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WAYS TO INCREASE THE EFFICIENCY OF FINANCIAL RESOURCES IN THE INVESTMENT ACTIVITIES OF COMMERCIAL BANKS

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ABSTRACT

This study examines the theoretical and practical aspects of improving the efficiency of financial resources in the investment activities of commercial banks. The research analyzes the investment activities of banks, mechanisms for managing financial resources, methods of reducing investment risks, and the impact of bank investments on economic growth. In addition, issues such as diversification of investment portfolios, liquidity management, and improvement of risk management systems are considered. The study also substantiates the importance of using fintech technologies, artificial intelligence, and innovative financial instruments in the development of commercial banks' investment activities in the digital economy. Furthermore, the role of attracting foreign investments and expanding cooperation with international financial institutions in increasing investment efficiency is highlighted. As a result of the research, scientific and practical recommendations for improving the efficiency of financial resources in the investment activities of commercial banks have been developed. These recommendations contribute to strengthening the financial stability and investment potential of the banking system.

KEYWORDS

Capital, investment portfolio, risk management, liquidity, digital economy, fintech technologies, banking investments, investment risks, foreign investment, financial stability, innovative technologies, green economy, investment attractiveness, banking resources, economic growth, diversification.
.

Introduction

TIJORAT BANKLARI INVESTITSIYA FAOLIYATIDA MOLIYAVIY RESURSLAR SAMARADORLIGINI OSHIRISH YO'LLARI

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Annotatsiya:
Mazkur tadqiqot ishida tijorat banklari investitsiya faoliyatida moliyaviy resurslardan foydalanish samaradorligini oshirishning nazariy va amaliy jihatlari o‘rganilgan. Tadqiqot davomida banklarning investitsion faoliyati, moliyaviy resurslarni boshqarish mexanizmlari, investitsion risklarni kamaytirish usullari hamda investitsiyalarning iqtisodiy o‘sishga ta’siri tahlil qilingan. Shuningdek, investitsion portfelni diversifikatsiya qilish, likvidlilikni boshqarish va risk-menejment tizimini takomillashtirish masalalari yoritilgan. Tadqiqotda raqamli iqtisodiyot sharoitida fintex texnologiyalari, sun’iy intellekt va innovatsion moliyaviy instrumentlardan foydalanishning ahamiyati asoslab berilgan. Shu bilan birga, xorijiy investitsiyalarni jalb qilish va xalqaro moliya institutlari bilan hamkorlikni rivojlantirishning bank investitsiya faoliyati samaradorligini oshirishdagi o‘rni ko‘rsatib berilgan. Tadqiqot natijasida tijorat banklari investitsion faoliyatida moliyaviy resurslar samaradorligini oshirish bo‘yicha ilmiy-amaliy tavsiyalar ishlab chiqilgan. Ushbu tavsiyalar bank tizimining moliyaviy barqarorligini mustahkamlash va investitsion salohiyatini oshirishga xizmat qiladi.

Kalit so‘zlar: Tijorat banklari, investitsiya faoliyati, moliyaviy resurslar, investitsion samaradorlik, bank kapitali, investitsion portfel, risk-menejment, likvidlilik, raqamli iqtisodiyot, fintex texnologiyalari, bank investitsiyalari, investitsion risklar, xorijiy investitsiyalar, moliyaviy barqarorlik, innovatsion texnologiyalar, yashil iqtisodiyot, investitsion jozibadorlik, bank resurslari, iqtisodiy o‘sish, diversifikatsiya.

