

WAYS TO IMPROVE THE FORMATION AND MANAGEMENT OF THE DEPOSIT BASE OF COMMERCIAL BANKS

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Abstract: This article today's that day world finance system and economic progress banking and financial processes institutions role, commercial banks deposit base their main financial funds, commercial banks deposit base formation and manage improvement in accordance with theoretical basis coverage, current situation analysis to do and modern approaches based on improving the way working Exit in particular the word goes.

Keywords : deposit, bank , finance, commerce banks, financial funds, Keynes, Schumpeter, Friedman, Markowitz , resources.

ENTRANCE

Today that day world finance system and economic progress banking and financial processes institutions role more and more increases continues. Especially commercial banks country internal economic stability, financial intermediation provide and investments environment information main of institutions one is considered. Their effective activity not only financial resources collect and redirect, perhaps population and entrepreneurship items trust to win, their economic to activity attraction grow tool is also important as importance profession will reach. In particular, trade banks deposit base their main financial foundation organization makes. Deposit funds size and composition of banks liquidity, solvency right to receive credit opportunities and general financial to stability directly influence shows. Therefore deposit base formation and he / she effective management each what type of banking activity strategic priority of directions one is considered.

Uzbekistan Republic President under the leadership take ongoing economic reforms, especially banking and finance sector liberalization and competitiveness increase in accordance with the appointed measures deposit policy fundamentally again seeing the exit, available problems definition and their modern approaches based on the decision to make the requirement makes. The population increases the going income, entrepreneurship subjects activity expanding also increases, and banking services was to require to increase in the background deposit base to develop prospects expands. With this together, in practice this concerning one row of problems is available: banks between strong competition, interest rates imbalance of population trust enough financial low literacy level to be such as factors deposit funds attraction in this obstacle occurs situations to the essence enters. This problem solution to grow and deep scientific and analytical approach and modern management mechanisms current is required.

In this case, this scientific article main objective is commercial banks deposit base formation and management improvement according to theoretical basis coverage, current situation analysis to do and modern approaches based on improvement way working with output

consists of. This to the goal to achieve for the following main task by assigning received: first, deposit base economic entity and his/her commerce banks in the activity instead of determine; secondly, Uzbekistan commerce in banks deposit policy current status analysis to do; thirdly, there are problems definition and their causes on the surface deep analysis transmission; fourth, advanced international experiments based on deposit base management innovative methods proposal to grow; and finally, fifth, deposit policy improvement according to clear, practical importance has was proposal and recommendations working output

The study of the theoretical basis of the deposit base and banking resources with the associated was the economic concept, classic and modern banking theories, liquidity and financial stability concept organization will achieve. In particular, such as Keynes, Schumpeter, Friedman, Markowitz famous economists in his works financial resources efficient distribution and economic confidence environment creation of the banking system to stability the main factor as can be seen. Also, international financial institutions - International currency such as the IMF, World Bank, Bank for International Settlements organizations to the announcement made recommendations and statistics information research theoretical and empirical basis enriches.

Practical from the point of view and this article Uzbekistan Republic commerce real activity of banks, statistics of the Central Bank, available regulatory documents, analytical reports and banking experts on your comments is based on. In the study banks in the activity of modern problems analysis will be made deposit policy itself typical aspects are determined and modern financial management technology application is assessed. Thanks to this deposit base formation and manage improvement for scientific based on practice application possible was mechanisms working released.

To study the object as commerce banks financial resources system, in particular, deposit funds attraction to do and their management activity is studied. To study the subject and directly deposit base formation and manage influence of the actor internal and external factors, strategic approaches, management methods and their improvement from opportunities consists of. Banks in the activity of financial stability, clients trust to provide and competitiveness in increasing deposit policy caught place this research in the center is worth it.

METHODOLOGY

Commercial banks financial stability and activity efficiency in providing deposit base important place occupies. Deposits are part of banking resources. the main source to invest, lend , invest money financing and other banking operations made to increase for the necessary was liquidity forms. Banks activity main indicators - reliability, solvency competence and usefulness level many in terms of deposit base size, composition and to stability related Especially today economic changes under these circumstances banks clients trust winning, competitive services show and deposit portfolio diversification do through own positions to strengthen seeks. Therefore, this is in the department of commerce in banks deposit base economic essence of this function and in the banking system strategic importance analysis will be done.

