeper changes in operating models, data architecture, workforce capabilities, and risk governance. Central Bank statistics provide a contextual snapshot of remote-banking customer records in July 2025; these counts are not interpreted as unique individuals or measures of service quality. The proposed strategy combines interoperable infrastructure, customer-centered services, measurable process redesign, cyber resilience, and responsible analytics through a 36-month implementation roadmap.

Keywords: digital transformation; commercial banks; Uzbekistan; banking strategy; digital channels; financial inclusion; operational resilience

1. Introduction and Sector Context

Digital transformation in banking is a strategic reconfiguration of value creation and operating processes, not simply the introduction of mobile applications. Research emphasizes that successful transformations combine technological adoption with organizational capabilities, governance, and changes in the way services are delivered [1]. For Uzbek commercial banks, the strategic challenge is



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to integrate digital channels with reliable core systems, modern risk management, and inclusive service provision across regions.

The Central Bank of Uzbekistan reported 69,182,598 bank-level remote-banking customer records as of 1 July 2025, including 67,552,234 records for individuals and 1,630,364 for legal entities and individual entrepreneurs [2]. These are summed customer records across institutions, not necessarily distinct people. The same publication listed 5,974,842 remote-banking customer records at Aloqabank. Such figures demonstrate the scale of recorded digital-channel participation but do not establish transaction intensity, customer satisfaction, profitability, or successful digital transformation.

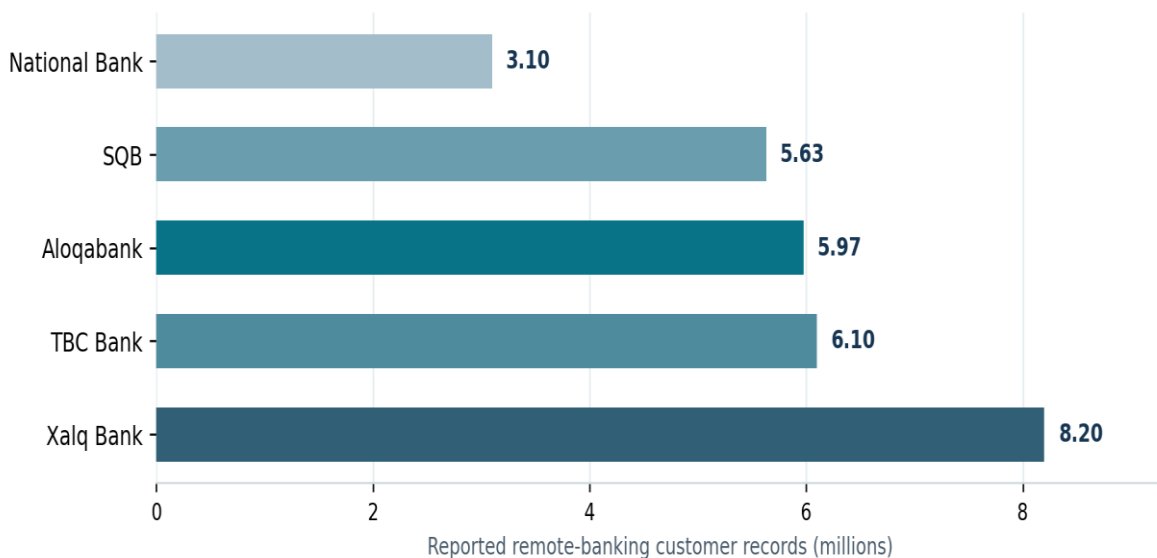


Figure 1. Reported remote-banking customer records in selected Uzbek banks, 1 July 2025. Source: Author's visualization of Central Bank of Uzbekistan data [2].

Bank-level records may overlap across institutions.



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2. Methodological Basis and Strategic Diagnosis

This study applies qualitative comparative analysis and a practical gap-assessment model, combining national supervisory statistics with the IMF's 2025 financial-system assessment and international evidence on financial inclusion and operational resilience. The IMF documents continuing reform needs in banking governance, risk management, and the role of state-owned banks; digital initiatives should therefore reinforce, rather than bypass, institutional improvements [3]. Global Findex 2025 highlights the importance of considering digital connectivity alongside financial access and usage [4].

