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Banks of the present and the future

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Shahboz Qozoqov
Phd Student
Department of Business Management,
The Banking and Finance Academy, Republic of Uzbekistan
Movarounnahr str, 16, Tashkent, Uzbekistan
e-mail: shakhbozbek@gmail.com
ORCID ID: 0009-0006-6137-4729

Assessing the ecosystem readiness for AI adoption in Uzbekistan's banking sector: a multi-stakeholder perspective

Abstract. Artificial Intelligence (AI) is increasingly a revolutionary force in global banking, although its use in emerging economies like Uzbekistan is less documented. The banking sector in Uzbekistan is made up of a mix of state and foreign banks in a transitional digital setting.

Problem Statement. Despite government-led efforts at the digitalization of the economy, little is known about the readiness of the banks of Uzbekistan for the adoption of AI technologies, or the strategic priority of such adoptions by different types of banks.

Unresolved aspects of the problem. Existing literature predominantly focuses on AI readiness at the macroeconomic level without specific details regarding the sectoral adoption processes. Empirical analysis integrating digital infrastructure, institutional readiness, and workforce competencies within the case of Uzbekistan's banking is also nonexistent.

Purpose of the Article. This research seeks to evaluate the AI adoption environment in the banking industry of Uzbekistan through the integration of various data sources in order to assess regulatory, technological, and human capital preparedness, along with visible implementation trends.

Presentation of the Main Material. The approach adopts a multi-source exploratory method, including Oxford Insights AI Readiness Index (2024) research, web scraping of bank websites for AI disclosures, and investigating labor market activity on platforms like Telegram, LinkedIn for AI-skilled personnel presence. The use of Playwright and BeautifulSoup in a Google Colab environment enabled successful keyword-based surveillance of publicly available AI-related projects**.**

Conclusions. The results indicate a split landscape: state banks focus on back-office automation while foreign banks are more likely to experiment with customer-facing AI solutions. With national digital agendas still unfolding, AI talent shortages, infrastructural limitations, and relative opaqueness persist. Based on this evidence, policy suggestions for AI planning and banking innovation in developing economies are presented.

Keywords: *Artificial intelligence, banking in Uzbekistan, AI adoption, financial services, central bank*
JEL: G21, O33, F63

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Introduction. The opportunities of technological developments which have proven their economic perspective are the focus of great research by the scholars, governments, and financial institutions. Artificial intelligence has become one of the most prominent technologies in this field and is now recognised as one of the key drivers of innovation, disrupting many industries and reshaping decision-making mechanisms(Bahoo et al., 2023; Milana & Ashta, 2021). Among these, artificial intelligence has become a prominent technology, serving as a key driver of innovation in recent years, revolutionizing various industries and transforming decision-making processes (Bahoo et al., 2023; Milana & Ashta, 2021). According to (Polireddi, 2024) total value of gains from implementation of AI in international banking is around $1 trillion each year. A McKinsey report finds that global spending on artificial intelligence could reach approximately USD 450 billion by 2027, with the banking sector contributing about 13% of this amount (Bughin et al., 2017). The rising adoption of AI technologies in finance can be explained by the fierce rivalry within the sector (Kruse et al., 2019). These figures are prompting regulators to proactively respond to the use of artificial intelligence in highly regulated financial markets. Policymakers from the U.S. to Asia are actively developing AI initiatives and regulatory sandboxes to promote responsible innovation while ensuring compliance with ethical and legal standards (Uren & Edwards, 2023).

The Uzbekistan government's commitment to establishing an AI friendly environment is evident in its legislative efforts. Digital Uzbekistan-2030 strategy emphasizes to create proper infrastructure and legislation for further development artificial intelligence. In April 2025 the Oliy Majlis Legislative Chamber voted to pass a bill to govern AI and provide further safeguards for personal data, instituting legal liability for abusing personal information and noting down national policy guidelines for AI development.(*First AI Bill Reaches Uzbekistan Parliament*, n.d.)