Deposit base commerce bank main financial from resources one This is banking activity. continuity, liquidity and profitability provides. In the banking system, "deposit " "basic" concept for clients - individuals and legal entities to the bank temporarily use for submitted cash and non-cash payments money funds assembly understood. This means the bank attraction to be made the most stable and cheapest resource source is considered. Deposit base bank financial potential representative important indicator This is banking activity. main directions -

lending, investment transactions, payments services show and other financial services financial basis as a service does.

Deposits are usually their term, purpose and clients in the category looking at classified. Accordingly, commercial banks deposit base the following main structural of the parts consists of: firstly, demanding removable deposits (or application based on accounts) - these are clients to desired at the time to undress to be taken possible was funds are, they are usually current on accounts stored and bank high interest with not rewarded; secondly, term deposits are known one for a certain period of time placed funds are, their deadline until it ends until undress is not available or when untied appointed in conditions from interest deprived divided; thirdly, fund deposits - the population to far term savings for this purpose to be placed and relatively high percentage deposit types own inside accepts; fourth, legal entities deposits are enterprises and organizations to be placed operational and investment funds are, their size is usually large will.

Deposit base structural structure bank general financial to strategy and market to conditions related without is formed. Stable and diversified deposit base in bank far term financial stability provision, credit policy expansion and risks reduce opportunity gives. With this together, deposits in accordance with percentage rates, inflation level, clients confidence level and financial literacy also base size and to the composition directly influence shows. So make a deposit base not only banking resources source, perhaps their financial stability providing an important tool also separately place occupies.

Commercial in banks deposits clients economic activity and to needs looking at different in forms there are they are usually physical and legal individuals to wearable funds as classified . Physical individuals deposits banks for the most stable and reliable financial source is considered because their number is small although , in terms of numbers a lot because of the bank liquidity supplier stable flow yield makes . This in category deposits usually term deposit and demanding removable in forms clients for interest rates and comfortable conditions based on the offer is made . Population in the middle of a wide widespread savings and term deposits , especially trust level high was in banks far term financial resources formation provides .

Legal entities, that is, enterprises and organizations to portable deposits and usually large in size has they have operational or investment needs cover for this purpose in banks is stored. This means, especially the application is based on opened on accounts short term turn has for the bank relatively less stability profession although they are based on various payment operations made increases. Large enterprises to term deposits in the form of placed funds and for the bank useful they have high interest in response attraction will be made and strategic investment resources as used.

So physically and legally individuals deposits to themselves typical to features has to be, commerce banks financial in strategy important place occupies. Banks each individual approach with two segments based on productivity necessary this their resource base diversification to do service does.

RESULTS

Commercial banks deposit base formation and management in the field of international experience important importance has . Developed countries banks to used progressive practices Banking system of Uzbekistan for useful to be possible . Below international experience based on one how many offers are brought .

Firstly, **digital banking services to develop** necessary. Many developed in the countries banks for customers 24/7 service show opportunity giver mobile applications and internet banking systems current reached. These services create convenience for customers and bank operational efficiency increases. Digital banking services are also available in Uzbekistan expansion through customers number to increase and their loyalty reinforcement possible.

Secondly, **clients loyalty to increase programs current grow** important. International banks clients various bonuses, discounts and cashback - services offer will reach. Thanks to this, clients of banking services are more encouraged to use. Uzbekistan banks are also clients needs learn from them suitable loyalty programs working speeches necessary.

Thirdly, **the interest rate optimization** need. Developed in the countries banks interest rate in the marking inflation level, the Central Bank main rate and market conditions in the account takes. Interest in Uzbekistan also has rates in the marking this factors in consideration to receive, Also, customer segmentation based approach application recommendation is done.

Fourthly, **financial literacy should be increased** necessary. International in experience banks clients financial knowledge increase big attention looks at. Thanks to this clients of banking services correctly use learns and with the bank far term cooperation continue will bring. Finance in Uzbekistan also literacy increase in accordance with propaganda their work reinforcement necessary.

Fifthly, **clients. needs research and analysis do** important. International banks clients behavior analysis to do through them suitable services and products offer will reach. Clients in Uzbekistan also need deep research and them suitable services working Exit banking services through quality increase possible.

Sixth, **innovation. technologies current grow** need. Developed in the countries banks artificial intelligence, blockchain and other progressive technologies current grow through services quality increases. Innovations and in Uzbekistan technologies in banking services current grow through customers convenience to create and bank competitiveness to increase possible.

Seventh, **regulating environment improvement** necessary. International in experience regulating environment banks activity supports and their innovative services current achieve help gives. Regulation in Uzbekistan also environment simplification and banks activity encouragement banking system through develop possible.