A recommended diagnostic separates five maturity dimensions: (1) digital customer journeys, (2) interoperable technology and data, (3) risk and cybersecurity, (4) workforce and execution culture, and (5) customer outcomes and financial inclusion. Each dimension should be assessed against evidence such as application abandonment, straight-through-processing rates, incident recovery times, data-quality exceptions, and uptake by rural or underserved customer groups. Maturity scores are proposed assessment tools; no unobserved bank-level scores are asserted here.

3. Core Strategic Recommendations

First, establish board-owned transformation governance. Each bank should approve a portfolio of business outcomes, rather than an isolated collection of information-technology purchases. A transformation steering committee can align retail, corporate, operations, risk, compliance, and information security. Quarterly decisions should be based on independently verified service, cost, and risk indicators. A clearly accountable product owner should manage every high-priority customer journey.



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Second, modernize data and integration architecture incrementally. A common data catalogue, master-data controls, reusable application programming interfaces, audit trails, and well-defined ownership reduce fragmentation between branches, call centers, payment systems, and mobile channels. Core replacement should not be treated as a prerequisite for all change: controlled middleware and modular integration may deliver earlier benefits, provided that critical dependencies remain documented. Sound risk-data aggregation practices support this objective [5].

Third, redesign services around customer needs and accessibility. Remote onboarding, domestic transfers, small-business services, and complaint resolution are suitable candidate journeys, but a digital-only approach may exclude customers with low connectivity, limited digital literacy, or accessibility needs. Banks should retain assisted channels, plain-language disclosure, transparent fees, and secure recovery mechanisms. The Global Findex approach supports monitoring access, usage, and digital readiness separately [4].

Fourth, institutionalize cyber and model-risk governance. Each expansion of application access, open interfaces, or external outsourcing arrangements should be matched by identity controls, fraud monitoring, third-party assurance, incident exercises, and resilience testing. The Basel Committee's principles focus on maintaining critical services during disruption [6]. Where machine learning is introduced for fraud detection, personalization, or credit screening, model inventories, independent validation, bias tests, and customer recourse should follow a responsible risk-management framework [7].



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4. A Phased Implementation Roadmap



Figure 2. Proposed 36-month digital transformation roadmap for Uzbek commercial banks. Source: Author's strategic framework; phases are recommendations, not observed implementation dates.

Table 1. Proposed monitoring framework. Source: Author's synthesis of [1, 4–7]. Metrics are proposed, not reported outcomes.

strategic workstream	Evidence-based performance indicator	Accountable function
Customer experience	End-to-end completion rate; complaint resolution time	Business lines + customer experience
Process efficiency	Straight-through-processing rate; cost per case	Operations + process owners
Data and integration	Critical-data error rate; API service availability	Data office + information technology
Digital risk and inclusion	Fraud-loss ratio; recovery-time test; assisted-channel access	Risk + cybersecurity + compliance

5. Discussion and Conclusion

Implementation priorities should reflect each bank's business model, legacy-system constraints, capital capacity, and regional customer mix. Institutions with mature mobile channels may initially benefit more from workflow simplification,



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open integration, and fraud controls than from additional application features. Smaller banks may choose modular external services, but procurement must consider vendor concentration, exit plans, business continuity, and access to audit records. New functionality should be released only after security, compliance, and operational readiness checks.

Success should be assessed by observable improvements rather than registrations or downloads alone. A credible transformation scorecard combines active usage, completion rates, cost efficiency, service accessibility, customer protection, and operational resilience. In conclusion, the recommended strategy for Uzbekistan is phased, measurable, interoperable, and risk-aware. It places institutional accountability and customer value at the center of digital change. Subsequent research could compare banks using a transparent maturity index and verified performance data over multiple years.

6. Regional Delivery and Evaluation Priorities

Regional integrated service centers can serve as test environments for combining digital self-service with assisted customer support. A suitable pilot would compare transaction completion, repeat visits, documentary errors, and complaint outcomes across comparable branches before and after workflow redesign. Managers should examine both digital and counter-service journeys to determine whether migration to an app actually eliminates work or merely transfers it to employees and customers. The design should explicitly preserve practical alternatives for customers who lack devices, connectivity, or sufficient confidence in digital transactions.

For evaluation, each bank should publish internally a concise quarterly dashboard with baseline definitions, trend explanations, accountable owners, and any risk trade-offs. Independent validation should confirm that improvement in processing



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time has not been obtained by weakening customer verification or complaint handling. This discipline offers a replicable route from technology investment to observable economic and service outcomes while preserving the comparability of performance across regions.

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