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OPTIMIZING THE INVESTMENT ACTIVITY OF COMMERCIAL BANKS THROUGH DIGITAL FINANCE TOOLS

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In recent years, digital transformation has fundamentally reshaped the operations of financial institutions worldwide. For commercial banks, digital finance tools have become a crucial strategic factor in optimizing investment activities. International experience demonstrates that fintech platforms, artificial intelligence (AI)-based investment analytics, blockchain technology, and big data analytics enable banks to make investment decisions quickly and efficiently. For instance, banks in the United States and Europe use digital investment portfolios to manage risks in real time and significantly enhance investment profitability. Moreover, online platforms facilitate interactive communication with investors, promote transparency, and provide timely financial reporting.

In Uzbekistan, the adoption of digital finance tools has been rapidly advancing in recent years. Local commercial banks are leveraging electronic platforms, mobile banking applications, and digital investment products to attract both domestic and foreign investments. Strategies implemented by the Central Bank and government to promote digital finance and fintech create a transparent and competitive environment for banks. However, challenges remain, including expanding data infrastructure, implementing advanced digital analytics tools, and improving human capital capabilities.

From this perspective, optimizing the investment activity of commercial banks through digital finance tools not only enhances competitiveness but also contributes to economic stability and investment promotion. Digital tools enable



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banks to assess investment projects, minimize risks, and direct capital flows efficiently and promptly. Therefore, comparing international and domestic experiences and effectively implementing digital finance instruments becomes an integral part of long-term banking development strategies.

Globally, digital finance tools are used to optimize commercial banks' investment activities in several key areas. First, AI and big data analytics allow real-time assessment of project profitability and risk levels, enabling banks to make rapid decisions, diversify portfolios, and maximize returns. Second, blockchain technology enhances transparency and security in investment processes, automating transactions and digitally verifying documentation. Third, online investment platforms foster interactive communication between banks and clients, accelerating investment mobilization.

In Uzbekistan, the implementation of digital finance tools is developing significantly. Mobile banking applications allow commercial banks to finance small and medium-sized enterprises (SMES), while electronic financial reports and analytical platforms enable monitoring the performance of investment projects. However, key challenges include broader implementation of digital analytics tools, enhancing human capital, and strengthening data infrastructure. Local banks are striving to adopt global fintech practices and maximize the use of digital finance tools to increase investment attractiveness.

Thus, optimizing commercial banks' investment activity through digital finance tools plays a critical role in attracting domestic and foreign investments, minimizing risks, and enhancing competitiveness. Analyses indicate that leveraging digital finance for investment optimization is the most effective way to improve banks' competitiveness, attract capital, and contribute to economic development in both international and Uzbek contexts.



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Global experience demonstrates that AI, big data, blockchain, and online investment platforms enable the evaluation of investment projects, risk mitigation, and efficient capital allocation. This allows banks to make timely and well-founded decisions, diversify portfolios, and enhance investor confidence.

In Uzbekistan, the adoption of digital finance tools allows banks to finance SME projects, monitor project performance through electronic reporting and analytical platforms, and enhance investment appeal. A key priority for local banks is to adopt global fintech practices, expand digital analytics capabilities, and develop human capital. Digital finance tools not only automate and streamline internal processes but also increase the banks' investment attractiveness and the volume of capital mobilized.

In conclusion, optimizing the investment activity of commercial banks through digital finance tools is a highly effective method to enhance competitiveness, attract investments, and contribute to economic development in both global and Uzbek contexts. The adoption of AI, big data, blockchain, and online investment platforms allows banks to evaluate projects, minimize risks, allocate capital optimally, make rapid and informed decisions, diversify portfolios, and increase investor confidence. In Uzbekistan, the expanding use of digital finance through mobile banking, electronic financial reporting, analytical platforms, and online investment services enables efficient mobilization of both domestic and foreign capital. Consequently, leveraging digital tools is essential not only for process automation but also for enhancing investment attractiveness and increasing the overall investment volume.