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STRATEGIC PATHWAYS FOR ADVANCING THE BANKING SERVICES SECTOR

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Annotation: This work is devoted to the analysis and assessment of the directions of development of the banking services market. The article examines the key strategic directions contributing to the growth and improvement of banking services. Key aspects include technological integration, customer orientation, regulatory compliance, financial inclusion and partnerships. The impact of these factors on increasing the competitiveness of the banking sector and improving customer service, as well as the role of innovation and cooperation in the development of the banking services market, is analyzed.

Key words: banking sector, customer service, bank, services market.

Today, scientific research on the problems of the world banking system and the practice of large commercial banks shows that it is important to develop an effective and comprehensively well-thought-out banking strategy against negative trends observed in the world financial markets, which ensures a qualitatively new level of banking activity, provides opportunities for timely identification of internal and external risks in it and

The rapid reforms carried out in the banking and financial system of our country require commercial banks to increase the level of capitalization, ensure financial stability, expand the scope of lending to the real sector of the economy, further improve the quality of banking services and, in particular, develop strategies for the development of banks, introduce into practice and improve its control system. Accordingly, in the strategy of action on the five priority areas of development of the Republic of Uzbekistan aimed at further development of the banking system "on the basis of advanced foreign experience and international standards, the development of long-term development-traction strategies that ensure its functioning as a financially stable and competitive institution, further improvement of the practice of stress-testing liquidity, in the regulation of the currency, such tasks as the introduction of modern market mechanisms and ensuring the stability of the national currency" are defined.

Currently, the bank oversees banking services in Samaradorliga, as well as performs calculations according to modern conditions of banking services in Samaradorliga. Analysis of economic activities for the provision of services for the development of banking risks and products, an electronic bank provides development services as an Internet provider, an investment bank provides development services, in particular, a financial corporation provides services for the development of the industry, assets, securitization, market capital attraction the bank provides development services as a bank for credit solutions according to essential criteria.

In this regard, we can offer the services of Eurodag Bank for pipe modeling:

Hizmatlari:

- For many years we have been providing Euroda clearing account services;

- subjects of settlements in euros for liquid settlement, providing the possibility of conducting currency settlements;

- midgazlarning of the liquidation part;

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- estimates and reports on submitted reports are compiled in real time;

- online euro calculator for Russian intellectuals.

Corporative mizhozlar uchun hizmatlar:

- Eurodes conclude export-import contracts for currency-finance and long-term conditions, control the currency and organize consultations;

- syndication of lenders trying to settle Euroda loans and arrange lending;

- the currency of the risk clearing agreement is the currency rate or the euro rate calculated for hedging;

- The LIBOR interest rate (5.8%) relative to the eurozone is a relatively low EONIA (3.2%) interest rate calculated by Olgan Holda in the Eurodag for part of the loan term.

The National Banking Corporation offers development services by attracting customers, and also cooperates with the bank for the development of sotis services and products, the bank for the development of sotis services and products, the bank for the development of sotis services and products, the bank for the development of sotis services and products, the bank for the development of sotis services and products, the bank for the development of services The bank for the development of services and products of sotis, the development bank in Birgalikdag uses a package of services, i.e. “financial services”, as a business development service to ensure employment, as well as to develop the banking structure of Bashkiria in accordance with the goals of modernization. The bank is the manager of the specialization, the corporation of the Mizhozlar segmentation group and the bank provides services to the corporation of the Mizhozlar Sot within the framework of centralized planning in preparation for the creation of the Bundesliga for Celtic needs. Thus, local banks carrying out operations provide services for the implementation, identification of risks of each bank and management of the bank, as well as structuralized planning of optimal living conditions to ensure the implementation of necessary measures. In addition, the analysis of the complex's structural operations, counterparties of credit, currency and long-term risks, and Shuningdek charajatlers has become possible at least.