While the Central Bank of Uzbekistan has not yet issued any directives on the use of artificial intelligence, it is utilizing AI-driven models such as ARIMA and Bayesian Vector Autoregression (BVAR). Additionally, Quarterly Projection Models (QPM) support medium-term forecasting. Moreover, the bank has announced further plans to enhance inflation assessment through e-CPI models and expand short-term forecasting techniques(Key Directions of Monetary and Credit Policy for the Period of 2024 and 2025–2026. , n.d.).

In the private sector, TBC Uzbekistan is a pioneer in proactive AI implementation in banking. The bank has developed own Uzbek language models and used AI agents for loan payment reminder purposes, which have resulted in incredible gains in operating efficiency and customer service. These improvements indicate the possible value of AI integration in banking operations.

This research applies a multi-method approach to capture the recent evolution of AI technologies in the banking industry of Uzbekistan. The outline of this paper includes: an introduction with a theoretical overview, detailed methodology including software employed, analysis of data, presentation and discussion of findings, articulation of contributions made to scholarship on the topic, and final reflections summarizing the outcomes while highlighting policy recommendations alongside outlining research limits and identifying avenues for further exploration.

This study establishes a synthesis based on integrated macro-level metrics and micro-level institutional information to present how AI is utilized within the emerging market’s financial system as methodically structured and empirically grounded.

Literature review. Addressing AI challenges and adoption in banking looks at the technology along with human factors, solving infrastructure issues which requires big finances, privacy issues regarding data, algorithmic biases, gaps in skills of employees and especially lengthy time-to-market for new products or services in highly regulated banking sector, adherence to laws and regulations among others (Crews, 2019; Fares et al., 2023; Lazo & Ebardo, 2023).

(Ikhsan et al., 2025) investigated the determinants of artificial intelligence (AI) adoption and continuance in the banking sector of Indonesia from the customer's point of view using an extended Technology Acceptance Model. The study asked whether awareness of AI, subjective norms, perceived risk, and perceived trust significantly affect users' attitudes, behavioral intentions, and continuance intentions. They discovered that customers perceived usefulness and ease of use positively influence attitudes toward AI, while perceived risk has a negative influence. Most notably, trust moderated the perceived risk and ongoing AI use relationship, demonstrating its essential role in alleviating customers' fears.

(Pramanik et al., 2024) conducted a study to identify the key enablers of artificial intelligence (AI) readiness across developed and developing economies. Employing machine learning approaches, specifically XGBoost regression and explainable AI platforms, researchers developed models on data from 20 developed and 20 developing countries, utilizing sources such as the World Bank, United Nations, and Stanford-Human-Centered AI data repositories. They then tested 33 AI readiness determinants in organizations in these nations. The study sets out to determine whether AI readiness in developing nations is more certain than that of developed nations. Three determinants—scientific research output, internet infrastructure, and public consumption expenditure—were identified as universal and equally efficient in both sets. These findings are essential for monitoring and enabling the AI ecosystem towards enhanced digital transformation.

Reem Al-Araj and her colleagues examined the impact of artificial intelligence (AI) on bank service quality and customer satisfaction in the Jordanian banking sector. The research aimed to answer two fundamental questions: the degree to which AI use has transformed bank service quality, and the degree to which AI use has transformed customer satisfaction. Through their analysis, they found that AI significantly enhances the quality of service, particularly in reliability, responsiveness, and assurance. Nevertheless, its effect on customer satisfaction, albeit positive, was comparatively weaker. Authors emphasized the need to strike a balance between human and AI technologies since customers still value being treated as individuals. They concluded that although AI enhances the efficiency of operations and service, customer satisfaction is suboptimal, which implies there is still a requirement to fit in more to customer expectations (Al-Araj et al., 2022).

