

states – the Slovak Republic and the Czech Republic. The key culmination of this process was the approval of the constitutional law on the dissolution of the Czech and Slovak Federal Republic on November 25, 1992, by Czech and Slovak deputies of the Federal Assembly in Prague. The aim of the submitted article is to analyze the main aspects of the peaceful division of Czecho-Slovakia. I believe that this example from Central Europe can be an inspiration to the whole world, that conflicts can also be resolved peacefully without the need for a military solution.

DOI <https://doi.org/10.30525/978-9934-26-277-7-166>

**INTRODUCTION OF NEW INFORMATION TECHNOLOGIES
IN THE CONDITIONS OF INNOVATIVE TRANSFORMATION
OF THE ECONOMY**

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The national economy of Uzbekistan has been given the task of overcoming the raw material orientation through accelerated diversification and increasing its efficiency. One of the ways to solve this problem is the active implementation of the achievements of science and technology in the activities of all economic entities, the transfer of the economy of our state to an innovative development path. Commercial banks play a significant role in the transformation of the country's economy. Operating in a highly competitive environment with a decrease in profitability across the entire range of banking operations and an increase in the risks of banking activities in order to increase the efficiency of their activities, credit institutions need to actively introduce innovative products, services and

technologies into banking practice. The introduction of innovations will allow banks to optimally allocate their resources, minimize costs, improve the channels for delivering banking products to the consumer, improve the quality of services offered and thereby increase the efficiency of banking and ensure the growth of the bank's competitiveness in the financial market.

The innovative activity of the bank is multifaceted. Banking innovation is not only the creation and implementation of new products, but also the expansion of the list of services offered, the use of modern information technologies that open up unique opportunities for bank customers to receive banking services. Innovative solutions cover the management of the bank as a whole, its branches and online offices. Innovative approaches are observed in the issues of assessing the creditworthiness of borrowers and risk management. The objective need for the development and implementation of innovations is due to the fact that this is the main mechanism for maintaining the profitability of all bank activities in accordance with the processes taking place in the state economy.

Banks of Uzbekistan should be integrated into the global financial system. As a result, they need, critically approaching the successes and failures of foreign banks, to intensify innovation and, on its basis, increase the efficiency of the banking business. This determines the relevance of the chosen direction of research.

Decree of the President of the Republic of Uzbekistan "On the development strategy of the new Uzbekistan for 2022–2026" No. UP-60 dated January 28, 2022 defined a new set of tasks, without which the development of the state would be impossible. According to this decree, the country's banking system is further improved. On April 28, 2020, the President of Uzbekistan signed the Decree "On measures for the widespread introduction of the digital economy and e-government". Thus, the share of the digital economy in the GDP of Uzbekistan is planned to be doubled by 2023, and the share of electronic public services to be increased to 60% by the end of 2022 (more than 352 public services are now being provided through the SPSI). The resolution also provides for the development of digital entrepreneurship with an increase in the volume of services in this area by 3 times by 2023 and bringing their exports to \$100 million.

In terms of their importance, automated information systems in our time occupy one of the leading places in the banking sector. It is impossible to imagine any modern bank that would not use computer technology. The rapid growth of scientific and technological progress and new information technologies have a significant impact on the overall assessment of the

bank's attractiveness [1]. The development of the technological process allows not only to increase the speed of processing documents and conducting cash transactions, but also to expand the clientele. Thanks to the Internet, the relationship between the client and the bank becomes more efficient, which also makes it possible to work with the customer in a differentiated way, depending on individual preferences, risk appetite and the formation of the client's portfolio. In turn, the development of information technology can significantly reduce the distance between the producer and consumer of banking services, significantly exacerbates interbank competition, and therefore contributes to the development of banking services both in quantitative and qualitative aspects [2].

