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DEVELOPMENT OF CLIENT-ORIENTED FINANCIAL SERVICES IN COMMERCIAL BANKS

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Abstract

The development of the market economy and the intensification of competition in the financial services market require commercial banks to study in depth the individual needs of customers and offer them suitable, convenient and high-quality financial services. In modern banking practice, customer orientation is a broader concept than ordinary service provision and implies the identification of the client's needs at all stages of the client's interaction with the bank, personalization of services, creation of convenient communication channels and systematic improvement of the customer experience.

Digital transformation processes are creating new opportunities for the development of customer-centric financial services. Through the use of mobile banking, internet banking, remote identification, digital payments, artificial intelligence and big data, it is possible to analyze customer behavior and financial needs, offer them suitable products, and accelerate service processes. In international banking practice, data-driven personalization is becoming an important tool for building long-term relationships with customers and increasing the competitiveness of banks.

The banking system of Uzbekistan is also undergoing a gradual transition to a customer-centered service model. There is a growing focus on improving banking service interfaces, developing digital channels, assessing the quality of services and studying customer satisfaction. At the same time, the growing demand and expectations of customers for digital services require banks to move from a



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traditional product-oriented approach to a service model tailored to the needs and life situations of the customer.

In the development of customer-oriented financial services, the convenience, speed, transparency, security and individualization of services are important criteria. In particular, the formation of customer information in a single system, the implementation of customer segmentation, forecasting of their needs and the offer of relevant financial products in real time will allow increasing the efficiency of banking services. In this context, improving the organizational, technological and methodological foundations for the development of customer-oriented financial services in commercial banks is an urgent scientific and practical issue.

Today, due to the steady development of the economy, the expansion of entrepreneurial activities and the growing financial needs of the population, commercial banks are faced with the task of providing customers with high-quality, convenient and modern financial services. As a result of increased competition in the banking system, customers now pay great attention not only to the availability of credit or deposit products, but also to the speed, convenience, transparency, security and adaptation of services to individual needs. Therefore, the formation and development of the principle of customer orientation in the activities of commercial banks is becoming one of the most important strategic directions of modern banking business.

Customer-oriented financial services mean that the bank offers suitable services and products based on an in-depth study of the client's financial situation, needs, behavior and future requirements. In such an approach, the main goal of the bank will not only be to sell individual banking products, but also to form a long-term and mutually beneficial relationship with the client. As a result, the client's trust



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and loyalty to the bank will increase, and the bank will have the opportunity to have a stable customer base.

Digital technologies are of particular importance in the development of customer-centered banking services. Mobile banking, internet banking, electronic payments, digital wallets, remote identification, automated lending, and artificial intelligence-based services are creating new forms of customer relationships. The availability of round-the-clock access to banking services through digital channels reduces time and costs for customers. At the same time, the use of technology allows banks to analyze customer data, identify their needs, and formulate individual financial proposals.

The development of customer-oriented services is not limited to digitalization alone. The quality, transparency, security and accessibility of banking services are also the main elements of this approach. When taking a loan, the client should have full and understandable information about its real value, interest rate, commissions and other conditions. The openness of tariffs and simplicity of terms of service also in deposit, money transfers, payment, currency and other services increase customer confidence.

The development of the banking services market in Uzbekistan also increases the need to improve customer-oriented services. Increasing competition between banks, the expansion of private and digital banking services, the demand of the population for financial services and the increase in the level of use of digital technologies prompt banks to reconsider the service model. It is especially important to create customized products for small businesses, young people, self-employed individuals and segments of the population who do not use financial services enough.

The use of tools such as CRM systems, customer data analysis, segmentation, personalized offers, and customer experience management in the formation of a



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customer-centered banking model provides effective results. A bank can offer customers suitable products by analyzing their income, expenses, payment habits, and financial needs within the framework of the legislation. However, it is necessary to strictly ensure the protection of personal data and customer consent requirements.

In this regard, it is urgent to study the theoretical and practical aspects of the development of customer-oriented financial services in commercial banks, to assess the effectiveness of existing services, to identify customer needs and to develop directions for improving services based on modern technologies. This direction serves to increase the competitiveness of banks, strengthen customer loyalty and sustainable development of the financial services market.

The development of customer-oriented financial services in commercial banks is one of the strategic priorities of modern banking. The results of the study show that in the context of increased competition in the banking services market, the success of banks is determined not only by the volume of financial resources, loan portfolio or growth of assets, but also by the depth of understanding of the needs of customers and the ability to offer them appropriate financial solutions.

The main content of the customer-oriented approach is to put the interests of the client at the center of the bank's activities. At the same time, the bank identifies the needs of the client, divides it into a certain segment, develops appropriate products and services, and creates favorable conditions for the client at all stages of the service process. As a result of this approach, the relationship between the bank and the client moves from short-term operations to long-term cooperation. This increases the confidence of customers in the bank, loyalty and activity in using banking services.

Digitalization is emerging as one of the most important factors in the development of customer-centric services. Mobile banking, internet banking,



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electronic payments, remote identification, and digital lending services are significantly simplifying the process of using banking products. The 24/7 provision of services through digital channels saves customers' time, reduces the need to visit a branch, and expands the geographical coverage of banking services. At the same time, banks need to ensure cybersecurity as well as technical stability and ease of use when implementing digital services.

Another important aspect of customer-oriented banking services is personalization. Instead of offering the same products to all customers, the formation of individual offers based on their financial situation, needs, sources of income and usage habits creates additional opportunities for the bank. At the same time, the use of big data and artificial intelligence technologies allows banks to analyze customer behavior in depth and predict future needs. However, this process should be carried out strictly adhering to the principles of data confidentiality and protection of customer rights.

Throughout the study, it was found that the effectiveness of customer-oriented services can be evaluated through indicators such as customer satisfaction, speed of service, ease of use, transparency of services, level of security, and duration of relations with the bank. Therefore, commercial banks should evaluate the quality of services not only by the number of transactions or the amount of revenue, but also by the real experience of customers.

In order to develop customer-oriented financial services in the context of Uzbekistan, it is important to improve the digital infrastructure of banks, expand innovative products, create customized services for small businesses and different segments of the population. Active involvement in the modern banking system, especially the population living in the regions and groups with limited access to financial services, will serve to increase financial inclusion.



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Also, the qualification of the bank's employees is an important component of customer-oriented services. No matter how advanced digital technologies are, the ability to effectively communicate with the customer, understand his problem and offer an optimal solution will remain an important factor determining the quality of banking services. Therefore, it is necessary to regularly train employees in working with customers, modern financial products, digital technologies and cybersecurity.

In general, the development of customer-oriented financial services in commercial banks should be carried out on the basis of a combination of digital technologies, in-depth study of customer needs, individualization of services, transparent tariff policy, high quality of service and security. Such an approach will allow banks to expand the customer base, increase the loyalty of existing customers, increase the volume and revenue of services, and strengthen their competitiveness in the financial market. In the future, the main priority for banks should not just offer more financial products, but also create a convenient, reliable, fast and individual financial solution for each client.