A research team from Malaysia investigated the key elements and issues impacting the use of artificial intelligence (AI) technology in the banking industry in Malaysia. In the mixed-methods study, the study was conducted through interviews of bank officials complemented by customer questionnaires. Qualitative findings showed that AI plays a crucial role in fraud detection and risk avoidance, but its deployment is hampered by regulatory loopholes, data privacy concerns, and inadequate infrastructure. Quantitative results showed attitudes, perceived usefulness, trust, risk, and social influence have a significant impact on customers' adoption intention of AI while ease of use and awareness do not (Rahman et al., 2023).

Indian scholars have also examined the adoption of artificial intelligence in India's financial services sector. For instance, (Fatima & Chakraborty, 2024) employed the Technology Acceptance Model (TAM) to examine the acceptance of robo-advisors to make investment decisions. The study revealed that trust, anxiety, performance expectancy, and preference for human advisors all significantly influence behavioural intention. Taking into account moderating variables such as age, gender, and investment knowledge, the study confirmed that trust, anxiety, and human consultant preference are particularly predominant factors for young investors. For older investors above the age of 45, on the other hand, anxiety was the predominant driver of adoption. Furthermore, anxiety was identified as having strong influence on behaviour intention among both male and female respondents. Interestingly enough, the study also showed that for individuals with sound investment knowledge, stress had a negative relation with the inclination to utilize robo-advisory services.

Scholars have also discussed the adoption of AI from an organizational point of view. In the latest study by (Tursunbayeva & Chalutz-Ben Gal, 2024), a pragmatic check list anchored on the Technology-Organization-People (TOP) framework is presented to guide digital leaders in

managing the complexities of AI deployment. Based on extensive literature and industry knowledge, the framework enables organizations to assess key factors through three primary dimensions—technology, organizational readiness, and people. By systematic examination of these industries, the framework enhances the prospects of successful AI integration and allows organizations to realize strategic leverage in the digitizing economy.

In summary, it is proposed by literature that the most influential factors for AI adoption in the financial industry in nations such as trust, perceived usefulness, risk, infrastructure, and regulatory clarity. While organizational preparedness and customer behavior have been widely studied using models such as TAM and the TOP framework, with most studies being of mature and emerging markets such as Indonesia, India, Malaysia, and Jordan.

Although many people agree that AI can be used to improve customer services, help detect or prevent fraud, and improve the accuracy of credit-rating (Abdurashidova & Balbaa, 2023), numerous barriers still exist, such as limited talent in AI-based fields, unclear regulatory frameworks, and the data-security issue. There are few empirical studies investigating consumer attitudes, organisations readiness and sector-level adoption drivers in Uzbekistan. Since the context-specific evidence is scarce, further investigations are needed to support and guide the AI-facilitated banking sector transformation in Uzbekistan. In addition, it is firmly believed that governments, research institutions, and investment institutions nowadays focus extensively on technological changes that have massive economic reward potential, and AI is a major innovation driver and one that transforms decision making in a very broad range of fields of activity.

Purpose, objectives and research methods.

Research Design

This study uses an exploratory qualitative approach to examine how Artificial Intelligence (AI) is being adopted in Uzbekistan's banking sector. Given that AI in banking is still a rather new development, especially in the context of emerging economies, combining web data and broader institutional analysis gives a more accurate representation of what's happening on the ground.

To place this in a national perspective, research employs the Oxford Insights Government AI Readiness Index 2024, which ranks nations according to how ready they are to embrace AI in public services. Through the incorporation of this index, the research bridges what is happening in banks to the general AI climate and institutional capability of Uzbekistan.

Data collection

Primary data were collected by systematically scanning the websites of all Uzbekistan's commercial banks, state-owned as well as private and foreign banks operating in the country. To search for announcements or notifications on AI projects, the scraper focused on news, press releases, and media sections of each website. In order to obtain additional depth, we also examined major financial news websites covering the banking sector.