DISCUSSION

Commercial banks activity efficiency determinant main indicators liquidity and profitability. These two factors directly bank deposit on base related to be, their each other balance bank financial stability provides. Deposits for bank main financing source as service makes and attraction made funds size how much? large and stable If so, then the bank itself activity so much wide and reliable in essence to conduct possible It will be. Deposit base size and composition bank short term obligations to perform ability is liquidity noticeable at the level influence shows. For example, by requesting a removable deposit high share of bank liquidity increases, because this funds permanent accordingly in circulation will be and immediately with payments for use possible. However, this in case of bank benefit to take the level will be relatively low, because such deposits usually low interest rates with attraction will be made.

On the contrary, the term deposits for the bank relatively stable financial source to be, they far term to assets direction opportunity gives, this and bank profitability increases. With this together, deposits for payable interest rates and they with the associated operating costs profitability negative impact show possible. That is why for banks deposits composition optimization, that is, liquidity and profitability in the middle balance find through financial from resources effective use seeks.

Deposit base diversification and banking liquidity and profitability positive impact shows. Customers of different categories (physical and legal individuals, small businesses, large enterprises) collect funds to be done through banking risks reduces and resource base stability provides. From this in addition, a stable deposit flow is banks more investments and credit operations made to increase takes, this and their profitability increases. Thus, deposit base effective formation and management of banks financial health and far term in the development of a decision figure importance has.

Commercial in banks deposit base formation exercise their financial stability, lending opportunities and competitiveness determinant important of processes one. Deposits size increase, their composition diversification to do and clients loyalty to provide banks main strategic goals to the essence includes. In Uzbekistan last banking and finance in years in the system to take ongoing reforms as a result this concerning positive changes are observed although in practice a number of systematic problems still at the moment remains. Deposits composition imbalance population confidence with related problems, competition aggravation and percentage of policy consistent not being this about the main This is one of the obstacles. This in the department Uzbekistan commerce in banks deposit base formation exercise analysis will be done and there are problems and their brought issuer factors deep is studied .

Uzbekistan Republic commerce banks deposit base country financial system stability and in development important place is held. As of January 1, 2024, according to data, commercial banks total deposits 241.687 trillion soums organization achieved this indicator banks credit opportunities and liquidity level determinant main from factors one.

Deposits composition from the point of view of physically individuals to placed funds 86.345 trillion soums, legal entities individuals deposits and 155.342 trillion soums the organization reached. This total . deposits suitable 35.7% and 64.3% respectively organization makes . This information banks resource based on legal individuals deposits advantage shows that and corporate clients in the banking system participation is high which means .

Banks in the analysis section when the state share there are banks total deposits 124.358 trillion sum organization is total 51.5% of deposits organization makes. In particular, "Uzmilliybank " 32.920 trillion soums, "Uzsanoatkurilishbank " 13.799 trillion sums . and "Agrobank " 15.389 trillion sums to deposits has. These banks deposit portfolio is mainly large corporate clients and the state of the organization with work direction shows.

Other commercial banks, including "Capital Bank" 30.102 trillion soums, "Mortgage Bank" 17.773 trillion sums and "Khamkorbank " 7.971 trillion sums to deposits has. These banks are mainly private sector and small and medium business subjects with active it works, this and their deposit base diversified shows.

Deposits duration according to the analysis this showed , that, requiring removable deposits and short term deposits of banks liquidity level in providing an important role plays. However, the

long term deposits share is relatively low, this is banks long term investment projects financing opportunities limits. Therefore , commercial banks far term deposits attraction do strategies improve need feels .

Also, deposits in accordance with the interest rate is also an important factor is considered. Banks between competition as a result of interest rates different this clients deposit put to their decisions influence makes. Interest rates stability and attractiveness of clients in banks was to trust in increasing an important role plays.

Uzbekistan Republic Commerce banks deposit base size and in the composition of the last in years noticeable changes are observed. As of January 1, 2025, according to data, commercial banks total deposits 308.69 trillion soums organization reached. This data is as of the beginning of 2024. Growth by 27.6% compared to means. Deposits in the composition of physical individuals to placed funds 122.42 trillion soums, legal entities deposits and 186.27 trillion soums organization reached. This is a total of . deposits suitable 39.7% and 60.3%, respectively, the organization makes.