The modern e-commerce system includes two main areas: B2B (business-to-business), where banks work as the main performer and seller of financial services, and B2C (business-to-customer) – the sale of goods and services to individuals, where credit organizations act in role of financial intermediary. With the help of the latest customer service technologies, one manager can actively work with a very large number of customers. The most important trend associated with the expansion of efficiency and multifunctionality of credit institutions was the creation of budgeting systems and an integrated approach to financial management of bank resources [3].

In addition to the software itself, banking information technologies also solve a whole range of tasks related to information and hardware and technical support for banking operations [4]. The following aspects are the main functional areas of banking information technologies:

- information technology for accounting should enable the processing of all transactions conducted by the bank with an acceptable degree of speed and reliability, as well as to carry out all accounting and financial reporting. They should automate the real banking document flow;

- information technologies for management accounting and strategic planning should provide ample opportunities for monitoring and analyzing management and accounting information. In addition, the system should provide data exchange with software products and tools for financial and statistical analysis;

- information technologies for information transfer are various electronic settlement interbank systems, electronic communication systems of branches and branches of the bank with the head office. Recently, the importance of new banking services provided to customers through Internet technologies has increased significantly. This problem is also relevant for banks with a developed network of branches working with them on-line. To

analyze modern information technologies used in the banks of Uzbekistan, let's consider one of the leading banks in the country – OA "National Bank for Foreign Economic Affairs". The following main technological solutions have been identified in this bank:

1. IB System Object is a new generation object-oriented banking automation system developed by the specialists of the Center for Financial Technologies;

2. CRM-system – a tool that helps to implement the technology of customer relationship management;

3. Visa and MasterCard PayPass contactless payment technology, etc. The analysis also showed that in the current economic conditions, the banking sector is a leader in automation issues compared to other sectors of the economy. The reason for this phenomenon is the high investment activity of banks in relation to advanced technologies. According to expert estimates, banks allocate a budget for automation of approximately 8–10% of their profits. The following innovative areas of banking information technologies can be distinguished:

- introduction of a client-oriented business model;
- mobile financial services and optimization of the micropayment market;
- predictive analytics and implementation of new risk management models;
- cybernetics and information security;
- optimization of own business processes and increasing the speed of innovation (from outsourcing to building innovative consortiums of banks and IT companies);
- development of forms of remote banking services;
- increase in bank manageability – ERP, CRM, BI, BP systems.

Apparently, in the near future the pace of development of banking information technologies will grow rapidly. Almost all emerging network technologies will be actively used by banks in practice. The processes of integration of banks within the framework of national and global banking communities are inevitable. This will ensure a constant increase in the quality of banking services, from which everyone will ultimately benefit: both banks and their customers.

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DOI <https://doi.org/10.30525/978-9934-26-277-7-167>

**CONTENT-ESSENCE, SOCIO-PHILOSOPHICAL, HISTORICAL
AND MODERN CLASSIFICATIONS OF CONCEPTS
OF TOURISM AND CULTURE**

**ТУРИЗМ ВА МАДАНИЯТ ТУШУНЧАЛАРИНИ МАЗМУН-
МОҲИЯТИ, ИЖТИМОИЙ-ФАЛСАФИЙ, ТАРИХИЙ
ВА ЗАМОНАВИЙ ТАСНИФЛАРИ**

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Туризм категорияси кўплаб илм-фан тармоқларида тадқиқ этилмоқда ва шу соҳаларнинг хусусиятидан келиб чиққан ҳолда унинг кўплаб таърифлари шакллантирилмоқда. Жумладан, «Туризм – назария ва амалиёт» номи қўлланмада туризм тушунчасига қуйидагича таъриф келтирилади: «Туризм – бу меҳмонхоналар ва жойлаштириш воситалари, транспорт воситалари, умумий овқатланиш объектлари, кўнгил очиш объектлари ва воситалари, билим орттириш, даволаш, соғломлаштириш, спортга доир, диний-маросимчилик, ишбилармонликка ва бошқа мақсадларга молик воситалар, туризм операторлари ва туризм агентлигини амалга оширувчи, шунингдек, туристлик-экскурсия ва гид-таржимонлик хизматларини тақлиф