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PROBLEMS FACED BY COMMERCIAL BANKS IN BANK RISK MANAGEMENT AND WAYS TO ADDRESS THEM

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Abstract: This article analyzes the main problems encountered in the risk management processes of commercial banks. In particular, it examines shortcomings in the identification, assessment, and control of credit, liquidity, market, operational, and interest rate risks. The study also highlights issues related to the insufficient implementation of modern risk management systems, low staff qualifications, and the ineffective use of information technologies in banking operations.

Key words: commercial banks, agrarian sector, financing system, lending mechanism, investment needs, collateral, interest rate policy, risk management, agriculture, financial resources.

Annotatsiya: Mazkur maqolada tijorat banklari faoliyatida risklarni boshqarish jarayonida yuzaga kelayotgan asosiy muammolar tahlil qilinadi. Xususan, kredit, likvidlik, bozor, operatsion va foiz risklarini aniqlash, baholash hamda nazorat qilishdagi kamchiliklar, zamonaviy risk-menejment tizimlarining yetarli darajada joriy etilmaganligi, bank xodimlari malakasining pastligi hamda axborot texnologiyalaridan samarali foydalanilmasligi bilan bog'liq masalalar yoritib beriladi.

Kalit so'zlar: tijorat banklari, agrar sektor, moliyalashtirish tizimi, kreditlash mexanizmi, investitsiya ehtiyojlari, garov ta'minoti, foiz siyosati, risklarni boshqarish, qishloq xo'jaligi, moliyaviy resurslar.

Аннотация: В данной статье анализируются основные проблемы, возникающие в процессе управления рисками в деятельности коммерческих банков. В частности, рассматриваются недостатки в выявлении, оценке и контроле кредитных, ликвидных, рыночных, операционных и процентных рисков, а также недостаточный уровень внедрения современных систем риск-менеджмента, низкая квалификация кадров и неэффективное использование информационных технологий.

Ключевые слова: коммерческие банки, аграрный сектор, система финансирования, механизм кредитования, инвестиционные потребности, залоговое обеспечение, процентная политика, управление рисками, сельское хозяйство, финансовые ресурсы.

INTRODUCTION

In the current context of globalization and financial integration, the stable functioning of the banking system largely depends on an effective risk management system. Instability in global financial markets, economic crises, and sharp fluctuations in interest rates and exchange rates lead to an increase in various financial risks in the activities of commercial banks [4]. In particular, during the 2008 global financial crisis and the COVID-19 pandemic, risk management in the banking sector emerged as an urgent issue at the international level [7].

In global practice, the Basel II and Basel III standards for banking risk management, developed by the Basel Committee on Banking Supervision, have gained significant importance. These documents are aimed at improving bank capital adequacy, liquidity management, and risk assessment mechanisms [6]. Studies conducted in the USA, the European Union, and Asian countries highlight the widespread use of digital

technologies, stress testing, and risk modeling methods in managing credit, market, and operational risks [5]. According to research conducted by the International Monetary Fund and the World Bank, banks with well-developed risk management systems are considered more resilient to financial shocks [8].

In the Republic of Uzbekistan, reforming the banking system, ensuring financial stability, and improving risk management mechanisms are also identified as key priorities of state policy [2]. In particular, the Decree of the President of the Republic of Uzbekistan On the Strategy for Reforming the Banking System of the Republic of Uzbekistan for 2020-2025, dated May 12-2020, defines tasks related to the introduction of modern risk management systems in commercial banks, as well as the development of internal control and audit systems in accordance with international standards [2].

Furthermore, the Decree of the President of the Republic of Uzbekistan dated January 28-2022, On the Development Strategy of New Uzbekistan for 2022-2026, outlines specific tasks aimed at stabilizing the banking and financial system, improving the quality of the loan portfolio, and reducing risks [2]. The introduction of prudential standards, stress testing requirements, and risk assessment methodologies by the Central Bank for commercial banks serves as an important measure to address existing problems in this area [2].