Deposits duration according to the analysis this shows that before the demand was deposits volume 99.1 trillion sum arrived. This is a total of 32.1% of deposits the organization will reach. From 181 days to 365 days was term deposits 46.26 trillion soums, from 31 to 180 days was deposits 32.31 trillion soums the organization reached. From 1 day to 30 days was short term deposits size and 11.66 trillion soums the organization reached. Also, one year in love term deposits 119.36 trillion sum organization reached.

Banks in the analysis section At the same time, the National Bank of Uzbekistan 36.84 trillion soums, Kapitalbank 36.66 trillion soums, Ipoteka-bank 25.69 trillion soums, Uzpromstroibank has 20.74 trillion soums and Agrobank has 19.47 trillion soums in deposits .

This change banks resource base consolidation , credit opportunities expansion and financial stability in providing important importance profession will reach . However , deposits in the content imbalance , that is legal individuals deposits advantage , banks for liquidity risks increase possible . Therefore , commercial banks physical individuals deposits attraction to do strategies improvement , long term deposits encouragement and customers trust to increase in accordance with the measures made increases necessary .

Current that day In the banking system of Uzbekistan competition to increase banks activity all in such areas as deposits also on the market impact show. Banks deposit funds attraction to do in accordance with each other competes, this and interest rates volatility, services quality increase, marketing strategies active application such as situations on the surface brings. With this together, clients attraction to do in the process banks one row to problems face go. These problems various internal and external factors with related banks deposit policy information to difficulties take goes.

First of all, on the market activity running banks number increases progress and their service show opportunities expansion competition environment sharpened. Each bank has its own client not to lose and new defenders attraction grow for high percentage rates, convenient conditions, bonus systems and loyalty of the program offer makes. As a result, some in cases banks economic from the point of view unreasonable percentage policy to conduct forced This happens. and their profitability negative impact makes.

Secondly, customers, especially individuals, have a low financial literacy level, banking services and their conditions about enough for information has not being because of them deposit decisions information uncertainty on the surface goes. Most people customers still traditional vault to their styles relies on or cash in the bank from sending caution It will be. This situation is especially regional and village in the regions obvious to the eye is thrown out.

Also, customers in the bank was confidence level is also an important factor is considered. Some in cases banks in the activities of transparency shortage, services quality low, customers relatively slow attitude, the decision to find a circle of bureaucratic obstacles existence customers flow reduces. Especially digital technology current grow in the process of some banks enough technician to prepare has not being due to modern customers needs full satisfy can not.

Commercial banks deposit base country financial system stability and in development important place holds. Deposits size and to composition various factors influence show, including inflation level, population access to banking system was confidence, macroeconomic stability, fiscal and monetary policy, and digital technologies current grow level. These factors each other related banks resource base formation and to stability noticeable influence shows.

Inflation level deposit base in the formation of the main from factors one is considered. In March 2025 In Uzbekistan annual inflation rate of 10.3% organization reached. This figure is relevant for December 2024. 9.8% per month with the level of high prices level increase means. Inflation is high at the level of being to real incomes of the population negative influence shows and their savings opportunities limits. As a result, banks wearable deposits size decreases or short term to deposits Demand for it increases, which and banks for resources stability reduces.

Fiscal and monetary policy and banks deposit base to the formation of the influence shows.

Central Bank appointed the main rate, mandatory reserve ratio and other monetary instruments banks to offer achievable interest to rates influence makes. Beginning of 2025 the Central Bank is the main rate of 14% noted, this and banks to offer achievable deposit interest rates increase take came. High interest rates population to deposits was interest increases, but inflation level higher real interest rate reduce interest rates take it comes, this and savings motivation reduces.

Digital technology current grow level also banks deposit base to formation influence shows.

Internet banking services, mobile applications, digital payment systems and other innovative solutions to banking services for the population was the entrance of opportunities is expanding and their in banks was trust increases. Last in years In Uzbekistan digital banking services intensively develops, this and banks deposit base size increase service does. However, digital technologies are currently growing at a different level in different regions, and some banking services in the regions use a low level of borrowing.

Commercial banks stable development, their credit potential and financial reliability much in terms of deposit base size, composition and quality depends on. Deposit funds commerce banks for the most important and relatively cheap resource source to be, their correctly management bank general financial status by appointment gives. Thus, deposit base effective management today's banking system before standing the most important strategic of the tasks one is considered. In the market strong competition, customers demand volatility, inflation risks, financial technology development and customers confidence level relatively low such as factors

from banks deposit policy again seeing the Output and he / she modern management approaches based on requires improvement.