Web scraping software is also used to retrieve data from bank websites, specific financial news websites and messenger platforms. Web scraping is an essential software for extracting information from websites, and when it comes to bank websites, the process involves incorporation of programming languages and special tools. The technical part of this assignment utilized Playwright, a new Python library particularly suitable for handling dynamic websites. We used AI-related search terms in Uzbek, Russian, and English—for example, "sun'iy intellekt", "искусственный интеллект", "чат-бот", and "AI"—to help filter relevant materials. Python, using libraries such as Playwright and BeautifulSoup, is widely used for web scraping as it is simple, flexible, and has extensive support for data extraction operations (Tanasa et al., 2024). Python with BeautifulSoup and Playwright used to run code in Google Colab environment. In addition, we used LinkedIn/headhunder search analysis to identify AI-skilled workers working in Uzbek banks, incorporating additional labor market signals into the dataset.

At the same time, we also looked at Uzbekistan's ranking in the Oxford Insights Government AI Readiness Index 2024 to find out how ready the country is overall to adopt AI. This helped to see if whatever is happening in banks fits into the country's larger AI growth narrative.

The Oxford Insights Government AI Readiness Index 2024 is the first of its kind report that presents a structured approach to evaluating the government preparedness to engage artificial intelligence (AI) in the course of operations of the national government. The index is based on ranking of 188 countries using 40 indicators that are condensed into three major pillars; Government, Technology Sector and Data & Infrastructure. Every pillar deals with a unique AI readiness dimension, including institutional and regulatory systems, technological maturity, and access and quality of data facilities and supportive ecosystems. The indicators have normal distribution and are combined to form an aggregate score to determine the relative position of a country that is scaleable between 0-100 as an index of readiness of an AI. Besides facilitating international comparison, the index provides policymakers with a structured method of identifying national gaps and advantages and assigning individual solutions that point to the inclusive and successful adoption of AI(Government AI Readiness Index 2024, n.d.).

Prominent AI index reports, such as Stanford University's AI Index and the International Monetary Fund’s AI Readiness Index, do not include any data on Uzbekistan. The Stanford report primarily assesses sector-specific developments rather than ranking national governments, while the IMF’s index, based on 2023 data, does not provide information on Uzbekistan for that period. The OECD AI Observatory, another reputable source among AI index reports, offers only limited information on Uzbekistan. Its coverage primarily focuses on AI governance, specifically laws and regulations, with just three documented cases.

Data Analysis

We analyzed the data using qualitative content analysis (Mayring, 2015), meaning that we read closely through things we collected for patterns in the adoption of AI. We paid close attention to the types of AI technology banks were using—like chatbots, fraud detection, customer service tools, and call center automation.

By combining the AI Readiness Index with these findings, it was possible to compare what is actually happening in the banking sector with Uzbekistan's national readiness for AI. This enabled us to assess if banks are leading or lagging national trends.

Limitations

This research was mostly based on what is already available on the internet, and hence may be projects at banks that have not yet been made public. Also, since we have used keyword search, we might have missed articles where AI was used as part of other words or phrases. Furthermore, keyword-based crawling may miss AI-related content articulated differently or contained within less crawlable formats or if websites are strongly protected against parsing and scrapping.

For further research, banking manager interviews or survey data may reveal more of both above-board and behind-the-scenes work involving AI.

Research results. According to the Government AI Readiness Index 2024 published by The Oxford Insights, Uzbekistan showed high scores in government institution (64.7) and data and infrastructure (62.1) but relatively lower scores (33.5) in the field of technology. In live scores, it is proposed that Uzbekistan scored the full-scale of 100 in the sub-category called Vision and were above the global averages in the second category called Governance and Ethics by formulating a regulatory framework. Such high scores were also recorded in the area of Data Availability (84.1).

Table 1. Uzbekistan’s AI Readiness Index.