Despite the ongoing reforms, commercial banks continue to place strong emphasis on improving risk management practices. In this context, enhancing personnel qualifications, accelerating the implementation of modern information technologies, and increasing the practical effectiveness of internal risk management systems remain important areas of development. Therefore, analyzing current risk management practices in commercial banks and identifying effective ways to further strengthen them is of significant scientific and practical importance.

LITERATURE REVIEW

The issue of risk management in the banking system is widely covered in economic literature, and numerous scientific studies have been conducted in this field by foreign, CIS, and Uzbek scholars. Their scientific views are focused on improving the essence, classification, assessment methods, and management mechanisms of banking risks.

Among foreign economists, one of the scholars who has deeply studied the theory of banking risk management is F. Mishkin. According to him, the stability of the banking system largely depends on the effective management of credit, interest rate, and liquidity risks, while the insufficient development of risk management systems is one of the main causes of financial crises [4].

G. Gorton and A. Metrick, in their research, emphasized the growing importance of systemic risks in the modern banking system alongside traditional risks, thereby substantiating the need to strengthen banking supervision and introduce stress-testing mechanisms [4]. In addition, the Basel II and Basel III standards developed by the Basel Committee on Banking Supervision have introduced scientific and practical approaches to reducing risks through the regulation of bank capital adequacy, risk-weighted assets, and liquidity indicators [6]. Studies conducted by the International Monetary Fund and the World Bank demonstrate that banks with well-developed risk management systems are more resilient to economic shocks [7].

Scholars from CIS countries have also paid considerable attention to bank risk management issues. In particular, the Russian economist O. I. Lavrushin considers bank risks to be an integral component of banking activities and emphasizes that their management should constitute a core element of a bank's overall strategy [9].

V. V. Kovalev, in his scientific works, highlights the importance of combining quantitative and qualitative methods in risk assessment and substantiates the critical role of loan portfolio quality analysis in reducing banking risks [10]. Studies conducted by Kazakh researchers note the high effectiveness of digital technologies and automated monitoring systems in bank risk management practices [11].

Uzbek economists have examined bank risk management issues in line with the specific characteristics of the national banking system. In particular, A. Vakhobov and Sh. Mustafokulov, in their scientific research, emphasize the importance of improving internal control systems and credit policy in reducing credit risks in commercial banks [12]. Furthermore, studies by B. Khodiev and M. Isakov substantiate the necessity of adapting banking risk management mechanisms to international standards and indicate that the introduction of prudential standards by the Central Bank is yielding positive results [13]. It is also noted that, within the framework of reforms implemented on the basis of regulations issued by the Central Bank of the Republic of Uzbekistan and presidential decrees, practical measures are being undertaken to introduce stress testing, risk assessment, and internal audit systems in commercial banks [3].

According to the author, the research conducted by both foreign and domestic scholars demonstrates that risk management in commercial banks should not be limited to the control of individual types of risks. Instead, risk management systems should be developed in close integration with bank strategy, digital technologies,

personnel qualifications, and internal control mechanisms. Particularly under the conditions of the Uzbek banking system, the adoption of international experience while taking national specificities into account represents a key factor for effective risk management.

RESEARCH METHODOLOGY

This article employs general and specific methods of scientific inquiry to examine the risk management process in commercial banks. In particular, the essence of banking risks and their impact on financial stability were analyzed using the methods of analysis and synthesis. Through the comparative method, risk management practices in Uzbek banks were examined in comparison with the experience of foreign and CIS countries. In addition, the interrelationship between risk management, internal control, and audit systems was assessed based on a systematic approach and logical analysis. The study also applied economic and statistical methods, and official data as well as regulatory legal documents of the Central Bank were analyzed. Based on the results obtained, scientific conclusions and practical recommendations were formulated using the methods of induction and deduction.