ПУТИ ПОВЫШЕНИЯ ЭФФЕКТИВНОСТИ ФИНАНСОВЫХ РЕСУРСОВ В ИНВЕСТИЦИОННОЙ ДЕЯТЕЛЬНОСТИ КОММЕРЧЕСКИХ БАНКОВ

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Аннотация:
В данном исследовании рассмотрены теоретические и практические аспекты повышения эффективности использования финансовых ресурсов в инвестиционной деятельности коммерческих банков. В ходе исследования проанализированы инвестиционная деятельность банков, механизмы управления финансовыми ресурсами, методы снижения инвестиционных рисков, а также влияние банковских инвестиций на экономический рост. Кроме того, изучены вопросы диверсификации инвестиционного портфеля, управления ликвидностью и совершенствования системы риск-менеджмента. В исследовании обоснована важность использования финтех-технологий, искусственного интеллекта и инновационных финансовых инструментов в развитии инвестиционной деятельности коммерческих банков в условиях цифровой экономики. Также раскрыта роль привлечения иностранных инвестиций и расширения сотрудничества с международными финансовыми институтами в повышении эффективности инвестиционной деятельности банков. По результатам исследования разработаны научно-практические рекомендации по повышению эффективности финансовых ресурсов в инвестиционной деятельности коммерческих банков. Данные рекомендации

направлены на укрепление финансовой устойчивости и инвестиционного потенциала банковской системы.

Ключевые слова: Коммерческие банки, инвестиционная деятельность, финансовые ресурсы, инвестиционная эффективность, банковский капитал, инвестиционный портфель, риск-менеджмент, ликвидность, цифровая экономика, финтех-технологии, банковские инвестиции, инвестиционные риски, иностранные инвестиции, финансовая стабильность, инновационные технологии, зеленая экономика, инвестиционная привлекательность, банковские ресурсы, экономический рост, диверсификация.

Introduction

The effective management of financial resources investment activities of commercial banks to be providing the competitiveness and stability of the banking system in modern economic conditions is one of the important factors. Only deposit and credit operations of banks, but also takes the base will diversify income through own resources and investment activities. For this reason, the rational use of available financial resources, most of them high income-bearing and at the same time, the level of acceptable risk assets that has the most pressing tasks facing the issue of direct management of the bank has become one of. The financing of the banking sector, the importance of this issue increased further with the role of leading the economy, holding meetings.

In the republic of uzbekistan ongoing economic reforms and privatization of the banking system of the bank of the transformative process requires a radical change in the approach to investment activities. To reduce the state share of the bank and they adapt to the international standards of the market on the basis of activities in the context of the mechanisms to ensure the financial resources to increase the effectiveness of a strategic role. Banks now funding programs based on a passive state, but not limited, but find their place in the market as active investors, the securities market and to participate in the use of innovative financial instruments remains necessary.

Financial resources investment activities directly associated with the level of efficiency of the bank's profitability and capitalization. Resources will be managed, the quality of them low-income or excessively risky projects weakens be directed to the financial condition of the bank, liquidity problems can have a negative impact on the entire banking system and ultimately produces. On the contrary, scientific investment policy based on the optimal portfolio formation and efficient use of resources necessary for its development that increases the bank's solid financial and creates the internal source. This topic is too theoretical, too, is very important from the practical aspect.

Modern instability in global financial markets, geopolitical tensions and economic uncertainty, the bank encourages more cautious in their investment and apply a scientific approach to the management of resources. Variation in the level of inflation, interest rates, fluctuations in exchange rates of banks and their financial resources in the context of understanding nobarqaror needless to such distribution, this not only provide current income, but also have protection from future threats. In this context, risk management, diversification of resources and investment decisions of optimization methods to learn an actual profession.

The rapid development of digital technology and financial innovation has brought new demands and new opportunities to the investment activities of the bank. Artificial intelligence, big data analysis (big data) and automated trading systems, investment decision-making process of radical change, allows to

significantly increase the efficiency of resource use. This push and the development of modern means of the bank to be introduced to the investment process to ensure that is becoming the key factor is superior to the competition. Therefore, the combination with the traditional method of managing the issue of financial resources digital solution requires special attention.

The investment activities of commercial banks, not only the interests of some banks, but also is closely related with the development of the entire national economy. Banks, financial resources collected in the sectors of the real economy, production and stimulates economic growth through effective to push to infrastructure projects, creation of new jobs and contribute to the country's investment environment will improve. In this regard, the mikroiqtisodiy not only increase the effectiveness of the bank's resources, but also the macroeconomic importance of the state within the framework of the economic policy plays an important role. This aspect is the subject of socio-economic relevance of further enhances.