Dimension	**Score**	**Remarks**
Government Institutions	64.7	Strong policy/governance infrastructure
Technology Sector	33.5	Lower performance-needs greater investment
Data & Infrastructure	62.1	Solid performance, especially in data provision
Vision	100	Excellent—national strategy in place
Governance & Ethics	58.6	Above global average—focus on regulatory frameworks
Data Availability	84.1	Highly prioritized—emphasis on open data accessibility

Source: Oxford Insights 2024

The table demonstrates a consistent growth in the AI preparedness of Uzbekistan, as both the overall points reached 58.57 (2024) which is higher than in 2022 (44.51) and the nation ranks lower compared to the previous year, 70 position instead of 79. This trajectory shows more resilient institutional structures and high investments in data infrastructure as the uptick experienced is quite steep, 29.4-62.1. However, the weakest pillar still rests in the technology field and thus it must be invested more in and worked on. The Uzbekistan is ranked 70th of 188 countries in Index rankings, 17 places higher than the previous year, and ranks top of countries in Central Asia, and third in South and Central Asia after India and Turkey.

Table 2. Uzbekistan's global ranking for past three years.

Year	Total Score	Global Ranking	Government Institutions	Technology Sector	Data & Infrastructure
2022	44.51	79th of 181	57.8	22.4	29.24
2023	43.79	89th of 193	60.4	28.7	56.3
2024	58.57	70th of 188	64.7	33.5	62.1

Source: Oxford Insights 2024

In order to understand the place of Uzbekistan in the 2024 Oxford Insights Government AI Readiness Index, it is critical to consider the place of the country as a whole in the context of digitalization. The strategy, the government introduced and called Digital Uzbekistan - 2030 strategy, is a cross-sector action plan to transform the public administration, financial services and governance to digital. Also, establishment of the Scientific Research Institute for the Development of Digital Technologies and Artificial Intelligence under the Ministry of Digital Technologies which is responsible for taking national-level AI research coordination, standardization, and development of AI policy is clear evidence of national digitization strategy. It is evident that the key element of successful AI adoption is the presence of national AI strategies reinforced with more robust governance frameworks. (Xu et al., 2024) conducted a comparative analysis in Asia and discovered that good policy frameworks, infrastructure investment, and interinstitutional collaboration are significant in AI preparation and morally inclined use. Similarly, (Gao & Zhang, 2024) argue that the future of global AI governance will depend on the balance of innovation and regulatory architecture, prospective capacity-building, and multi-stakeholder convergence, confirming the Uzbekistan case in applying evidence and similarities to the accounts of AI-related countries at the forefront. These results supplement the work by (Birkstedt et al., 2023) that claims that governance of AI should be ethical and strategic by requiring policy frame with integrative rule systems, standard practices and coordination. Also pertinent is the systematic review of (Madan & Ashok, 2023) on diffusion of AI in public administration mentioning the importance of valid organizational-environmental models and absorptive capacity emphasising the fact that there is the readiness gap that is needed to fund organizational mechanisms so as to put things in work.

An extensive web-scraping research on the websites of the financial institutions established in Uzbekistan has shown that many banks whether state-owned or privately owned are doing a lot of work by implementing artificial intelligence (AI) in their working models. The results, which have been listed in the table below, show that SQB (Uzbek Industrial and Construction Bank) has implemented AI-assisted tools that allow analysing the customer transactions. A foreign-owned company TBC Bank has also applied the chatbot functionalities in the mobile application business operating on the Uzbek language being able to enhance the engagement between the customers and the business. Ipoteka bank has also incorporated the AI powered solutions in its call-centre setup to have successful interaction with their customers.

Table 3. Overview of AI Adoption Status per Bank in Uzbekistan.