In this regard, due to the fact that a number of banking agencies are currently operating in the country, including the Bank of Tajikistan. The Bank serves local banking corporations, whose export activities are carried out by corporations around the world. The establishment of an irim Bank branch and the provision of specialized services to ushbu. To achieve success, the bank of quality services and the "bank of services-accounts of buyich aylanmalar-boshka assistant of hizmatlar" were involved in principle. At the same time, as in the case of other worldview organizations, in the case of other countries that do not have access to financial services, in the case of other countries that do not have access to financial services, in the case of other countries that do not have access to financial services, in the case of others countries that do not have access to financial services, in the case of other countries that do not have access to financial services. According to the Qur'an, a Muslim is someone who has completely obeyed Allah and his commands and believes in pure Tawhid (the unity of God), which is not tainted by any shirk, and that is why the Almighty presented the prophet Abraham as the true one.

It is also possible to add the creation of new banking services as a direction for the development of banking services in Uzbekistan. With the provision of new banking services, the bank puts itself at

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risk in a certain sense. Especially in the service-focused area, the risk level is high, since competitors in this area can set up exactly the same services than in many sectors of the industry, where new products are protected by patents. In addition, the success or failure of new services in banking is determined by the control of individual banking firms, especially with the help of rigid barriers (barriers) around new services, as well as growth in interest rates, which can dramatically and radically change the relationship between costs and incomes of new services in particular, with the help of common factors beyond the regulation of

The process of developing new banking services will consist of the following stages:

1.Development of new ideas using a mass analysis of the problem, personal interactions with customers and a postal correspondence review.

2.The formulation of the essence of the new service and its consequential purpose, the relationship of the purpose of the new service between the general goals of the bank, the analysis of who this service can attract.

3.Using the financial requirements of the market segment and bank customers, where new services can be offered.

4.To determine the adequacy of demand for new services to cover production costs and distribute any one you want from these services, as well as predict its contribution to the bank's total revenue.

5.Analysis of the market for new services in accordance with existing services and Banking Personnel.

6.To decide which department or unit of the bank will be engaged in the sale of the new service, taking into account the qualifications and flexibility of the servants.

7.Development of a marketing plan that allows you to convey to customers that the Bank is offering the desired type of Service.

8.To attract the management and personnel of the bank to implement the new service program and decide whether it is worth investing capital.

9.Assessment of bad luck in cases that are often repeated as a result of the application of new services in the previously developed marketing plan.

10.To proceed with the provision of a new service based on the results obtained first, or to decide whether it is necessary to exclude it from the service menu of the bank.

Effective strategies for developing and offering new banking services are based on the fundamental concepts of marketing (the bank achieves the differentiation of services only when it is able to convince its customer that it is the only one among these types of institutions in terms of the number and quality of services it provides). Usually, a strong advertising company is required for this. In the process of running an advertising company, bank marketing managers try to instill in the minds of customers the idea that the bank needs and the vision of the service provided by the bank. Effective differentiation of services is an expensive occupation. In order to make sure that customers have realized the idea and idea of a new service created with the help of this advertising company, it is necessary for the bank's management to carry out frequent customer service work.

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The economic advantage of the difference in banking services, which is different from the services offered by competitors, is that it gives bank managers a lever for forming an assessment. If all banking operas are presented in the same way in reality, there will be no reason that this bank cares about their price increases. However, if a banking department is able to conduct an effective differentiation of a given banking service, unlike competitors, then it is possible to establish a high rating on this type of Service and receive a relatively high profit margin from each unit of service sold.

One of the techniques that prevents the decline of the position achieved in the financial market over time is the use of patented names that cannot be used by a memorable slogan, trademark or any other service financial firm. When a client sees an advertisement for a financial institution or goes to this bank, this Awakens in him the emotions necessary for the bank. However, the non-continuity of the effectiveness of the existence of these styles means that bank management should always keep pace with the service requirements of its customers and the change in circumstances. In this, the methods of organizing free telephone networks remain relevant so that customers can be studied more often, call consulting groups from customer content or at any time they want for bank customers, express their suggestions and objections.

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