Analysis of the available scientific literature and as practice shows, many commercial banks on the management of investment resources in a systematic approach, methodology, and modern qo'llanilmayapti are enough. Based on a model of formation of the investment portfolio to be used less scientific risk assessment of the mechanism is not perfect and decrease the efficiency of the column of the subjective factor in the distribution of resources as a commercial problem has appeared. To eliminate existing deficiencies and the necessity for the bank to develop effective recommendations in this theme provides a basis to select as the object of scientific research and its practical value.

All the factors listed above — the process of reforming the banking system, global financial instability, transformative digital, the importance of macroeconomic and existing problems in practice — together to learn ways to enhance the effectiveness of investment activities of commercial banks and financial resources will become subject to actual extremely modern. The scientific research be the depth of these issues based bank management decision-making, the rational use of resources and ensuring sustainable development in the context of competition gives you the possibility of. This topic of scientific-theoretical potential, along with the national banking system and the economy that is of practical importance for the development of manifest, will.

Review of the literature.

Analysis of the literature on the subject in the process of financial resources in ways to enhance the effectiveness of investment activities of commercial banks of the world on many leading economists, scientists and experts have been conducting scientific research. Of Them, Professor Sh.A.Abdullayeva their research in investment activities of commercial banks of the country's economic growth, it was noted that the main financial aspect. In the opinion of scientists, the quality of credit portfolio of investment banks effective use of resources, long-term investments and the share of risk management depends on the system. Especially in the financing of the real sector, bank capital and resources are considered an important factor in the stability of the base adequacy. Look at his research for the improvement of the investment banking activities innovative banking services, digital and technology the international diversification of investment portfolio formation on the necessity of many given. This is one of the mechanisms of modern financial resources more efficiently[1].

O. I.Lavrushin their research about the effectiveness of bank capital theories are widely used. The effectiveness of investment activities of commercial banks scientists and their benefits bring the level of resources was defined by the rotational speed of stressed. Look lavrushinning told about, according

to investment bank on the network increases the effectiveness of the optimal distribution of financial resources of the economy. Therefore combination with the investment strategy of commercial banks is important macroeconomic stability[2].

Academic B.Yu.Economic activity is the main factor in their research by xodiev will note that the modernization of investment. In his opinion, the structural change of the economy through commercial banks, the financing of investment projects shows the active effect. Scientists in the effective management of the financial resources of the banks credit policy, the improvement of the investment, long-term expansion of the deposit base and to attract foreign capital provides the basis of the importance[3].

I.A.Sattorov of the resource base of the firm their research investment activity of commercial banks shows that the main criteria. His research by banks long-term investment credit provisions have a significant effect on the development of economic growth based. In the opinion of scientists, increase the effectiveness of investment activities of banks corporate governance of the assets needed push to improve the quality and strengthen the monitoring of[4].

His research N.G.Karimov by directing financial resources to the priority sectors of the economy, investment bank, it was noted that can increase efficiency. Scientists in investment banking, the introduction of innovative technologies and “green economy” will note that this is a promising direction of funding the project. His look told about, according to the investment activities of commercial banks is important in the development of increasing the competitiveness of the national economy[5].

The effectiveness of the activities of their research, G.G.Korobova the optimal composition of bank capital, the investment bank that provides the basis depends on. The bank of long-term investment to ensure economic stability would seal down, it was noted that the expansion of operations[6].

His research V.V.Ivanov of commercial banks in the effective management of resources to invest in risk-management system shows particular importance. The balance of liquidity and profitability of the bank that it noted the importance of investment decision in[7].

E.F.Jukov accelerated the circulation of capital in the economy of their research investment bank have analyzed the role of. In his opinion, the bank becomes the financing of projects to drive economic growth through investment[8].

T.V. Uskova their research, the use of innovative financial instruments in investment activities of the bank was noted to increase productivity. Especially, investment banking services will reduce the costs of digital operations[9].