ANALYSIS AND RESULTS

The conducted analysis shows that credit risk occupies the largest share in the activities of commercial banks. Insufficient diversification of the loan portfolio and weaknesses in assessing borrowers' solvency lead to an increase in credit risk. In particular, the growth in the volume of non-performing loans under conditions of economic instability negatively affects the financial stability of banks.

The analysis of liquidity risk indicates that, in some commercial banks, an imbalance between the maturities of assets and liabilities persists. This situation causes difficulties in the timely fulfillment of short-term obligations. It was also determined that market and interest rate risks are directly related to volatility in exchange rates and interest rates. At the same time, modern hedging instruments are not sufficiently used to manage these risks (Table 1,2).

Table 1. Types of Risks in Commercial Banks and Their Main Problems¹

Type of Risk	Main Problems
Credit Risk	Increase in the share of non-performing loans
Liquidity Risk	Imbalance between assets and liabilities
Market Risk	Fluctuations in exchange rates and interest rates
Operational Risk	IT errors and human factor

Table 2. Main Directions of Fintech Technologies and Their Impact on the Financial Market

Fintech Direction	Main Feature	Impact on the Financial Market
Electronic payments	Fast and remote payments	Reduces transaction costs
Mobile banking	24/7 banking services	Increases financial inclusion
P2P lending	Lending without banks	Strengthens competition
Blockchain	Transparent and secure transactions	Reduces fraud

International experience shows that the successful development of fintech technologies is directly dependent on government policy, legal regulation, and effective cooperation between financial institutions and technology companies. In developed countries, fintech is regarded as an important tool for modernizing the financial market, expanding financial inclusion, and introducing innovative services [9].

The United Kingdom is considered one of the leading countries in the development of the fintech ecosystem. In this country, the Regulatory Sandbox mechanism introduced by the Financial Conduct Authority enables fintech startups to test new financial products and services in a controlled environment. As a result, the number of fintech companies in the United Kingdom has exceeded 2,500, most of which operate in the areas of payments, digital banking services, and insurtech [10].

¹ Source: Compiled by the author based on scientific literature.

Singapore is one of the countries where fintech development is actively supported by the state. The Monetary Authority of Singapore has introduced a favorable tax regime, grant programs, and innovation laboratories for fintech companies. As a result of this policy, Singapore has become one of Asia's leading fintech hubs. The share of digital payments in the country exceeds 90 percent, and almost the entire population uses mobile financial services [11].

China stands out for the rapid development of fintech technologies. Platforms such as Alipay and WeChat Pay have become an integral part of everyday financial transactions. Through these platforms, not only payment services but also lending, insurance, and investment services are provided. In the United States, fintech companies play an important role in small business financing, digital investment, and payment systems [12].

These international experiences are of significant importance for Uzbekistan and demonstrate the necessity of improving the legal environment, expanding regulatory sandbox mechanisms, and supporting innovative startups in the development of fintech technologies.

CONCLUSION AND RECOMMENDATIONS

The conducted research indicates that fintech technologies represent a strategic factor in the development of Uzbekistan's financial market. The introduction of digital financial services contributes to increased banking efficiency, the expansion of financial inclusion, and improved access to financial services. Electronic payment systems, mobile banking, and digital lending significantly enhance transaction speed and reduce transaction costs.

Compared to international experience, Uzbekistan's financial sector still possesses substantial potential for expanding the share of digital payments and diversifying fintech services. In this regard, strengthening cooperation among the state, the banking sector, and technology companies represents a key opportunity for fostering the sustainable development of the fintech ecosystem and accelerating digital transformation in the financial market.

Based on the results of the study, the following practical recommendations are proposed:

- further improvement of the legal and regulatory framework governing fintech activities;
- expansion of regulatory sandbox mechanisms for testing innovative financial products;
- strengthening cooperation between banks and fintech startups;
- enhancement of information security and cybersecurity measures;
- training qualified specialists and supporting scientific research in the fintech sector.

In conclusion, the effective implementation of fintech technologies plays a vital role in ensuring the sustainable development, competitiveness, and long-term economic growth of Uzbekistan's financial market.

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