



## FINANCIAL RESOURCE MANAGEMENT AND ATTRACTION IN COMMERCIAL BANKS WITHIN THE DIGITAL ECONOMY

*Khamrayev Obid Akhatovich, PhD*

*Deputy Dean of the Faculty of International Education*

*Tashkent State University of Economics*

**Abstract.** The rapid development of digital technologies has significantly transformed the banking sector, particularly in the area of financial resource management and attraction. Commercial banks increasingly rely on digital platforms, innovative financial products, and advanced data analytics to optimize resource allocation and strengthen their funding base. This study examines the role of the digital economy in enhancing financial resource management and attraction in commercial banks. The findings indicate that digitalization contributes to increased deposit attraction, operational efficiency, and customer engagement while creating new opportunities for sustainable growth.

**Keywords:** digital economy, commercial banks, financial resources, resource management, digital banking, fintech.

**Introduction.** The digital economy has become a key driver of transformation in the global financial sector. Advances in information and communication technologies have changed traditional banking operations and introduced innovative approaches to managing and attracting financial resources. Commercial banks now operate in a highly competitive environment where digital technologies play a critical role in maintaining profitability and ensuring financial sustainability [1].

Financial resources represent the foundation of banking activities and include customer deposits, equity capital, borrowed funds, and other financial instruments. Effective management of these resources enables banks to maintain liquidity, support lending activities, and achieve long-term strategic objectives. In the digital era, commercial banks increasingly utilize digital platforms, artificial intelligence,



and fintech solutions to improve resource management and attract additional funding sources [1].

**Research Methodology.** This research applies qualitative and quantitative methods to investigate financial resource management and attraction in commercial banks within the digital economy. The study is based on comparative analysis, descriptive statistics, and a review of reports published by international financial organizations, including the World Bank, the International Monetary Fund (IMF), the Bank for International Settlements (BIS), and the European Central Bank (ECB) [2].

The research examines key indicators related to digital banking adoption, deposit growth, digital payment volumes, and digital banking market development during the period 2020–2025. Secondary data sources and scholarly publications were analyzed to evaluate the relationship between digitalization and financial resource mobilization.

Results.

**Table 1.**

**Key Indicators of Financial Resource Attraction in Commercial Banks within the Digital Economy (2020–2025)**

Indicators	2020	2025	Growth (%)
Digital banking users (billion people)	2.5	3.6	44.0
Deposits attracted through digital channels (%)	68	82	20.6
Digital payment transactions (USD trillion)	5.4	20.1	272.2
Digital banking market size (USD billion)	18.5	37.5	102.7
Share of digital banks in banking assets (%)	3.1	3.9	25.8

*Source: Compiled by the author based on World Bank, BIS, and ECB reports.*

The results demonstrate that digitalization has significantly improved the ability of commercial banks to attract financial resources. The number of digital



banking users increased substantially, contributing to a higher volume of deposits mobilized through online channels. The growth of digital payment systems and mobile banking applications has expanded customer access to financial services and strengthened banks' funding capacity [3].

Furthermore, digital banking technologies have reduced operational costs and improved efficiency in resource allocation. Commercial banks have been able to attract a broader customer base through remote banking services and personalized financial products supported by artificial intelligence and big data analytics.

Discussion. The findings suggest that digital transformation has become a strategic factor in financial resource management. Digital platforms facilitate customer acquisition and retention, enabling banks to increase deposit volumes and diversify funding sources. Fintech partnerships and open banking initiatives have further enhanced the accessibility and efficiency of financial services [4].

At the same time, the increasing dependence on digital technologies introduces new challenges. Cybersecurity risks, data protection concerns, and technological infrastructure costs require substantial investment and effective risk management strategies. Regulatory authorities must also ensure that digital innovations are implemented within secure and transparent frameworks [5].

The study confirms that successful digital transformation contributes to financial stability and competitiveness by improving resource mobilization and operational performance. Banks that actively invest in digital solutions are more likely to achieve sustainable growth in the evolving financial environment.

Conclusion. The digital economy has fundamentally reshaped financial resource management and attraction in commercial banks. Digital technologies provide new opportunities for expanding deposit bases, enhancing customer engagement, and improving operational efficiency. Commercial banks should continue investing in digital infrastructure, fintech collaboration, and cybersecurity measures to maximize the benefits of digital transformation.



## References

1. Mishkin F.S. The Economics of Money, Banking, and Financial Markets. 13th Edition. Pearson Education, 2022.
2. World Bank. Digital Financial Services and Financial Inclusion Report. Washington, DC, 2025.
3. European Central Bank. Digital Banking and Financial Stability Review. Frankfurt, 2025.
4. OECD. The Digital Transformation of Finance. Paris: OECD Publishing, 2025.
5. Bank for International Settlements. Annual Economic Report. Basel, 2025.
6. Arner D.W., Barberis J., Buckley R.P. FinTech and the Future of Financial Services // Journal of Banking Regulation. 2024. Vol. 21. No. 4. Pp. 255–270.