Their research and portfolio diversification in the investment policy of the bank L.P.Krolivetskaya will note that effective management is the main factor. It provides investment resources on the basis of the need for a balanced distribution sector[10]

Research methodology

Financial resources in ways to enhance the effectiveness of investment activities of commercial banks on the analysis of researches conducted by scientists of the world, collect all information on the subject, comparing, logical thinking, such as the use of the method led to economic research.

Analysis and discuss the results.

Today's globalization and economic integration of the national economy in the context of providing a sustainable development of commercial banks is one of the main financial institutions. In particular, the role of commercial banks in financing of investment activity is ever increasing. Therefore, the issue of effective use of available financial resources of the bank have become one of the pressing economic problems. The rational use of financial resources to increase the profitability of investment projects, the development of the real sector of the economy and plays an important role in the creation of new jobs. The necessity of this topic, that is, ineffective distribution of investment resources in the banking system liquidity is not the problem, and the pace of economic growth and decline can lead to the increase of the credit risk.

The investment activities of commercial banks without the need to increase the effectiveness of financial resources in strengthening the financial stability of the banking system is associated with. In modern economic conditions with not only the bank lending activities, but also has a great impact towards economic development through support of the investment process. In this regard, the resource base of bank adequacy long-term financing sources and investment portfolio diversification important factor is the availability of. How high the bank, the investment potential of the economy, modernization and expansion of innovative projects financing options also so.

This topic is more of actual commercial banks in investment activities is go get increasingly more complicated risk and financial security issues. Changes in the world financial markets, the process of inflation and economic crisis can have a negative impact on the efficiency of investment bank. For this reason, effective management of financial resources, reduce investment risks, and modern risk-management system introduction is necessary. In particular, the basel standards on the basis of investment activities to ensure liquidity and provide the bank of increasing the effectiveness of capital management is one of the important areas.

The investment activities of commercial banks in the context of the digital economy in the use of innovative technologies, the necessity of the importance of the subject also increases even more. Artificial intelligence, fintex of the platform, blokcheyn management system and automated technologies serves as an important tool in the effective management of the investment bank. This technology investment operations, reduce costs, and increase the speed to strengthen financial monitoring allows you to make investment decisions. Therefore the investment activities of commercial banks is one of the main tasks of the digital transformative speeding up today.

Financial resources investment activities of commercial banks in the investment attractiveness of the country is also the issue of increasing the effectiveness of augmentation plays an important role. The stability of the banking system and investment opportunities for foreign investors pays particular attention to reflect the real. The effective management of financial resources by the banks to the development of cooperation with international financial institutions, and serves to improve the investment environment to attract foreign capital. The result increased the volume of investments in priority sectors of the economy of the country and will strengthen the competitiveness in the global financial market.

Investment activity of commercial banks into the necessity of this topic is caused economic growth and social welfare with immediate effect. To be effective, the bank of investment, industry, agriculture, services and infrastructure has a positive impact on the development of the sector. This will create new jobs, increase the income of the population and serves to provide economic stability. Therefore the

investment activities of commercial banks in the banking system, the mechanism of improvement of not only the effective use of financial resources, but also has a strategic importance for the development of the entire national economy.

Table -1 Key factors affecting the efficiency of investment activities of commercial banks in financial resources[1]

№	Factors	Content	Effect on performance
1	Capital adequacy	Risk coverage level of bank capital	Increases investment stability
of 2	Stability of resource base	Continuity of deposits and attracted funds	Expands long-term investments
3	Liquidity level	Bank's ability to meet short-term obligations	Provides financial security
4	Risk management system	Credit and Investment Risk Management	Reduces losses
5	Investment portfolio diversification	Allocation of funds to various sectors	Increases profitability
6	Digital technologies	Fintech and automated management systems	Reduces costs
of 7	Attracting foreign investment	Use of external financial sources	Extends resource size
8	State support	Tax incentives and preferences	Stimulates investment activity