Bank Name	Ownership	AI use case	Year	Language
Sanoatqurilishbank	State-owned	Fraud detection	2025	Uzbek
Ipotekabank	State-owned	Customer experience	2025	Russian
TBC bank Uzbekistan	Foreign	Customer experience	2025	Russian
Aloqabank	State-owned	AI Video analytics, credit scoring	2024	Russian
Hamkorbank	Private	ML specialist in Linkeding	2024	Russian
Asakabank	State-owned	AI functions of mobile app	2025	Russian
Infinbank	Private	AI skilled roles in Linkedin	2025	Russian
Avo Bank	Private	AI skilled roles in Telegram	2025	Russian
Anorbank	Private	AI skilled roles in Telegram	2025	Russian

Source: Processed data

The evidence from this study suggests that AI adoption in Uzbekistan's financial sector is in its infancy but remains uneven. The state banks are cautiously experimenting with AI in internal process automation, whereas the foreign banks, like TBC, are likely to be more inclined to make investments in customer-facing AI solutions, possibly leveraging know-how from their parent organizations or group operations.

Table 4.Frequency of AI-related Keywords Found During Scraping.

Keyword	Total mentions	No. of Banks with Mentions	Pages identified
Чат-бот	0	0	0
Исскуственный интеллект	2	2	2
sun’iy intellekt	2	1	3
Нейросеть	0	0	0
сунъий интеллект	2	2	2

Source: Processed data

Discussion. This variation reflects two significant trends in AI adoption among emerging economies:

- State-owned banks prefer focusing on operational effectiveness, using AI to automate back-office processes such as risk assessment, transaction tracking, or call center operations.
- Private or offshore banks with digitally-oriented business models prefer focusing on customer engagement tools such as chatbots and personalized mobile interfaces.

Of particular interest is that Uzbekistan's comparatively balanced position in the Oxford Insights Index goes some way towards explaining some of the challenges faced by local banks, including shortages of competent AI experts, insufficient supply of scalable computing infrastructure, and rough policy arrangements to support sophisticated AI deployment.

The web scraping approach used in this research revealed silences in public disclosure of ongoing AI advancements. Certain banks may already pilot test AI technology internally but not necessarily disclose such initiatives yet. Moreover, the lack of Uzbek-language NLP tools could further postpone the introduction of chatbot or voice assistant technology, even as digital banking customers increasingly expect it.

Commenting on emerging markets, former research shows the use of AI technology in banking in rather an expanding dimension correlates with the two-fold pattern noticed in this work. For example, (Shaikh et al., 2024) has depicted how Indian banks using AI for customer relations received growth in satisfaction and procedure efficiency while being attended to by people, reinforcing the notion that there exists supporting relationship between AI and human roles.

(Noreen et al., 2023) points out two spheres where AI utilization is concentrated – internal functions: frauds and analytics as well as externally via chatbots and personalization servicing – which seem to correspond with the division between domestic and foreign banks operating in Uzbekistan.

Additionally, LinkedIn-based research of personnel profiles offered indispensable supporting evidence. Professionals claiming proficiency in artificial intelligence and machine learning were found to be working for Infinbank, Asakabank, Avobank, and Hamkorbank. The fact that these banks do not yet have public declarations on the adoption of AI formally does not preclude their internal capacity building towards possible AI integration in the future. This pattern is consistent with prior research that emphasizes the lag between internal capacity building and formal announcements or visible project launches in developing economies (Bughin et al., 2017; Marwala & Hurwitz, 2017).

The report suggests that the institutional readiness of Uzbekistan to implement AI and the technological application of AI in the banking industry is gradually converging, albeit the adoption rate is currently growing slowly. The next step will depend on three factors related to each other:

• Development of Policy around AI-enabled innovation within the financial sector;

• Developing local AI expertise;

And the growth of the public-private partnerships to provide scaleable, safe AI solutions.

Methodologically, the research is based on the multi-source data that can encompass both the official websites and international indices as well as the labour-market platforms and thus can enable an in-depth evaluation of the intricate dynamics of digitalization in emerging markets. An exclusive focus on formal reporting or announcements would have made the estimate of AI adoption in Uzbekistan banking sector much narrower.