Deposit base management means bank resources to form their diversification to do , interest policy optimization , customers segmentation based on services display , marketing and communication strategies current grow and customers with long term reliable relationships to develop aimed at complex measures understood . In this regard, banks not only have deposits to keep remain , there may be new defenders attraction to them , needs analysis to do and digital services through customers experience to improve the aspirations necessary .

Commercial banks successful activity and stable development clients needs deep research and them suitable innovative services current grow with closely It depends . Today banking services during the day market fast to changes clients come and further conveniently , quickly and personalized to services need feels . So under these circumstances banks for clients needs to identify them to satisfy aimed at strategies working Exit and innovative services through competitiveness to increase current to the essence has become . Clients needs research banks for strategic importance has . This process through banks clients financial behavior , advantages and problems them suitable services and products offer to grow to opportunities has They will be . Clients training needs basic methods in accordance with the questionnaire, interviews, focus groups, customer behavior analysis and digital footprints research are included. These methods through banks customer segmentation made increases, each individual approaches for the segment working they come out.

Innovative services current grow and banks competitiveness increase and customers base in expansion important role plays. Latest in years digital technologies development of banking services new on the scene take It came out. For example, mobile applications, Internet banking, remote services, artificial intelligence based on advice services and other innovative solutions for customers 24/7 service show opportunity gives. This customers for convenience create them in the bank was trust increases. Trade in Uzbekistan also banks innovative services current grow in accordance with active work take continues. For example, the system "Digital banking" through clients own calculations day and night increase to the possibility has is common. This system clients of the banking institution go Arrival excess time and costs saving opportunity gives. Also, remote banking services through clients own financial operations desired from the place of management to the possibility has is common.

Innovative services current in the process of banks for one row important factors in consideration take necessary . Firstly , services clients to needs suitable be need . Secondly , services safe and reliable be necessary . Thirdly , services comfortable and user for understandable to the interface has be necessary . Fourthly , services constant accordingly updated , clients feedback based on improvement go need .

Commercial banks in the activities of deposits in accordance with the interest rate designation and their optimization strategic importance has been an important of the problems one. Interest rates banks for deposits attraction in this main tool to be service does. Therefore rates correctly be determined bank liquidity, profitability and competitiveness directly influence shows. Interest rate optimization means bank resources cheap, stable and sufficient in volume attraction to do supplier, this with together bank reduce costs to a minimum keep standing rates policy formation understood. Deposit rates in marking first in accordance with the market macroeconomic situation, that is, inflation level, Central Bank main rate, money and credit

policy general direction taken into account. For example, inflation. level high was real interest rate in the environment rates keep remain for nominal interest rate banks increase forced They will. Otherwise, deposits will not bring real income. does not bring and clients funds from the bank other financial to instruments directions possible. Therefore, inflation and the main rate dynamics deposit policy in the formation of the decision actor factor is considered. Interest rates in marking also, banks between competition level important role plays. Clients for high interest deposits attractive seems, it is all because of banks deposits flow keep remain or he / she increase for each other with rates through competes. However, the interest rate is too outside higher for the bank big on expenses to take it comes, this and profitability negative influence makes. Therefore, banks competition environment in consideration received without, rates strategic accordingly manage they strive. Many in cases banks segment customers based on the interest rate policy they run, that is, a large deposit to owners or far term to deposits relatively relatively higher interest offer will be made.

Deposit rates optimality bank financial It also depends on the situation. Financial low stability banks more client attraction grow for this purpose interest rates artificial accordingly increase possible, this and far during the period risks strengthens. On the contrary, stable and reliable banks relatively low interest rates deposit in exchange attraction to do to the opportunity has They will be . That is why for the reputation of the bank , audit results , credit portfolio quality and financial statements rates in the designation of important factors is considered . Interest policy in optimization international practice to contact It is also important to do . Many developed in countries interest rates market demand and supply is based on formed , banks and customers not only interest income , possibly additional services , loyalty programs , online services and other convenience through competitiveness provides . This approach is gradually and in Uzbekistan the current is done . Digital banking services expansion , remote banking operations development is also interest policy information new criteria to the surface brings .

Commercial banks stable development and competitiveness important from factors one is clients loyalty is to provide. Financial services market is becoming more and more complex would go yes, banks not only new clients attraction to do, maybe there are clients keep stay in your bank far term and reliable their relations develop on active work take they go necessary It will be. Clients Loyalty is an advantage of banking services usual use them to others recommendation to do and competitor offers to be regardless of whether, with the bank cooperation continue to continue readiness level. Therefore, loyalty increase strategies, including bonuses, discounts and loyalty programs in the current banking practice an important place occupies. Customers loyalty increase strategies, first of all, in turn, customers needs and behavior deep analysis to do based on. Each customer segment itself typical to the features has it was Therefore the approach should also be individual. necessary . In this regard, many commercial banks loyal customers for special incentive programs, namely loyalty programs working out. These programs through banking products for customers to use for collection points, free services, exclusive offers or cashback (money return) options are presented is done .