The analysis of the table shows that the effectiveness of investment activities of commercial banks primarily is related to the stability of the base sufficient of bank capital and resources. The bank financing of capital investment projects sufficient the long-term empowerment does, ensures the continuity of the activities of the sustainable investment of the resource base. Especially in the conditions of economic instability in the level of liquidity of the bank to be saved as one of the main factors of the financial security that is not displayed. Are listed in the table, the risk-management system of commercial banks and the financial resources for the effective use of modern diversifikatsiyasi investment portfolio is one of the mechanisms that will determine that. Effective management of risks of loss of capital and investment projects, the bank reduces the likelihood of the level of profitability increases. In case of diversification, investment portfolio while minimizing the negative effects arising from the changes in various economic sectors served. Digital technology and innovative investment bank to attract foreign investment factors may play an important role in the development of the activities are determined. Fintex the operating costs are reduced by the introduction of technology, investment increases the speed of decision making. At the same time, expanding the capacity investment international attraction of financial resources of commercial banks, the financing of priority sectors of the economy will allow.

[1] Prepared by the author

Table-2 The investment activities of commercial banks in financial indicators of the effectiveness of the use of resources[2]

№	Indicator	Formula or content	Economic significance
1	ROA (Return on Asset)	Net profit / Total assets	Indicates asset utilization efficiency
2	ROE (Return on Equity)	Net profit / Equity	Represents capital efficiency
3	Liquidity ratio	Liquid assets / Short-term liabilities	Assesses solvency
4	Credit portfolio quality	Share of non-performing loans	Determines the level of risk
5	Investment yield	Return on investment / Volume of investment	Indicates investment efficiency
6	Capital multiplier	Assets / Equity	Evaluates the level of financial leverage
7	Net interest margin	Interest income - interest expenses	Increases bank profitability
8	Resource turnover rate	Income / Borrowed funds	Expresses the efficiency of resource utilization

ROAD and roe indicators in the table are important criteria in assessing the economic efficiency of investment activities of commercial banks shows that. There is appreciation of the level of expression from the use of road bank assets, ROE allows the bank to determine the profitability of capital. A high level of this indicator to increase the profitability of the investment bank and financial refers to the rational use of resources. The coefficient of liquidity and financial stability of commercial bank providing credit portfolio as the main indicator of quality were assessed. A high level of liquidity that is not in the bank's short-term will strengthen its ability to fulfill obligations, reduces investment risks have decreased, while the share of problematic loans. For this reason, the assets of commercial bank credit monitoring and to improve the quality management system, it is necessary to push. The rotational speed of the index of resources and increasing the investment bank's net interest margin is important in the fact that will determine natijadorligini financial activities. The rapid cycle of investment funds and resources for an effective, which ensures. While the bank's net interest margin increase of income through investment activities of the top creates the possibility of further expansion.

Table-3 Ways to increase the effectiveness of investment activities of commercial banks in financial resources[3]

№	Directions for improvement	Implementation mechanism	Expected result
1	Development of digital banking services	Implementation of Fintech and AI technologies	Operating expenses decrease
2	Diversification of the investment portfolio	Investing in various industries	Risks decrease
3	Long-term resource base expansion	Improvement of deposit policy	Investment opportunities will expand
4	Strengthening the risk management system	Application of Basel standards	Financial security increases
5	Attracting foreign investors	Cooperation with international financial institutions	Capital increases
6	Development of green investments	Financing of environmental projects	Sustainable economic growth will be ensured
7	Improving corporate governance	Implementation of a transparent monitoring system	Bank reliability increases
8	Use of innovative financial instruments	Bonds and mutual funds	The volume of financial resources will increase

[2] Prepared by the author
[3] Prepared by the author

The table on the basis of information the introduction of digital technologies is the most effective commercial banks investment in the business is one of the priorities will determine that. Artificial intelligence, automated investment services and operations management systems up to fintex members, reduces the cost. As a result, the bank significantly increased the effectiveness of the use of financial resources. Diversify your investment portfolio and risk-enhancing investment is an important factor in ensuring the safety management system of the bank. Direct investment in various economic sectors of the bank reduces the negative effects of the economic crisis and increases the stability of the capital. At the same time, the basel standards increases the effectiveness of investment activities on the basis of improving the risk management system.