Overall, the results put the banking sector in the country at an AI adoption stage characterized by preparatory efforts, a few visible deployments in the community, continuous capacity building internally, and gradual organizational readiness. Constant monitoring and long term projections will be necessary to establish how these pioneering attempts end up turning into sectorial transformation in the long run.

Conclusions. The research examined the process of adopting AI by the banking sector in Uzbekistan, which followed a multi-method methodology integrating web-scraping data, global readiness indicators and labour-market statistics. The findings show that, although AI adoption by the banks of Uzbekistan is in its early stages, a number of developments have been witnessed. A pattern of internal capacity building is seen, with the emergence of AI-skilled individuals in some of the best-known institutions, though they have not provided much information publicly. These results align with the intermediate score of Uzbekistan regarding the Oxford Insights Government AI Readiness Index (2024) that proves that, despite the institutional progress of adaptation, there is much to overcome. Examples of such challenges are structural gaps in regulatory framework, digital infrastructure, institutional support, among others.

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Шахбоз Козоков
Аспірант
Кафедра управління бізнесом, Академія банківської справи та фінансів,
Республіка Узбекистан вул. Мовароуннахр, 16, Ташкент, Узбекистан
e-mail: shakhbozbek@gmail.com
ORCID ID: 0009-0006-6137-4729

Оцінка готовності екосистеми до впровадження штучного інтелекту в банківському секторі Узбекистану: перспектива багатьох зацікавлених сторін

Анотація. Штучний інтелект (ШІ) дедалі більше стає революційною силою в глобальному банківському секторі, хоча його використання в країнах, що розвиваються, таких як Узбекистан, менш документоване. Банківський сектор Узбекистану складається з комбінації державних і іноземних банків у перехідному цифровому середовищі.

Постановка проблеми. Незважаючи на зусилля уряду щодо цифровізації економіки, мало відомо про готовність банків Узбекистану до впровадження технологій ШІ або про стратегічні пріоритети такого впровадження різними типами банків.

Нерозв'язані аспекти проблеми. Існуюча література переважно зосереджена на готовності до ШІ на макроекономічному рівні без детального розгляду процесів впровадження на секторальному рівні. Емпіричний аналіз, який інтегрує цифрову інфраструктуру, інституційну готовність та компетенції робочої сили в контексті банківського сектору Узбекистану, також відсутній.

Мета статті. Це дослідження має на меті оцінити середовище для впровадження ШІ в банківській індустрії Узбекистану шляхом інтеграції різних джерел даних для оцінки регуляторної, технологічної та людської капітальної готовності, а також видимих тенденцій впровадження.

Виклад основного матеріалу. Підхід базується на багато джерельному дослідницькому методі, включаючи дослідження Індексу готовності до ШІ від Oxford Insights (2024), веб-скрейпінг вебсайтів банків для виявлення інформації про ШІ, а також аналіз активності на ринку праці на платформах, таких як Telegram і LinkedIn, щодо наявності персоналу з навичками ШІ. Використання Playwright і BeautifulSoup у середовищі Google Colab дозволило успішно проводити моніторинг на основі ключових слів публічно доступних проєктів, пов'язаних із ШІ.

Висновки. Результати вказують на роздвоєний ландшафт: державні банки зосереджені на автоматизації внутрішніх процесів, тоді як іноземні банки більш схильні експериментувати з клієнтоорієнтованими рішеннями ШІ. Оскільки національні цифрові стратегії ще розвиваються, зберігаються нестача талантів у сфері ШІ, інфраструктурні обмеження та відносна непрозорість. На основі цих даних пропонуються рекомендації щодо політики планування ШІ та банківських інновацій у країнах, що розвиваються.

Ключові слова: *Штучний інтелект, банківська справа в Узбекистані, впровадження ШІ, фінансові послуги, центральний банк.*

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