Loyalty programs main goal is to help the client to use banking products. more and regular use is an encouragement. For example, some banks credit cards through each one purchase for gives points to the client and these points are collected, then other financial services, discounts or for gifts replacement is possible. This type of system with the bank at the client active

financial in touch to be motivation increases. Also mobile banking applications through loyal customers special in terms of loans, deposits or currency transactions offer to do through their loyalty strengthens.

CONCLUSION

Commercial banks financial stability and far term development in providing deposit base separately place is kept. Deposits banks for the main resource source are calculated, they are lending, investment activity expansion, liquidity save remain and pay competence in providing decision figure importance profession will reach. This scientific work within commerce banks deposit base economic essence of this main structural parts, current status and related problems, as well as management improve aimed at strategic approaches complex in some way analysis was made.

First of all, deposit base to the concept of accuracy entered and its banking resource in the system place open was given. Deposits physical and legal individuals to temporarily in the bank confidence is based on be transferred financial funds they demanded payable, term and savings in forms is to be possible. This kind of means structural diversification for the bank risks reduction, financial stability reinforcement and far term strategy made to increase the opportunity gives. Deposit base composition how much? stable and balanced If so, then the bank itself activity so many effective can organize.

Explore within Uzbekistan commerce banks current deposit policy status statistics information based on analysis was done. The information obtained this showed that the last in years banks to attraction made deposits by size stable growth is being monitored. But this growth is mainly legal individuals to deposits correctly coming, physical individuals share relatively low remains. This situation banks resource base to stability negative impact show possible because large legal clients often short term operational needs based on They invest money. So that the population deposits multiply their far term to deposits attraction banking policy priority in the direction of rotation necessary.

Banks deposits information competition increase, inflation level relatively high, financial literacy is not enough, trust problems and digital from services in use restrictions such as one row to problems person goes. In particular, banks in the middle of the interest rate is based on competition sometimes economic in terms of unreasonable proposals appearance be take goes. Such approaches short term benefit give possible, but far during the period of banks profitability reduces, resources to efficiency negative impact makes.

Deposit base manage improvement according to proposals working on the output one how much priority directions clearly received . First of all , customers need deep research and their to their behavior suitable services working Output necessary . Each customer segment for a separate approach based on deposit types , interest policy and bonus systems working Output necessary . Competitive interest rates , personalization marketing , loyalty programs , remote services through the service show - these all customers loyalty increase service does .

Also, digital banking services expansion through the population, especially the edge in the regions resident citizens to banking services attraction make the possibility of the emergence of This will be. Mobile applications, Internet banking, online deposits, automated services such as technological solutions through deposit attraction make mechanisms optimization possible. With this together, digital services security, reliability and use convenience provision necessary.

Interest rate in optimization and on the market inflation environment , the Central Bank base rate and the population expected profitability level in consideration to be taken need . Banks investments and liquidity between balance found without , interest rate policy different on segments adapted without their behavior necessary . Also , long term deposits attraction to make bonus rates , additional services or privileged offers offer to be possible .

Customer loyalty in increasing international experience based on loyalty program, cashback services , recommendations through encouragement such as mechanisms are very useful. Bank Oz client not only financial service to show, can be his/her daily reliable in their needs partner as a manifestation of being need. Especially devoted to clients separately advantages, services priority and personal approach through loyalty level increase possible.

This research within the progressive international experience was also acquired . Many developed in the countries of banks clients to needs based, digital and interactive services through deposit base is expanding. Financial literacy increase, transparent and fair interest rate policy management, clients with two-way reliable communication installation, innovative technologies active current do – these international in practice efficiency is proven there are approaches.

Uzbekistan commerce banks deposit base formation and in management effective working strategy working exit there is financial stability and economic growth necessary is a condition. Deposit base in strengthening balanced percentage policy, clients directed approach, technological news and international from experience corresponding to use separately place is kept. Therefore banks own strategies far term and stable resources to form concentrated without improvement, market to needs flexible approaches applications necessary. Client with reliable, constant and two-sided profitable connection on the road bank - deposits base in expansion and he / she effective in management always in favor has It will be.

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