Green commercial development and investment to attract foreign investors to the bank as a priority in the development of long term strategic direction were assessed. There is appreciation for the funding of environmental projects to ensure the sustainable development of the economy, international financial institutions investment of the resources of cooperation with the size expands. This national competitiveness in the global financial market of the banking system increases.

Table-4 The investment activities of commercial banks problems and their solutions[4]

№	Issues	Negative impact	Proposed solution
1	Short-term nature of the resource base	The volume of investment projects will be limited	Promotion of long-term deposits
2	High share of problem loans	Bank profitability decreases	Strengthening credit monitoring
3	High investment risk	The probability of capital loss increases	Risk insurance
4	Slow development of digital technologies	Expenses will increase	Implementation of fintech platforms
5	Lack of foreign capital	Investment volume will decrease	Cooperation with international financial institutions
6	Liquidity issues	Declining solvency	Effective management of assets and liabilities

One of the main problems in the analysis of the table of the resource base of commercial banks, investment activities are short-term studies have shown that. Short-term deposits of major banks, the attractiveness of long-term financing of investment projects, capacity limits. For this reason long-term deposit of the instrument is important for the development fund and encouragement. The high share of problematic loans and the increase of investment risk will determine the efficiency of banking activities have a negative impact on investment. This condition, increasing the risk of loss of capital of the bank and leads to a reduction in benefits. Therefore, credit monitoring, enhancing the modern risk and insurance risk-assessment system introduction is necessary. Stagnant considered the development of digital technology, lack of capital and foreign commercial banks is one of the main limiting factors of the investment potential. Fintex of cooperation with international financial institutions and the introduction of technology can significantly increase the capacity through the expansion of the investment banks. This investment will strengthen the attractiveness of the national economy.

[4] Prepared by the author

Conclusion and suggestions

As research shows, the investment activities of commercial banks in the effective use of financial resources is one of the important factors of providing a sustainable development of the national economy. The bank financing of the investment potential of the real sector of the economy, and to increase the volume of production plays an important role in the creation of new jobs. In the meantime, the bank's resources to increase the profitability of the effective management of investment projects, reduce risk and will serve to strengthen the financial stability of the banking system. Especially, long-term investment and direct resources to priority sectors of the economy of the formation of the country is an important source of economic growth.

As a result of the analysis, the investment activities of commercial banks in many ways, the effectiveness of risk-management system competence development, investment portfolio and ensure effective liquidity management is related to diversifikatsiyasi will determine that. Be a deep analysis of the investment risks of the bank in modern economic conditions, and reduce the share of problematic loans on the basis of international standards, it is necessary to push to improve the system of financial monitoring. At the same time, the bank's assets themselves, and serves as an important factor in increasing the effectiveness of the balanced investment management activities passivi. These measures ensure the financial stability of commercial banks, will help to increase their competitiveness.

The development of the digital economy to enhance the investment activities of commercial banks, the necessity of modernization plans. Artificial intelligence, fintex technologies, the introduction of automated systems and management mechanisms blokcheyn significantly increases the effectiveness of the use of financial resources. Investment in this technology, speed up operations, reduce costs, and allows to improve the quality of investment decisions. Therefore, the wide introduction of innovative approaches in the activities of commercial banks, not only the development of the banking system, but also is also of strategic importance for the national economy of transformative digital.

In general, commercial banks, investment activities increase the effectiveness of financial resources in economic modernization, and improve the investment environment is an important component of the process of integration into international financial markets. To attract foreign investment, the expansion of interbank cooperation and international green economy financing of projects, increasing the effectiveness of investment activity has emerged as priority areas. At the same time, the effective management of the financial resources of commercial banks and investment recommendations based on scientific recommendations in practice the introduction of the attractiveness of the country to increase economic stability and the enhancement of the wellbeing of the population served.

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